

INTERACTION ORIENTATION AND ORGANIZATIONAL RESILIENCE OF INSURANCE COMPANIES IN PORT HARCOURT

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Abstract

This study focused on the relationship between interaction orientation and organizational resilience of insurance companies in Port Harcourt. The study adopted a descriptive cross-sectional design to solicit responses from managers of insurance companies in Port Harcourt. The target population of Insurance companies in Rivers State was 40 obtained from the 2018 Directory of the Rivers State Ministry of Commerce and Industry. The population of managers from the various insurance companies was 221. The sample size of 140 was obtained using the Kjejcic and Morgan (1970) table. After data cleaning, data for 117 respondents were finally used for data analysis. Descriptive statistics and Spearman's rank correlation were used for hypotheses testing. Results revealed that a positive and significant relationship exists between interaction orientation and organizational resilience of insurance companies in Port Harcourt. Consequently, the study concludes that interaction orientation bears a significant influence on organizational resilience. The study, therefore, recommends that it is important for the companies to develop and sustain a market-oriented organizational culture. Also, a strong market orientation

contributes to both incremental and radical innovation, helping to balance the firm's portfolio of offerings and achieve continuous success while reducing risk.

Keywords: Interaction Orientation, Organizational Resilience, Adaptive Capacity and Situation Awareness.

INTRODUCTION

It is no longer in vogue to argue that change is permanent, rather one will be taken more seriously on the grounds of a realization that change is now more rapid, fast occurring and devastating than ever before. The business and social environment is complex, dynamic and turbulent which means that today's success formula can become tomorrow's liability nearly overnight. One thing has become clear-the world is becoming more turbulent at a faster pace than organizations are becoming resilient enough to handle that change. Thriving or even surviving in this context requires a fundamental re-thinking of the meaning and application of our most basic assumptions about leading, and managing, business growth and survival. Nigerian organizations are scarcely prepared for challenges, particularly in the wake of current socio-

political and economic quandaries like Niger Delta militancy, Boko Haram Islamic sect, sophisticated robberies, kidnapping and its multiplier effects on corporate survival (Gabriel, 2015).

Organizations are faced with a variety of complexities which proliferates because of the changes that occur in the environment they are operating in. These complexities are disturbances which can be internal and external, (Umoh & Amah, 2013). Organization does not exist in a vacuum rather it is mutually dependent on its external environment (Koontz & Weihrich, 1999). These external disturbances include: labour strikes, availability of raw materials, change in customer taste and preferences, power supply, terrorist attacks and natural disasters like (e.g flood, earthquakes, etc). The world also is becoming a global village and as Stephenson (2010) rightly argues investment choices on one side of the world can affect the cost of living on the other and organizations in Nigeria have not been immune to the impacts of the recent global financial crises. However, according to Weick and Sutcliffe, (2001), organizations prepare themselves for failure, much like nuclear aircraft carriers, and this preparation alone is the main ingredient to the organization's resilience—they are always preparing for the worst, and therefore, attempts at dismantling such an organization have remained a monumental. The need for

preparing strategically through interaction orientation becomes imperative.

Interaction orientation is a relatively new concept developed by Ramani and Kumar (2008). Its conceptualisation is based on the idea that today's interactive market environments require special emphasis on customer service and interaction for the survival and success of a business. It is very important to clarify the definition of the customer concept before discussing interaction orientation. The concept of 'the customer' was introduced by Hoekstra, Leefang & Wittink (1999b) and is based on the idea that the individual customer is the starting point of superior customer values. It is argued that firms which employ the customer concept will improve their awareness of customer needs and preferences, decision-making criteria, thus providing values that are truly needed for individual customer utility maximisation. Hence this study intends to examine the empirical relationship between market orientation and organizational resilience of insurance companies in Port Harcourt. The specific objectives of the study are:

- i. To examine the relationship between interaction orientation and adaptive capacity of insurance companies in Port Harcourt.
- ii. To examine the relationship between interaction orientation and situation awareness of insurance companies in Port Harcourt.

