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ACCESSIBLE EXPERIENCES FOR ALL:
CASE STUDY

Degree Programme in Tourism
2017

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Satakunnan ammattikorkeakoulu
Satakunta University of Applied Sciences

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In this thesis three business models of three different service provider's accessible experience services where studied. The services were scuba diving, windsurfing and fishing the unitive factor being water sports. The purpose was to define and describe the business models from accessibility point of view and find out what was required in the production as well as understand accessibility generally in tourism industry. The research was done from the service provider's point of view. The client of the thesis was Satakunta University of Applied Sciences' Research Group of Accessibility. The research was based on the theory of service design, Business Model Canvas as well as tools of accessibility which were used to help describing the operating models of the services. The results can be used for educational purposes as well as for marketing accessibility.

The service providers were already known for their accessible services and were chosen as cases for that reason. The research was a qualitative case study and the data was collected by theme interviews and from the web- and Facebook -sites of the service providers. As a result, three cases are summarized in a single page. These cases can be presented to inspire other companies design their services accessible for all.

The results show that accessibility in experience services is a new industry which is growing due to legislation and people's interests to offer same services for all. The main reason to produce the services for all in the three cases were personal interests towards the specific services and the customers with disabilities. The operating models in the cases where different but the common values such as equality, feeling of success, relaxation and accessibility played a common role.

SAAVUTETTAVIA ELÄMYKSIÄ KAIKILLE: TAPAUSTUTKIMUS

Kokkonen, Julia
Satakunnan ammattikorkeakoulu
Matkailun koulutusohjelma
Maaliskuu 2017
Ohjaaja: Ruoho, Jaana
Sivumäärä:59
Liitteitä: 7

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Tässä opinnäytetyössä tarkasteltiin kolmen palveluntarjoajan saavutettavien elämys-palveluiden toimintamalleja. Palvelut olivat laitesukellus, purjelautailu sekä kalastus. Yhdistäväksi tekijäksi muodostui vesiurheilu. Tarkoituksena oli määritellä ja kuvailla toimintamallit saavutettavuuden näkökulmasta ja selvittää mitä näiden palvelujen tuottaminen vaatii sekä ymmärtää saavutettavuutta yleisesti matkailualla. Tutkimus tehtiin palveluntarjoajan näkökulmasta. Työn toimeksiantaja oli Satakunnan Ammattikorkeakoulun Saavutettavuuden tutkimusryhmä. Tutkimus perustuu palvelumuotoilun, Business Model Canvas -mallin sekä saavutettavuuden työkalujen teorioihin, joiden avulla toimintamallit kuvailtiin. Tutkimustuloksia voidaan hyödyntää koulutuksellisiin tarkoituksiin ja saavutettavuuden markkinointiin.

Tarkoituksena oli saada uutta tietoa saavutettavista elämyspalveluista, mistä johtuen valittiin yritykset, jotka ovat saavutettavista palveluistaan entuudestaan tunnettuja. Tutkimus oli laadullinen tapaustutkimus ja aineisto kerättiin teemahaastatteluiden avulla sekä palveluntarjoajien verkko- ja Facebook -sivuilta. Tuloksena on kolme yhden sivun mittaista tiivistettyä mallia. Näitä malleja voidaan hyödyntää inspiroimaan muita yrityksiä muotoilemaan palveluitaan saavutettaviksi kaikille.

Tulokset osoittavat, että saavutettavuus elämyspalveluissa on uutta, mutta kasvavaa johtuen lain muutoksista ja ihmisten kiinnostuksesta tarjota samoja palveluja kaikille. Pääasiallinen syy tarjota saavutettavia palveluja oli henkilökohtainen kiinnostus nimenomaisia palveluita sekä toimintarajoitteisia asiakkaita kohtaan. Toimintamallit olivat erilaisia, mutta keskeisessä asemassa olevat arvot, kuten tasa-arvo, onnistumisen tunne, rentoutuminen ja saavutettavuus olivat yhteisiä.

CONTENTS

1 INTRODUCTION

Accessibility is gaining more and more importance worldwide and becoming a business advantage for many service providers in all industries. Creating accessibility requires not only investments in the physical surroundings and equipment but also creativity and thinking outside the box. Knowing existing service can help the development of new ones. This topic was chosen because of researcher's personal interests to develop accessible experience services for all. The interest towards the topic rose from a scuba diving company that offers accessible diving. The researcher met some customers with disabilities of this company and got inspired of the possibilities scuba diving gave them and how enthusiastic they were of the opportunity to scuba dive. The success stories of these customers and the service provider's inspired to conduct a research and to spread information about the opportunity to inspire other companies to create services accessible for all as well. This was the starting point for this case study of three cases operating in water sports.

The context of this research is tourism industry and experience services. All three cases have a common factor of offering accessible water sport services which enables comparing the cases. The research focused on the accessible services excluding other non-accessible services. The thesis proceeds according to following. First the objective and the methodology of the research is defined followed by introducing the Research Group of Accessibility in Satakunta UAS. Next, the theory of accessibility, service design and Business Model Canvas are presented followed by the data collection and analysis. The results, the cases, are presented including the explanations of each case as well as a cross case comparison. Then reliability is evaluated followed by discussion and finally conclusions.

2 THE OBJECTIVE OF THE THESIS

The research purpose is a summarized form of the research topic. In the definition of the research purpose the meaning and the goals of the thesis are summarized. (Kananen, 2008, 51.) A research begins with a purpose and a question. The purpose of the thesis is to find out how and why the accessible experience services are produced by looking into the business models of accessible service providers. Another purpose of the research is to understand accessibility as a concept and in practise and how these two meet in reality.

Accessible services are needed today and especially in the future for example with the ageing population. The medicine enables a good quality life for many people with disabilities which means these people will be using different services such as tourism services more and more. The aim of the research is to raise awareness, inspire and generate discussion of accessibility in tourism and experience service business. The research will inspire the readers and create discussion how service providers can contribute to accessibility.

The research purpose can be divided into research questions. By answering these questions, the purpose of the thesis is reached. The research questions also give a structure for the thesis. (Kananen, 2008, 51.) The research questions of this thesis are: Why do service providers produce accessible services? Who are the customers of the accessible services and what do they value? How do the service providers operate to produce accessible services? What resources do the service providers need to be able to produce accessible services? How the service providers overcome barriers that has to do with accessibility and disability?

The client of the research is Satakunta University of Applied Sciences' Research Group of Accessibility. Accessibility is a necessity for 10% (permanently physically disabled), needful for 40% and helpful for 100% of the population. The goal of the research group is to achieve a wide equality and promote accessibility and knowledge. The research has been going on since 2008 and is the number one in training and competence in the Satakunta area. The research group is in co-operation

with local, national and international operations such as organizations, companies and universities. In the centre of creating the services are the producers, customers, students and experts. The results promote accessibility and create opportunities to participate in accessible services for all and inspire innovations in the field of accessible services. (Satakunta University of Applied Sciences 2016.)