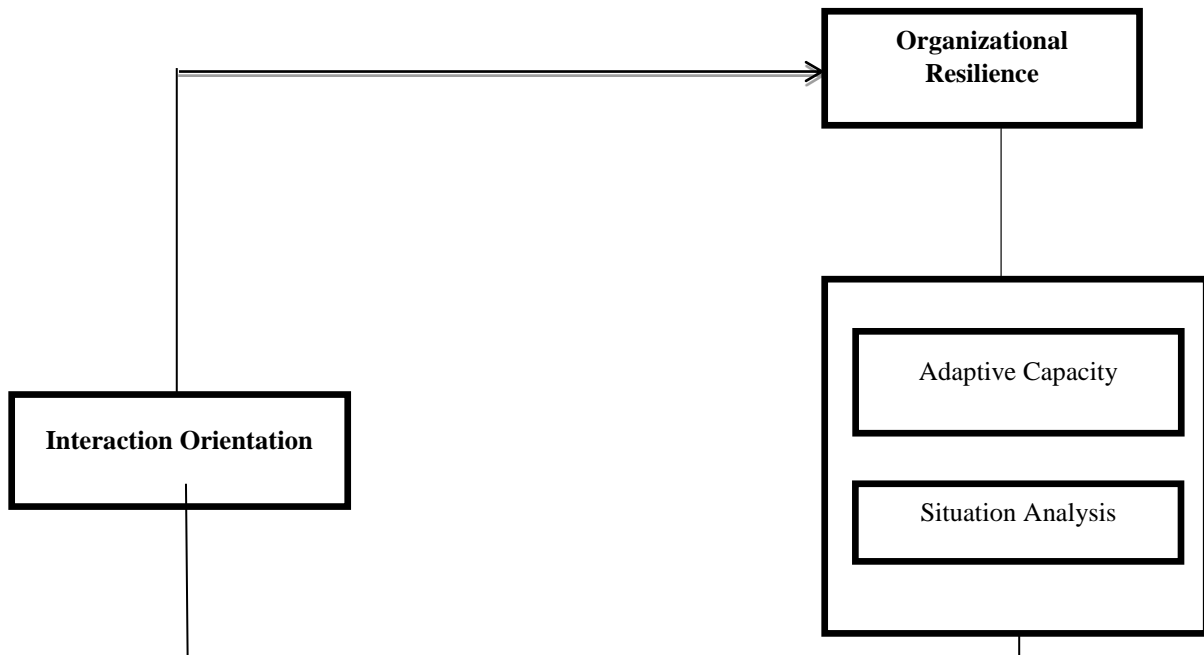


Fig.1 Operational Framework for the hypothesized relationship interaction orientation and organizational resilience

Source: Author's Desk Research, 2019

LITERATURE REVIEW

Theoretical Framework

The underpinning theory for this study will be anchored on the Agility and Flexibility Theory. Business Agility is a management concept to cope with the competition, business practices and corporate structures of the twenty-first century. A firm's agility builds upon other concepts in business which include; dynamic capabilities (Teece, Pisano & Shuen, 1997), market orientation (Kohli & Jaworski, 1990), absorptive capacity (Cohen & Levinthal, 1990) and strategic flexibility (Ansoff, 1980).

The business agility concept was initially put forward by researchers at the IacoccaInstitute, Lehigh University, in 1991, with a focus on the manufacturing process (Aaen, Börjesson & Mathiassen, 2005), and it was built on the concepts of

both lean manufacturing and flexible manufacturing. According to Conboy, Fitzgerald & Golden (2005) posits that agility requires waste to be eliminated, but only to the extent where its ability to respond to change is not hindered. This does not remove the need to be economical, only lower its priority. This view is also supported by Ganugly, Nilchiani & Farr (2009), who in their large review on business agility research say that lean concepts fit predictable environments where the variety requirements are low, while agile concepts are necessary when there are volatile demand patterns. Fliedner and Vokurka (1997) believe that agility is the ability to market successfully low cost, high-quality products with short lead times and in varying volumes that provide enhanced value to customers through customization. For Yusuf, Sarhardi &

Gunasekaran (1999) it is a successful exploration of competitive bases (speed, flexibility, innovation, proactivity, quality, and profitability) through the integration of reconfigurable resources and knowledge management to provide customer-driven products and services in a fast-changing market environment. Dove (1999, 2001) opined that an organization can respond efficiently and effectively to both proactive and reactive needs and opportunities on the face of an unpredictable and uncertain environment. Menor et al. (2001) views it as the ability of a firm to excel simultaneously on operations capabilities of quality, delivery, flexibility and cost in coordinated fashion.