3 CASE STUDY

The research is a case study. Case study as a research method is used when the researcher is seeking for an answer for questions ''why'' or ''how''. Case study is about forming a detailed description of the research subject and rich data is collected from multiple sources. Typical for a case study is a single case, situation or a group of cases where the research object is an individual group, a company or organizational process. The interests are towards processes and the case is reflected to its surrounding environment. Data collection methods are multiple including interviews, written documents and observation. It aims to describe a phenomenon, organization or for example a person in detail. Case study provides intensive and detailed information. (Hirsjärvi, Remes & Sajavaara 2007, 130-131.)

Case study is commonly used in sociology, business and anthropology. (Yin 2009, 2-4.) It is an empirical research about a contemporary phenomenon within a real-life context where there might not be clear connection between the phenomenon and the context. According to Yin, the method is considered as a research method although sometimes it is defined as a form of qualitative research method. (Yin 2009, 18-19.) Hirsjärvi etc. (2007, 162) determine case study as a form of qualitative research derived from interpretation research method. According to Gagnon (2010, X) case study as a research method has been criticized because of being unsystematic and poorly designed in the past. In case study the focus is on specific characteristics of a certain phenomenon. It doesn't aim to generalization or creating universal rules which were considered more important at the time. Today though, case study is considered as a scientific research method. (Gagnon 2010, X.)

The definitions of case study research have varied between different researchers and it has been argued if it is in fact a scientific research method. Nowadays case study has proved its credibility and is growing its popularity as a research method. The design of case studies has developed during few years and it has become a helpful tool for example implementing theoretical models to real life situations. Case study includes opinions, is provocative and questioning where there is no right or wrong answer. Due to the characteristics of case study research method the case itself usually contain uncertainty and ambiguity. (Explorable 2016.) It includes an empirical method and data collection which can be either quantitative or qualitative or even a combination of those two. Using many different ways to collect data is also the challenge of the case study research method. Data collection and analysis is based on theoretical propositions (Yin 2009, 18-19.) as done in this research.

Accessibility in tourism is very much related to humanity and sociality which means it is a complex subject that requires a holistic approach. That kind of approach makes it possible to produce detailed descriptions of events and deep understanding of the people involved including feeling and interactions. In a case study it is possible to analyze the phenomena individually. With the help of case study research method, it is possible to control, predict, describe or explain processes that has to do with a combination of phenomena in different levels such as individual and organizational levels. (Gagnon 2010, 1-2.)

The weakness of a case study is that generalization is basically impossible. Although, generalization is not the purpose of it since case study usually has a very narrow focus. The results of a case study can be applied only to that specific phenomenon which apart from being a weakness can give more detailed description of a theory or determine limits for generalization. (Gagnon 2010, 3.) It is as well proofed that case study can give more realistic answers compared to statistical survey. (Explorable 2016.) Case study can also be used as an addition to another method such as quantitative research method to give more information about the sample before conducting the questionnaire. In order to conduct a valid and reliable case study research the processes must be systematic. (Gagnon 2010, 4.)

In case study the answer to a certain question might not be completely found but it can guide the researcher to the right direction to create hypotheses and proceed with the subject. Case study also allows testing if a theoretical model works in real life situation. Due to case study's flexibility it can give unexpected results and guide to new direction compared to a purpose of trying to prove a hypothesis. (Explorable 2016.) The results of a case study can have opportunities such as implementing the results to another situation or use the results in a new wider research. (KvaliMOTV 2016).

Case study was chosen because the purpose of this research was to focus on a small number of service providers in detail and the purpose was not to make generalization. The approach in this case study is qualitative and the data was collected through interviews and written documents. In the research the interviews were half-structured, theme interviews which means there was a formal questionnaire but no multiple choices but open-answers. (Kananen, 2008, 73-74). The analysis was inductive where reasoning moves from specific observations to generalization and summaries. There was, however, a theoretical background used when forming the themes for the interviews. The theory consisted of accessibility, Universal Design, Design for All, service design and Business canvas model.
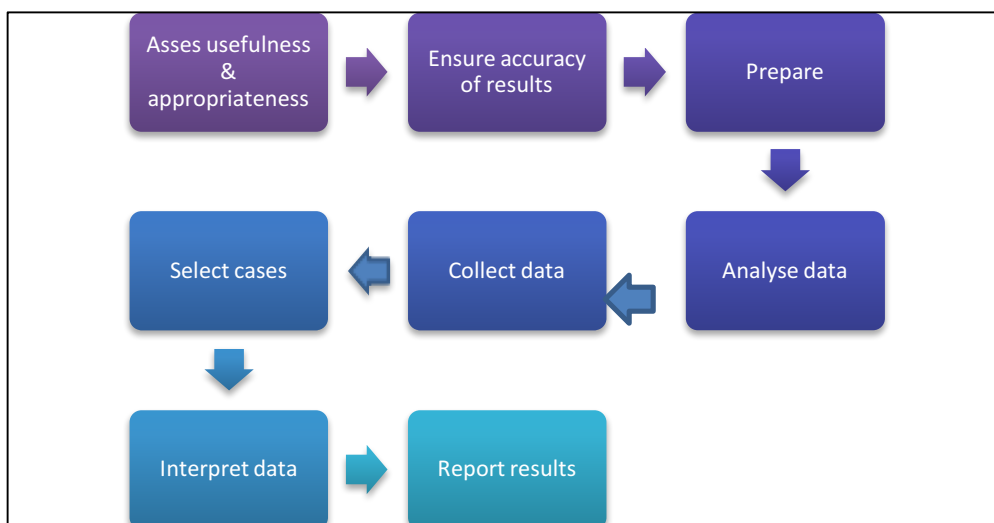
3.1 Case Study Process

Table 1. Eight stages of case study. (Gagnon, 2010, 13-15)

Case study method can be divided into eight stages, first stage being assessing appropriateness and usefulness. First it is important to determine if case study method suits to the subject by defining the approach and also to define the research problem. The theory considering the subject has to be studied as well as find out what is known already. Case study determines what will be studied from that specific subject and the main questions in the research are how and why. To be able to understand why a particular system works it needs to be understood how it works. (Gagnon 2010, 13-15.) The second stage is to ensure accuracy of results which includes reliability and validity. The processes need to be exact and the results have to be real which means the study is very dependent on the researcher. Reliability refers to the logic of observation which means the results should be able to replicate by another researcher. Validity refers to the connection of results and reality. In order to be valid the results must be argued based on realistic observations. A study needs to be reliable in order to be valid but it is not a guarantee. (Gagnon 2010, 21.) Third stage is the preparations which means determining the research questions and choosing whether the case study is single or multiple. The data collection techniques and potential sources according to selected criteria of cases need to be considered carefully. Part of preparation is also to learn to know the phenomenon itself. (Gagnon 2010, 7.) Fourth stage is the selecting enough cases within the criteria. This requires contacting potential subjects that are impartial towards each other. There is a risk that some of the cases perish during the research process so it might be necessary to get one extra case in the research. Fifth stage is the data collection where focus is on collecting convincing data in ethical ways. This means creating a trustful relationship with the subjects and collect as much valid and reliable data as possible with respect. The chain of evidence must be visible by an outsider to track how the data is gathered. (Gagnon 2010, 7-8.) It is important to make sure that the data being collected is relevant and focused to avoid going through irrelevant information. The researcher must be passive and objective. (Explorable 2016.) Sixth stage is analyzing the data where the relevancy of data is evaluated and transformed in understandable form as well as organized. After that the data is analyzed and the descriptions of each case are written. The goal is to find patterns from the data that are formed into a narrative text. Seventh stage is the interpretation of data where the phenomenon is explained according to the data analysis and compared to exiting theory. (Gagnon 2010, 8-9). If the case is multiple, each case is first analyzed individually followed by cross case compari-

son and conclusions. (Explorable 2016). Finally, in the eight stage the results are reported by forming the contents of the research to wanted report type to meet the audience's requirements. (Gagnon 2010, 9.)

3.2 Qualitative Research

Qualitative research aims to find results without statistical methods. Qualitative research uses words instead of numbers and doesn't aim to generalization as in quantitative research. The aim of the method is to describe, understand and interpret it as a phenomenon. To perform a qualitative research there is no specific framework and it's a cyclic process. Actions and decisions during the research modify the research process and new hypotheses are being created along the research. The aim of a qualitative research is to learn to know a single phenomenon deeply and profoundly. Processes are the main issues and the main instrument is the researcher. Qualitative research is descriptive and the research is done in the field. The methods have a great impact on the results. The logic is usually inductive which means that single observations lead to results. (Kananen 2008, 24-25.)

In qualitative research it's possible to use many different methods simultaneously. The methods need to be scientific and are related for example to collecting information and analysis. (Kananen, 2008. 55.) The methods used in qualitative research are interviews and observations but also quantitative methods such as inquiries can be used. The chosen methods depend on the research problem. (Kananen, 2008. 68.)

3.3 Sources of Data in a Case Study

Different sources of data in case study research can be for example media, surveys, interviews and written documents. A closer look on interviews and written documents are described next.
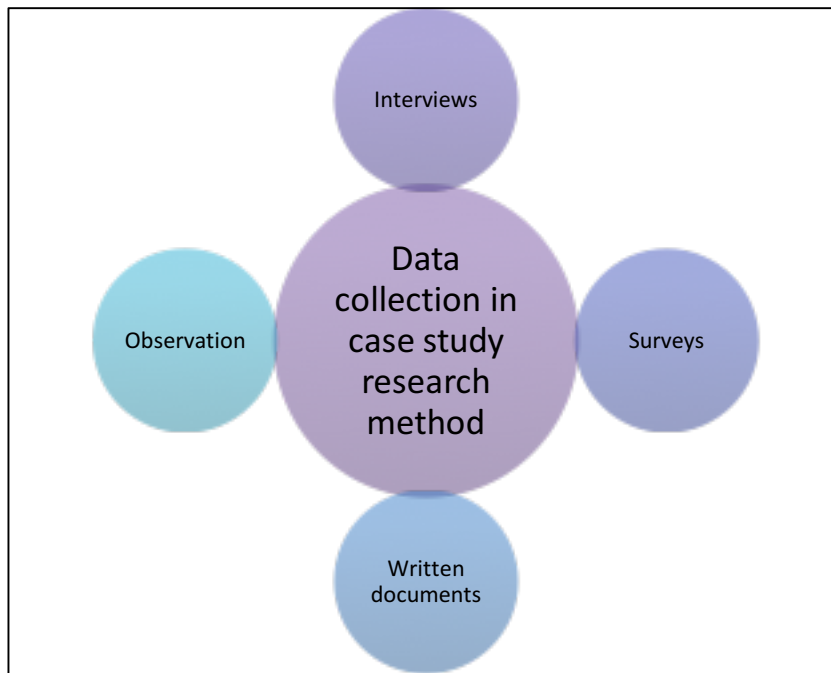
Table 2. Data collection in case study research method. (Hirsjärvi etc. 2007, 130-131; Yin 2009, 102-106.)

The aim of an interview is to pose questions to get answers about person's opinions, thoughts or facts. The questions are related to the research questions. The idea is to gain knowledge about the research questions with the help of interview questions. (Kananen, 2008, 73.) According to Yin (2009, 102-106), interview is an important source of data in case study research agreeing that interviews are focused on the research topic giving a good insight and explanation of it. On the other hand, he proposes a downside; the interviewee might reflexively answer what the interviewer wants to hear and that way the answers can be inaccurate. (Yin 2009, 102-106.)

Interviews can be roughly divided into structured, half-structured or un-structured interviews. In structured interviews the questions and answer options are same for each interviewee and the main idea is to limit personal opinions. Half-structured interviews include focused interviews where the subject and themes are the same for each interviewee but the form and order of questions can differ. Un-structured interview is conducted in terms of interviewee and it's more of a conversational interview than question-answer based. Interviews can also be divided according to the amount of interviewees to individual interviews or group interviews. (Ruusuvuori & Tiittula 2005, 11-12.)

Interviewer needs to be trustworthy so the purpose of the interview needs to be explained and the anonymity is crucial when the interviewees are interviewed as individuals or as a representors of their profession or employers where significant commercial secrets might be leaked. In the reports the names can be changed to secure anonymity. (Ruusuvuori & Tiittula 2005, 17). Interviews should be recorded to be able to go back to the interview situation to revise interpretations and report the interviews precisely. By listening the interview repeatedly new tones and aspects might arise which wouldn't have been recognised from the first time. It shows if the interviewer has been leading the interviewee into a certain direction. To analyse the data, the recorded interview is being transformed into written form which is called a transcript. In addition to the spoken words the transcript can include descriptions of facial expression and gestures. (Ruusuvuori & Tiittula 2005, 14-16.)