Interaction Orientation

Interaction orientation is based on the idea that today's interactive market environments require special emphasis on customer service and interaction for the survival and success of a business (Ramani & Kumar, 2008). Ramani and Kumar (2008) argue that interaction orientation will lead to customer-based relational performance and customer-based profit performance which can affect aggregate business-level performance positively. Interaction orientation is a construct focused on interactions at an individual level with customers. It can be implemented on the firm's customer relationship management. Rayport and Jaworski (2005) argue that well-managed interactions are a source of competitive advantage and successful interaction between customer and firm can assist firms in product development and consequently increase firm performance. Ramani and Kumar (2008) summarized the sources of interaction orientation into management-

level, firm-level and industry-level characteristics of a business. At the management level, the creativity of customer service practices adopted by managers contributes to interaction orientation. The sources of interaction orientation relating to firm and industry are more suited to large firms as they relate to patents and expertise in outsourcing (firm-level) and institutional pressures and industry environment (industry level). At the management level, the reward system is argued to have the same effect on interaction orientation as market orientation as managers who stress customer satisfaction and market-oriented behaviour and reward employees that adopt these practices will encourage better customer interaction in the firm. Another management-level source of interaction orientation is the capability of managers to improve service techniques to interact with customers. Kaya and Seyrek (2005) suggest that firms with superior customer orientation gain competitive advantage through the creation and maintenance of customer value. Covin, Green, and Slevin (2006) propose that customer relationship management as a factor in improving firm performance. Also, communication between customer and firm is an advantage for firms for developing organizational capability. Ramani and Kumar (2008) proposed that interaction orientation comprises four components/ dimensions—customer concept, interaction response capacity, customer empowerment, and customer value management. The customer concept refers to the capacity of a firm to deliver any kind of advantage to the customer. A seller can create value for the buyer by increasing benefits to the buyer for the cost charged on

the buyer and by decreasing the buyer's cost in relation to the buyer's benefit. The customer concept corresponds with Day and Wensley (2010) notion of customer orientation as a seller's action to comprehend and cater to a buyer's entire value chain constantly. For customer-based profit performance, Ramani and Kumar (2008) used three indicators to measure customer-based profit performance like identification of profitable customers, acquisition and retention of profitable customers, and conversion of unprofitable customers to profitable ones. Kirca, Jayachandran, and Bearden (2005) noted that interaction response capacity refers to the ability of a firm for fostering successful interactions with customers and the firm's ability to respond to diverse customers differently. Employees at the frontline of serving customers need to adapt to individual customer needs as well as be proficient in after-sale service. As Treacy and Wiersema (2003) note, customers no longer judge the value of a product based on its price and quality alone but they look forward to certain convenience of purchase and after-sales service. According to Ramani and Kumar (2008), customer empowerment allows customers to connect with the firm and collaborate by sharing information, criticism, and suggestions. Customer value management is identified as the ability of the firm to measure and define its customer value and to use it as a guideline to marketing resource allocation decisions (Hurley & Hult, 2008). Customer data can be used to analyze individual customer value to provide good sales strategies that can then return revenues or profits to the firm. These kinds of customer data or data analytic techniques facilitate the

capacity and calculation prediction) of customer-based revenue and profits.

Organizational Resilience

Most definitions of resilience have employed the system concept to it. Examples, Resilience is defined as the intrinsic ability of a system or an organization to adjust its functioning prior to, during, or following changes and disturbances, so that it can sustain required operations under both expected and unexpected conditions (Hollnagel, 2010), or a system's capacity to maintain or restore an acceptable level of functioning despite perturbations or failures (Pinel, 2009). As a result of this fact, the organization needs to have total knowledge about itself and its environment. This may have informed the definition of organizational resilience as a function of an organization's overall situation awareness, keystone vulnerability and adaptation capacity in a complex, dynamic and interdependent system" (McManus, 2008). McManus, (2008) used this definition to identify three dimensions of organizational resilience, situation awareness, and management of keystone vulnerably and adaptive capacity

Measures of Organizational Resilience

Adaptive Capacity

Dalziell and McManus (2004) define adaptive capacity as the ability of the system to respond to changes in its external environment, and to recover from damage to internal structures within the system that affect its ability to achieve its purpose. Starr, Newfrock & Delurey (2003) discuss the importance of adaptation and note that the aim is to create advantages over less adaptive competitors. This suggests that

adaptive capacity is also linked to competitiveness. Adaptive capacity was also later defined as the measure of the culture of the organization that allows it to make decisions in a timely and appropriate manner both in day to day business and also in crisis periods (McManus, 2007). Adaptive capacity considers aspects of an organization such as the leadership and decision making structures, the flow of information and knowledge and the degree of creativity and flexibility that the organization promotes or tolerates. Therefore, the rapidity and swiftness with which organizations operate can be attributed as a function of its adaptability.