Written documents are for example websites, magazines, reports, company's advertisements, e-mail correspondence, media such as news, reports of events or personal documents such as diaries. Written documents as a data collection method are stable due to the fact that the data can be reviewed and it is independent of other activities such as interviews. It is exact and detailed and can cover a long period of time. Through internet a lot of information is accessible although it needs to be evaluated. Documentation has though a challenge since it might be reflected by author and has its time and place which effects on the information. Documents are good in verifying and broadening facts, names and information that has been acquired from other sources providing also details. Written documents can be in contradiction between documented information and other source such as interview which guides the researcher to continue with the problem and search more information. Conclusions from written documents can be used as clues for further research. (Yin 2009, 102-106.)

4 ACCESSIBILITY

Accessibility is a wide concept including the design of products, services and environments that enable people with disabilities to participate effortlessly in daily life activities such as hobbies, studies, work or culture events. Accessibility doesn't only refer to physical moving and functioning in environments but for example seeing, hearing and communication. Accessibility is also a way of thinking. It is attitudes towards differences and a central element of equality and sustainable development in communities. Accessibility is designing environments that takes differences into account and produces safety and quality for all. Accessible environments are needed by many but helpful to everyone and it prevents separation and it is not only used and needed by people with disabilities but also in case of pregnancy, illness or older age. Accessibility is logical, easy-to-use, safe and comfortable and services result in functional solutions in all kinds of environments. It can be said that the fundamental reason for the existence of the concept of accessibility are the different abilities of people causing inequality. This is aimed to be diminished by creating guidelines for designing accessible environments, services and products and raising awareness. Designing tools for accessibility are for example Universal Design and Design for All. Accessibility organizations such as The Accessibility Centre ESKE, provide also a range of different accessibility checklists to help service providers determine and enhance their accessibility. (The Accessibility Centre ESKE 2016.)

Accessibility is a legal issue and United Nations is a huge policymaker and source of information. Accessibility is part of human rights according to United Nations Convention on the Rights of Person with Disabilities which was adopted on 2006 and entering into force on 2008 with 160 signatories. The Convention started a need to change the way of thinking and attitudes towards disabled people who were still seen as objects of charity, medical care and social protection. The goal is to consider them as subjects with human rights, being able to claim their rights, being free and informed to decide for their own lives and being active members of society. The Convention verifies human rights of all categories and freedom of all people but also realises the challenges of fulfilling them. It recognizes the areas where adaptation or

protection of rights needs to be made to effectively include persons with disabilities. (United Nations 2016.)

4.1 Ability and Disability

The terms ability and disability are closely linked to the concept of accessibility. Abilities or disabilities of people determine whether a certain service is accessible and for who it is accessible for. In general language the term ''disability'' refers to a classical disability such as blindness which is a little bit misleading. Disability is usually considered a visible lack, illness or difference of a quality for example limb loss or down syndrome and linked to the image of a wheelchair signalling of a mobility limitation. Disability as a term is actually a much wider, diverse and heterogeneous concept. (World Report on Disability 2011, 3-4.) According to United Nations disability is determined as interaction between people with impairments and attitudinal and environmental barriers that keep them from participating fully and equally in society. (United Nations 2016). It is complex and multidimensional which makes it hard to measure. The concept and aspects towards disability vary and it is measured differently depending on country. Disability includes impairment, activity limitation and participation restriction and it is not just a health issue but a phenomenon that affects to a person's life in society. (World Report on Disability 2011, 21.) With ability is meant a person's qualities and it can be divided into four different dimensions which are physical, mental, cognitive and social abilities. Physical ability is about individual's ability to survive through physical daily tasks such as moving. Also senses, vision and hearing are determined as physical abilities as well as physical fitness and physical performance. Mental ability is about life control, mental health and functions of emotions and thinking. It includes the ability to feel and experience, receive and process information, form perceptions of oneself and of the surrounding universe. Also the ability to choose and plan one's life is included in the mental ability. Cognitive ability can be included in the mental ability but it is usually considered its own sector of ability. Cognitive ability is about processing information which includes for example learning, memorizing, orientation and linguistic functions. Social ability is formed between individual, social network, environment and community. It

is seen for example as social activity, participation and in interactional situations. (Terveyden ja hyvinvoinnin laitos 2016.)

According to World Health Organization's World report on disability in 2011 15% of the world's population has some form of disability, 2-4% with a significant difficulty. The rate has grown from the last research and is growing, especially a risk to disability at older age. Most families have a family member with some kind of disability and this way disability concerns much more people than the actual disabled ones. An important aspect is to understand that many people with disabilities concern themselves healthy. The attitudes from the old segregation thinking have changed and disability is now seen as a human rights issue. Community and inclusions in daily-life practices such as education has developed a long way from institutions and special schools. The perspective from a medical model, disabled body, has changed more to a social disability that refers to being able to participate in social actions such as education and work. (World Report on Disability 2011, 3-4.)

4.2 Accessible Tourism

Accessible tourism is a definition for enabling people with different disabilities to participate in tourism activities. The access requirements are very different because of the heterogenic range of disabilities. Aspects to consider in accessible tourism services are for example the type of disability, level of support needed, socio-economic circumstances and previous experiences. The variety of individual needs is huge and a challenge. (Ambrose, Buhalis & Darcy 2012, 3.) United Nations World Tourism Organization's publication ''Tourism for all: An opportunity within Our Reach'' (2016a, 6-11) describes accessibility today being a requirement and an indicator of competitiveness and service quality. It consists of accessibility, sustainability and everyone's equality in participation that create quality and competitiveness. Accessible tourism means designing environments and services in a way that they are accessible and can be easily and comfortable used. By promoting accessibility in service design from smaller changes to bigger ones it can have a positive effect on profits and market share. It is important to apply the accessibility design during the whole service process beginning from the reservation to the consumption of the service.

The chain of accessibility needs to be continuous and not blocking the accessible area of a certain service or destination to its own district. Reliable information is the first step which includes considering different forms of information such as different languages. Safety is an important accessibility aspect on tourism services that considers everyone when attitude is probably the most challenging but critical part when creating accessibility. Educating staff to meet customer's needs especially in cases with customers with disabilities and with cultural differences is vital since by understanding and knowing the real needs of customers makes the designing of accessibility possible. (UNWTO 2016a, 6-11.)

The United Nations World Tourism Organization's (UNWTO), theme for World Tourism Day for the 2016 was Accessible Tourism. The reason why this theme was chosen was that universal accessibility is needed by many such as disabled, elderly and families with children but also will be appreciated by everyone. According to UNWTO everyone who is involved in tourism value chain are responsible of accessibility. Accessibility is a significant business opportunity for tourism companies and tourism destinations. According to United Nations Secretary-General Mr. Ban Ki-Moon (UNWTO 2016b) everyone has an equal right for tourism and leisure services. There are still one billion tourists with some kind of disability or limitation in the world that confront barriers such as unreliable information, inefficient transportation and challenging physical environments. Modern technology enables accessibility for example for people with visual or hearing disabilities but it's not yet in use as widely as it could be. Physical environments, transportations, public services and facilities as well as information and communication channels should be designed accessible for all since everyone has the right to experiences the world through travelling and tourism services, said UNWTO Secretary-General Taleb Rifai. Tourism and travelling is a growing industry and grows bigger every year so it is important to make sure that travelling is possible and safe for everyone around the world, said Mr. Kobkarn Wattanavrangkul, Minister of Tourism and Sports of Thailand. (UNWTO 2016b.)

Accessibility is gaining more and more importance among tourism companies. Finland's biggest tour operators such as TUI, Aurinkomatkat and Tjäreborg all have a selection of accessible hotels and resorts. (TUI, Aurinkomatkat, Tjäreborg 2016.)

Airports and airlines have well-designed accessible services all over the world for example for wheelchair users. In contradiction the information of the accessible services in destinations is not that well-presented or is at least difficult to find. The Accessibility Centre ESKE has listed some accessible destinations one of them being Barcelona. (The Accessibility Centre ESKE 2016). Barcelona and Spain in general were praised to be accessible in many sources such as travel-related conversation forums. According to the website of España the country is investing a lot in accessible design of cultural monuments, natural destinations, public transport and city design. (España 2016.)

Nowadays one of the most trusted sources of travelling information and tips among customers are blogs since they give the most realistic images and the reviews are written by a customer. An encompassing source of accessible destinations and travelling is a blog called Palmuasema. The writer Ms. Sanna Kalma tells about accessible travelling all over the world with electric wheelchair. Kalma is among many things, a tourism professional and expert in accessible travelling. The blog is her business and she lectures about accessible tourism and participates in different projects. The blog was created in 2011 from the lack of information about accessible tourism and is now a primary source for many people with disabilities looking for travelling advice starting from realistic description of several destinations to choosing a hotel. (Palmuasema 2016.)

Tourism industry is highly competitive. The competitive advantages are low prices and good quality. New markets can be created with accessible services and with the public sector's support possibilities for accessible tourism are created. That can develop markets for accessible tourism where the customers are people with disabilities and their families and friends. It can be done by enhancing the accessibility of already existing destinations. (Ambrose etc. 2012, 19.) Although the market of disabled people exists it needs the interest of tourism companies for new services to emerge. Strengthening policies and rights for people with disabilities governmentally create equality but it requires the companies' ability and willingness to produce accessible services. Accessibility in service business and tourism industry today is already well-used in marketing and seen as a benefit from customer point of view. It raises a company's competitiveness and makes it stand out since accessibility prom-

ise creates trust. These services must also be sustainable and profitable for the industry and the tourism companies. Making the whole tourism industry aware of the growing need of accessibility and the business potential of the accessible services can lead to incomes in different kind of tourism companies. (Ambrose etc. 2012, 22.)

4.3 Universal Design

Universal design is a designing tool and a process to create accessibility. Universal design means designing environments, products and services accessible, understandable and to be used at its largest extent by all. Universal Design is defined as: ''The design and composition of an environment so that it may be accessed, understood and used to the greatest possible extent, in the most independent and natural manner possible, in the widest possible range of situations and without the need for adaptation, modification, assistive devices or specialised solutions, by any persons of any age or size or having any particular physical, sensory, mental health or intellectual ability or disability, and means, in relation to electronic systems, any electronic-based process of creating products, services or systems so that they may be used by any person.'' It is considered that everyone experiences some kind of disability at some point in his/her life. It can be temporary or long-term medical condition, lack of understanding the language in a foreign country, a physical quality such as height or simply being unfamiliar with a service. Ability and disability in Universal design are seen as differences between all people, not in traditional sense as illness or limitation in human functions. (Universal Design 2016.)

Universal Design organizations exist in different parts of the world such as The United States, Asia and Europe. The history of Universal Design dates back to the Second World War which generated soldiers with disabilities. This brought up the rights and needs of disabled and elderly and created laws for equal rights and anti-discrimination. The sociality changed and human rights gained more respect. The legislation created an increasing demand for accessible services, products and environments which pressured the design industry. This lead to creation of concepts such as disability-specific design, assistive technology and user-centred design that were merged together as Universal Design. Disability-specific design includes barrier-free

design where simply physical barriers of people with disabilities were removed. In the 1970s accessible design became a general concept that promoted accessibility in product and service design as well. Assistive technology created special solutions to fit special requirements to make inaccessible products accessible. User-centred design considered human factors, ergonomics and physical user needs and behaviour in the designing process. Today the term is considered identifying needs, ability and limitations of the user. (Universal Design 2016.)

When applying Universal Design, it should be included in the whole design process first by adopting user-centred approach which requires appreciative attitude towards people with different abilities. Universal Design has two approaches; (1) user-aware design and (2) customisable design. User-aware design means including as much people as possible to use a mainstream product, service or environment when customisable design considers particular users and aims to eliminate their difficulties. Although aiming to design inclusive service or product being the same for all, Universal Design also promotes for customization where the service, product or environment can be adjusted to meet individual needs. It is reality that a particular service cannot be provided the same way for everyone and it needs to be altered, but keeping in mind to avoid segregation. On micro level there is probably no solution that suits for all people and the main idea is to find a solution that includes as much people as possible without diminishing the product, service or environment. On macro level the it can have customised features that focus on more extreme accessibility issues. (Universal Design 2016.)

Universal design aims to include as much people as possible within the group of users but maintaining the original concept of the service, product or environment. Accessible features might decrease the attractiveness or level of experience in order to make it functional. In Universal Design it is though considered that the appearance as well as experience have an effect on the usability and the fundamentalism of the product, service or environment and should not be diminished. Universal design is an orientation of a design process that considers the needs of user but gives space for the designer to be creative in terms of style and personal taste. It gives the product, service or environment the maximum possibility within the target market to use it. Universal Design has several benefits in individual, society and business levels. Individ-

ually it can enhance the quality of life enabling the use of services, products and environments for more people and allows participation in society. With the help of Universal Design, a company can find potential markets, widen the customer segments and improve customer satisfaction as well as company's image. (Universal Design 2016.)