Situation awareness

The term situation awareness was first used in connection with the military where pilots are required to understand, assimilate and act on large volumes of information to perform their roles (Endsley, 1995). Endsley, Bolte & Jones (2003) define situation awareness as being aware of what is happening around you and understanding what that information means to you now and in the future. They go on to note that the term is usually applied to operational situations. One example of this is Masys (2005) application to airline operation and safety which argues that situation awareness is distributed across teams, groups and organizations, as well as human and machine agents. Masys (2005) draws on Stout and Salas (1998) and argues that situation awareness (SA): should be regarded as an essential requirement for competent performance in dynamic environments, with inaccurate and incomplete situation awareness often leading to dangerous and life-threatening

consequences. (Masys, 2005). Crichton, Lauche & Flin (2005) echo this when they discuss incident command skills in the oil industry. They argue that situation awareness is a vital command skill in a crisis because the first step in decision making is to evaluate the situation. Roth, Multer & Raslear (2006) discuss the importance of shared situation awareness as an informal cooperative strategy between railroad workers which facilitates work and contributes to the overall efficiency, safety, and resilience of railroad operations (Roth, et al., 2006). This informal cooperative strategy, which occurs within the organization's culture, is the mechanism through which the organization shares or communicates their situation awareness. McManus (2007) described this as the measure of an organization's understanding and perception of its entire operating environment. The ability of an organization to look forward to opportunities, identify crises and their consequences accurately and also understand the trigger factors for crises. Situation awareness also includes organizational awareness of the resources it has available, its minimum operating requirements and the expectations, obligations, and limitations with its community of stakeholders, both internally (Staff) and externally (customers, suppliers, consultants).

Relationship between Interaction Orientation and Organizational Resilience

Rayport and Jaworski (2005) argue that well-managed interactions are a source of competitive advantage and successful interaction between customer and firm can assist firms in product development and

consequently increase firm performance. There is a consistent focus on customers in the entrepreneurship and marketing literature stressing that satisfied customers and improved customer service can lead to superior firm performance. The ‘customer’ concept is concerned with the realisation of superior customer value starting with the individual customer. Ramani and Kumar (2008) argue that the customer is an indispensable entity and interaction orientation is based on the belief that prescribes the unit of analysis of every marketing action and reaction to be the individual customer. With this in mind, this thesis chose to utilise this relatively new concept introduced by Ramani and Kumar (2008) who argue that interaction orientation has a strong relationship with customer performance. Interaction orientation is supposed to reflect the goodwill and value generated in one-to-one interaction between the customer and firm that can lead to superior firm performance.

The foregoing we hypothesized thus:

H01: There is no significant relationship between interaction orientation and

adaptive capacity of insurance companies in Port Harcourt.

H02: There is no significant relationship between interaction orientation and situation awareness of insurance companies in Port Harcourt.

METHODOLOGY

The study adopted the descriptive cross-sectional survey design. The target population of Insurance companies in Rivers State was 40 obtained from the 2018 Directory of the Rivers State Ministry of Commerce and Industry. The population of managers from the various insurance companies was 221. The sample size of 140 was obtained using the Kjejcic and Morgan (1970) table. Descriptive statistics and Spearman’s rank correlation were used for hypotheses testing. The questionnaire was structured and into different sections. Section one would be structured to provide demographic information about the respondents, while section two would elicit data on the study variables. The five (5) point Likert scale (ranging from 1: strongly disagree, 2: disagree, 3: neutral, 4: agree and 5: strongly agree), will be used to measure responses from respondents.