Universal design has seven principles (Table 3.) which are meant to help in designing of products, services, environments and communications. These four objects will be referred together as product in the following text. The principles can be applied to existing products as well as in creation of new ones but also educate service designers and service users. By adopting Universal Design approach in organization's designing process it can develop the design process and business model. The principles of Universal Design include a wide range of aspects that can be applied differently depending on the organization. The principles and suggested methods are not meant as rules but to create discussion and guide the organization in designing accessibility. (Universal Design 2016.)
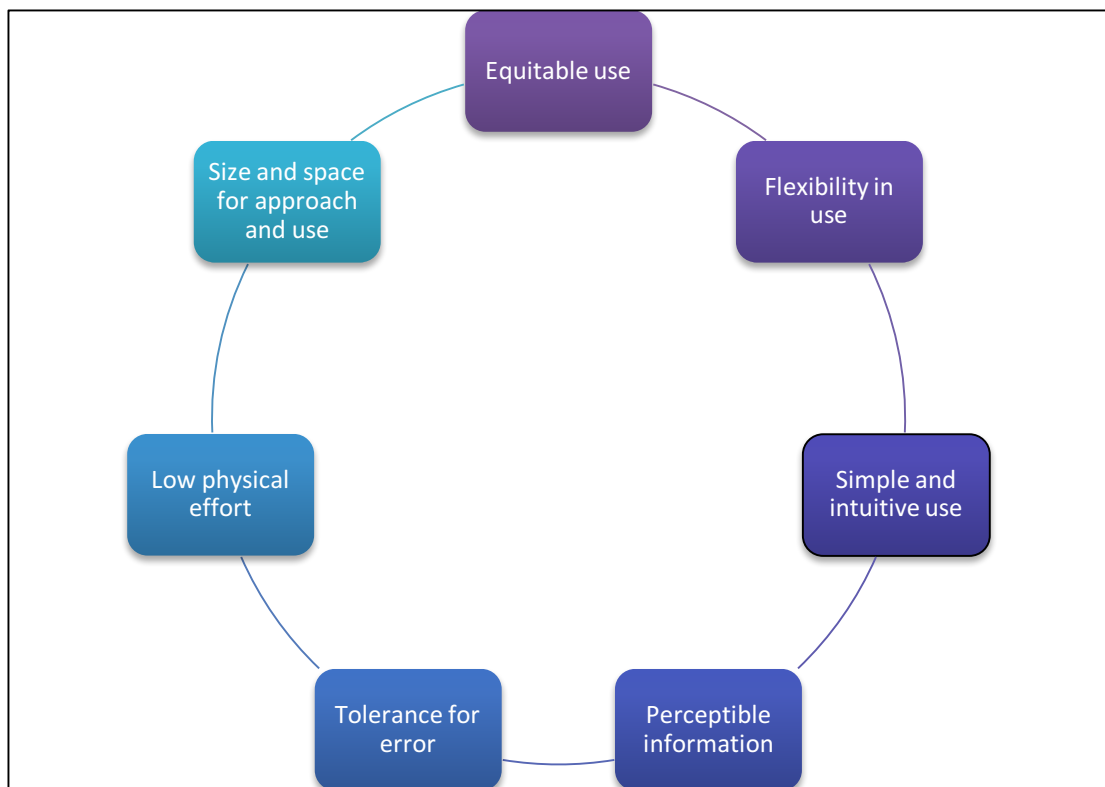

Table 3. Seven principles of Universal Design. (Universal Design 2010.)

First principle is (1) ''equitable use'' which refers to designing a useful and marketable product considering people with different abilities. The product should be identical for everyone and avoid segregation and stigmatization of users. The product should be safe, secure and guard privacy but it should be appealing as well. Second principle is (2) ''flexibility in use'' which means the product can be adjusted to fit individual's preferences and abilities as widely as possible. This means it needs to have different methods of use in order to be adaptable to user's pace, to ease accuracy and for example enable access regardless of right or left hand. Third principle is (3) ''simple and intuitive use'' which means the product should be easy to understand and not depend on user's experience, knowledge, language or concentration level. Avoiding complex systems and having a logical information, knowing user's expectations, including a wide selection of languages and communication methods and collecting feedback during and after the process are the aspects being considered in this principle. Fourth principle is (4) ''perceptible information'' which refers to designing the communication to be understandable and effective for all users with different abilities in all conditions. The essential information should be emphasized and instructions simple and easy to give. It can include pictorial, verbal and tactile modes and for example devices. Fifth principle is (5) ''tolerance for error'' which includes minimizing of risks, hazards and accidents. Users should be warned from hazards and encourage extra attention. The product can be assessed with fail safe features and hazardous elements should be isolated if not possible to eliminate. Sixth element is (6) ''low physical effort'' which means the product is efficient and comfortable. It operates with reasonable forces, maintains a neutral body position when physical effort and repetitiveness are minimized. Seventh element is (7) ''size and space for approach and use'' where the focus is on usability regardless of body size, mobility or posture. The elements of the product should be clearly seen, reachable and consider space needed by assistance and assistive devices. (Universal Design 2016.)

4.4 Design for All

Design for all is another tool for creating accessibility. It offers criteria to create or enhance a product, service or environment to be more accessible. It is a tool rather

than a concept and it can be considered to be part of Universal Design. EIDD Design for All Europe is a network consisting of member organizations in 20 European countries. (EIDD Design for All Europe 2016.) Design for all is a way of thinking that promotes principles that aim to products, services and environments that anyone despite of gender, age, capacities or cultural background can participate in. The mission is to spread the ''design for all' thinking to all areas to make it possible to everyone to choose their lifestyle and not be limited because of physical or social barriers. (Design for All 2016.)

The criteria of design for all includes being respectful, safe, healthy, functional, comprehensive, sustainable, affordable and appealing. Diversity should be respected and everyone should feel that they have the chance to participate in different activities of society. Safety and health are especially important in designing environments and risks, such as causing allergy or illness, towards everyone should be eliminated. Functionality refers to the fact that a service needs to function as supposed to without problems. Information such as signing and spatial distribution to avoid disorientation promote for comprehensiveness. Sustainability and preserving natural resources for the future are as well important aspects in Design for All. Being affordable means that everyone should have the chance to participate financially. Finally, being appealing and socially acceptable after fulfilling the previous criteria is probably the most challenging one. (Design for All 2016.)

Design for all has seven different strategies to develop services. ''To everyone'' is a strategy where there is a single solution that suits everyone. ''Adjustable'' strategy means there is a product or service that has different mechanisms to meet everyone's' needs. ''Products or services range'' simply means that the customer has an opportunity to choose the best option. ''Compatible with commonly used accessories'' means there is a solution to make the use of a certain product or service possible. ''Premises/Product & complementary service'' is one of the strategies as well. ''Use an alternative solution to the mainly used offering similar benefits'' is a way to cater individuals whose characteristics don't allow in participating in a certain service. ''Customized product or service'' is the most common one where the product or service can be totally adjusted to meet the customer's needs. (Design for All 2016.)

The strategies of Design for All cover a range of different aspects of designing a service, product or environment to be accessible. The first one ''To everyone'' reaching the mass market and gradually changing to the latest ''customized products or services'' concentrating to customization. The strategies can be mixed especially when a company has many different kind of services and it can be more simple to divide each service as its own and apply different strategies on each one. The meaning of the criteria is that no matter the strategy a service should meet the criteria in order to promote accessibility. (Design for All 2016.)