Table 1. Reliability statistics for the instruments

S/No	Dimensions/Measures of the study variable	Number of items	Number of cases	Cronbach’s Alpha
1	Interaction orientation	4	117	0.786
2	Adaptive capacity	4	117	0.728
3	Situation awareness	4	117	0.790

Source: Research data, 2019

DATA ANALYSIS AND RESULTS

Bivariate Analysis

The secondary data analysis was carried out using the Spearman rank order correlation

tool at a 95% confidence interval. Specifically, the tests cover hypotheses Ho₁ and Ho₂ which were bivariate and all stated

in the null form. We have relied on the Spearman Rank (*rho*) statistic to undertake the analysis. The 0.05 significance level is adopted as criterion for the probability of

either accepting the null hypotheses at ($p>0.05$) or rejecting the null hypotheses at ($p<0.05$).

Table 2 Correlation results for Interaction Orientation and the measures of Corporate Resilience

			Interaction Orientation	Adaptive Capacity	Situation Awareness
Spearman's rho	Interaction Orientation	Correlation Coefficient	1.000	.724**	.631**
		Sig. (2-tailed)	.	.000	.000
		N	117	117	117
	Adaptive Capacity	Correlation Coefficient	.724**	1.000	.921**
		Sig. (2-tailed)	.000	.	.000
		N	117	117	117
	Situation Awareness	Correlation Coefficient	.631**	.921**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	117	117	117

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS 20.0 research data Output, 2019

Ho₁: There is no significant relationship between interaction orientation and adaptive capacity in insurance companies in Port Harcourt.

The correlation coefficient (*r*) shows that there is a positive relationship between interaction orientation and adaptive capacity. The value 0.724 indicates a very strong positive relationship at $p\ 0.000<0.05$. The correlation coefficient represents a strong correlation indicating also a strong relationship among the variables. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between interaction orientation and adaptive capacity in insurance companies in Port Harcourt.

Ho₂: There is no significant relationship between interaction orientation and situation awareness in insurance companies in Port Harcourt.

The correlation coefficient (*r*) shows that there is a positive relationship between interaction orientation and situation awareness. The value 0.631 indicates a very strong positive relationship at $p\ 0.000<0.05$. The correlation coefficient represents a strong correlation indicating also a strong relationship among the variables. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between interaction

orientation and situation awareness in insurance companies in Port Harcourt.

DISCUSSION OF FINDINGS

This study using descriptive and inferential statistical methods investigated the relationship between interaction orientation and organizational resilience of insurance companies in Port Harcourt. The findings revealed a significant positive relationship between interaction orientation and organizational resilience of insurance companies in Port Harcourt. This implies that interaction orientation was found to have been used by insurance companies to encourage customers to share opinions on the firm products and services and encourage customers to participate interactively in designing products, thus enabling the firms to understand the customers' needs thus coming up with products that will give the store a competitive edge over its competitors. To improve their competitiveness and sustainability, the retail stores were found to have improved their performance through strategic orientation as the study found out that the firms have witnessed increased market share, relationship with customers, efficiency in serving customers, sales volume, profits and customer satisfaction (Ngetich,2015).

Firms should adjust to market dynamics caused by competitors and better understand the changing market needs since the objective of interaction oriented firm is to keep pace with or remain ahead of competitors. The ability of a firm to offer superior product/service offering, competitive pricing strategy, differentiated channel management can be supported

better by high levels of interaction orientation which can lead to superior firm performance. The results on interaction orientation was that every customer cannot be satisfied with the same set of products and services and therefore the stores encourage customers to share opinions on the firm products and encourages customers to participate interactively in designing products, thus enabling the firms to understand the customers' needs thus coming up with products that will give the store a competitive edge over its competitors. The findings of the study were found to be consistent with Rayport and Jaworski (2005) argue that well-managed interactions are a source of competitive advantage and successful interaction between customer and firm can assist firms in product development and consequently increase firm performance.

CONCLUSIONS AND RECOMMENDATIONS

The study concludes that interaction orientation positively and significantly enhances the adaptive capacity of insurance firms in Port Harcourt. Also, interaction orientation positively and significantly enhances the situation of insurance firms in Port Harcourt.

Based on this the following, recommendations are here proffered:

1. It is therefore recommended that firms would do well to develop interaction coordination capabilities, which will support the competitive behaviour of innovativeness.
2. The results on interaction orientation was that every customer cannot be satisfied with the same set of products

and services and therefore the insurance firms management should encourage customers to share opinions on the firm products and encourage customers to participate interactively in designing products, thus enabling the firms to understand the customers' needs thus coming up with products that will give the store a competitive edge over its competitors.

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