The criteria and principles of Universal Design and Design for All describe accessibility from designing point of view and consists of similar elements. When comparing the three, accessibility, Universal Design and Design for All, it can be said that accessibility in this context is the hypernym of Universal Design when Design for All is considered hyponym of Universal Design. Accessibility is the fundamental concept including design, way of thinking and attitudes promoting for equality and sustainable development from which all the principles and values of Universal Design and Design for All derive. Accessibility is the reason why Universal Design as well as Design for All exist. In the other hand these two tools are the ones that implement accessibility since alone, it is only a concept. Universal Design and Design for All focus on the designing of environments, services and products including similar criteria and principles. Principles and criteria of Universal design seems to be wider compared to Design for All which confirms the fact that Design for all is part of Universal Design. The similarities between Universal Design and Design for All are for example equal access for all, comprehensibleness, customization, flexibility and functionality. The approaches of Universal Design can be compared to the strategies of Design for All. The strategies start from creating a service or product for all which can be said to be user-aware approach according to Universal Design. The strategies change gradually, the final strategy referring to customization that equals with the approach of customisable design.

The difference is that in Design for All alternative solutions depending on user was one of the principles when in Universal Design the special solutions, assisting and adaptation was meant to be avoided to create one service that can be used by as many

as possible. In summary Universal Design and Design for All both are tools for designing process to create accessibility which is the fundamental concept. With the help of these tools the physical, mental, cognitive and social abilities of people are taken into account in the designing process. Especially Universal Design includes products, services and environments extensively so not all criteria can or needs to be followed. With both design tools the criteria and principles are meant to give guidelines for the designer, not to be strictly obeyed. Challenging is to understand the extent of the service promise of accessibility and recognize the inaccessible elements of a service.

5 SERVICE DESIGN AND THE BUSINESS MODEL CANVAS

Service design is a way of designing services by creating the most optimal and positive service-experience by concentrating in the critical points, service processes, functions, spaces and interaction. It combines the needs and expectations of a customer with the business goals of the producer. Service design uses tools from product design such as developing process, understanding the cultural context, being creative but also analytic, visualization and prototyping. In contrary to product design the outcome of service design is a service which makes the service design a process. (Tuulaniemi 2011, 14-16; 32-33.)

The idea of service design is to divide the whole service into smaller parts that can be analysed closely; the parts are being dealt separately and combined in the end. In order to understand service design, the qualities of the service, existing challenges, terminology, process and methods need to be determined. Service design helps organizations to see the strategic possibilities of their services and to create new ones. It is a way of thinking as well as functioning and helps people of different fields of expertise to communicate ja co-operate when developing and creating services. Knowing service design gives an advantage for the company in terms of rivalry. (Tuulaniemi 2011, 14-16; 30.)

Tuulaniemi presents The Business Model Canvas as a tool of service design. (Tuulaniemi 2011, 77.) The Business Model Canvas was created by Alex Osterwalder who co-created the book of Business Model Generation with Yves Pigneur and 470 practitioners from 45 countries. The Business Model Canvas helps in describing, designing, challenging and pivoting a business model or renewing an existing one. The Business Model Canvas consists of nine building blocks that explains how the business is supposed to work and profit the company. The building blocks describe the four areas of a business which are customer, offer, infrastructure and financials. The nine building blocks are mapped out as a one-sheet sized canvas where a business model can be summarized considering all the aspects. (Strategyzer 2016.) Service design and the building blocks of the Business Model Canvas are explained in the following text insofar as it was considered relevant in the research combining and leaving out some of the aspects. Table 4 is a picture of The Business Canvas Model with its nine building blocks.
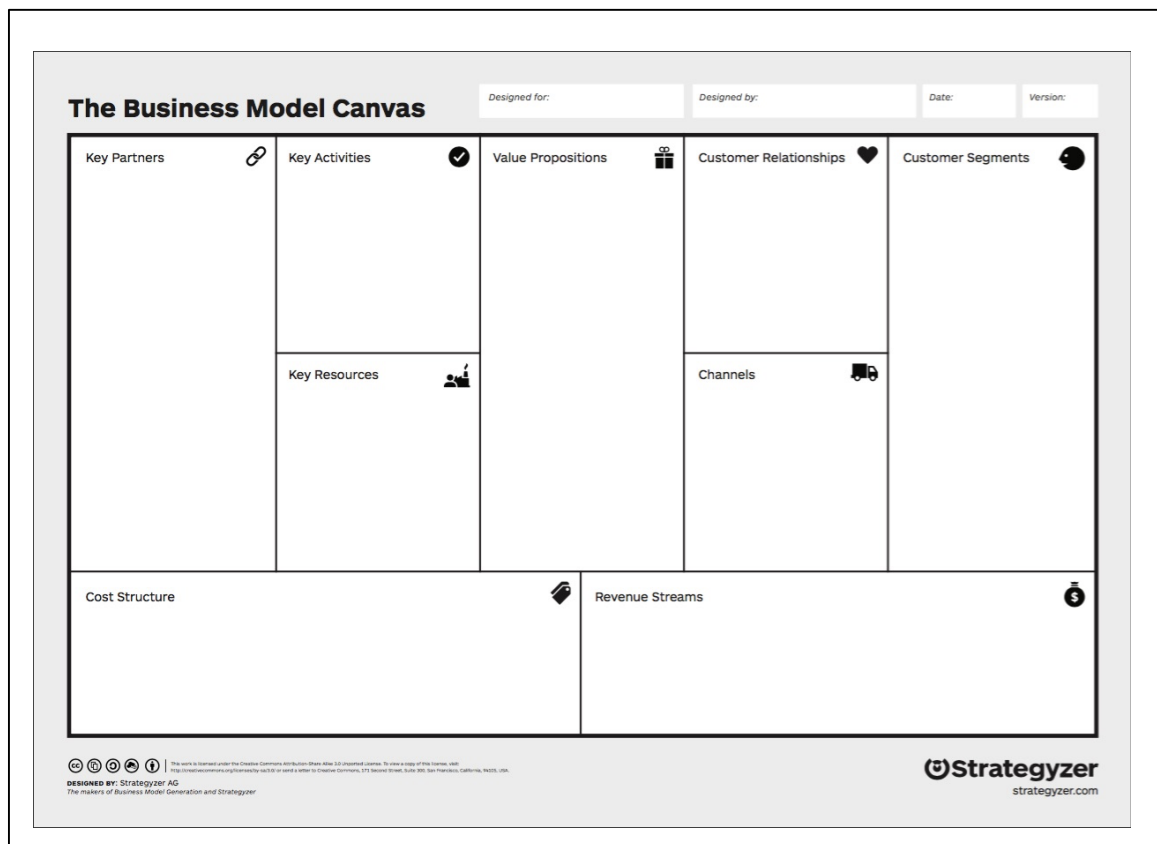

Table 4. The Business Model Canvas (Strategyzer 2016.)

5.1 Customer Segment and Customer Relationship

Customer segments (see Table 4) is about the company's target group. Segmentation means that the company decides which segment they provide the service for. Important is to know for who the values, products and services are being created for and which customers are the most important ones. There are many different kinds of customer segments such as mass- and niche markets, segmented, diversified and multi-sided platforms. Mass market means a large group of customers with same kind of needs. Niche market focuses on a specific small customer segment. All the building blocks are designed according to the value created for a chosen customer segment. Segmented means that the customer segment is divided into smaller pieces to meet the customer's needs better. The needs between these groups are similar but they vary which changes the value propositions that means the products and services offered to the customer. Diversified means that two customer segments of the company differ completely from each other in terms of their needs and values. (Osterwalder & Pigneur 2010, 20-21.)

The customer is an important part of a product and service-process which makes the service experience a centre element of service design and the starting point in the Business Model Canvas. Customer forms a new, personal opinion every time during the service process. The experience is always personal which is a reason why it is hard to plan. (Tuulaniemi 2011, 14-16.) Customer being in the centre of a service means the service can't exist without the customer consuming it which leads to the fact that they are vital to the company profit. The only way to attract customers is to know them which is done by defining customer segments that have similar needs and behaviours and to choose the most attracting ones for the company. (Osterwalder & Pigneur 2010, 20-21.) Also the customer service representatives play an important role in producing the service experience together with the customers. The interaction of those two parties is essential and it is important to understand both the customer's and the service representative's needs, expectations, motivational factors and values. By starting from the customer's point of view the service will be designed for those who use it and the risk of failure is smaller. Understanding the customer requires knowing how they live, what are their real motives and how their value is formed which can be done by research and observation of customer's daily life. These ele-

ments are needs, expectations, habits, values, other peoples' opinions, price and qualities of the service and prices of other similar services. Service design is proactive so the company is ahead of the customer in the means of knowing his hiding needs. By understanding these, companies can create and enhance their service concepts and be distinctive. (Tuulaniemi 2011, 35-37.)

Customer relationship (Table 4) is about what kind of relationship the company wants to have with the customers. It needs to be clear with every segment and it can be either very personal or very automated or something in between. The relationship categories are personal assistance, dedicated personal assistance, self-service, automated services, communities and co-creation. Personal assistance is based on human interaction which means the customer gets to communicate with a real person during the buying and consuming process. Dedicated personal assistance means that the customer servant is completely focused on an individual customer which makes it the deepest relationship that usually takes time to develop. In self-service there is no direct relationship and the customers help themselves. Automated services can be a simulation of relationship but it's actually self-service with automated processes, such as online reservation systems. User communities are used to connect the customers with each other so they can solve problems together which also gives valuable information for the company about their customers. Co-creation lets the customer to participate in creating value together with the company for example including customers in the designing process of new products. There are different motives that control the customer relationship; customer acquisition, customer retention and boosting sales. The customer relationship is tightly connected to the customer experience. (Osterwalder & Pigneur 2010, 28-29.)

5.2 Values

Value (Table 4) stands for a bundle of benefits offered to the customers. A value solves a problem or satisfies a need which makes it the reason why the customer chooses that specific service or product (value). It is important to determine what is the value delivered to the customers and what are the customers' problems the company aims to solve. (Osterwalder & Pigneur 2010, 21-25.) Tuulaniemi describes the

value being the fundamental issue of an organization, the value is what the customer pays for. The organizations need to determine what kind of value they want to produce based on customers' needs. The value for the customer is determined to be the relation of benefit and cost and it is always relative. It is connected to the previous experiences of the customers. The cost might not be directly money but can be for example a sacrifice of time on a holiday trip. Customers, who are always individuals, can also get value by achieving something through the product or service which is usually the reason why the product is bought. The value can be either qualitative such as customer experience or quantitative such as price of the product. The idea that higher the price the more value the product has is misleading since a cheap product can be more cost-effective for the customer and that way create more value. Understanding the process how the value forms is an important aspect of service design. (Tuulaniemi 2011, 16-17.)

The values can be newness, performance, customization, ''getting the job done'', design, price, brand/status, cost reduction, risk reduction, accessibility or convenience/usability. Newness means that the service has not been offered by anyone else yet which means the needs of the customer are completely new. Performance is a very usual value since for example having more and more powerful machines and faster services is what matter today. Customization of products and services to meet the customer needs better has also become an important value creator and is also an expectation. ''Getting the job done'' literally means to help the customer to perform a certain job and that way give the customer more resources to concentrate in other things. Design is a value hard to determine but can have a significant importance for example in fashion. Price is an obvious value that affects remarkably on price-sensitive segments but can also be an incentive in creating status value. Brand and status are values that a customer can get by for example wearing certain clothes which means the value is the brand that it presents, not the actual clothes. Cost and risk reductions both have the same idea where the customer gets a relief from either an extra cost or a risk that a certain product or service has. Accessibility is a value that is growing its importance. Having an access to something that was not possible before is a way to create value. Convenience and usability is basically making things easier for the customer. (Osterwalder & Pigneur 2010, 23-24.)

5.3 Services and the Service Process

The purpose of a service is to solve customer's problem. It is a process and an inter-action between people who experience it. Services are abstract and they can't be re-stored or possessed so to be distinctive, the producer needs to make the service visi-ble with the help of service proof which consists of service scene, for example signs and service objects. (Tuulaniemi 2011, 30; 37-40; 43-44.)

Service process can be referred to theatre where the stage is the part of the service that is visible for the customer and the backstage consists of the off-stage operations that are invisible for the customer. Service process is consuming a service in a cer-tain time when service path is a big picture of the service that describes customer's journey end experiences during the process. The service path is divided into smaller parts, service moments that include several smaller touch points. Dividing service process into smaller parts makes it easier to analyse and develop the service. In the touch points the customer's senses are engaged in the service including people, envi-ronment, objects and procedures which are at the same time an opportunity, chal-lenge and feature of the service. People include the producers and the customers. The service producer's job is to predict and guide the customer through the service pro-cess. Physical environment has an effect on customer's state of mind when digital environment, such as web-page has to do with convenience. Designing the right en-vironment for the target group is important where accessibility is one of the aspects. To influence customer's senses by ambient design in all the touch points is important and has an effect on the customer's experience. (Tuulaniemi 2011, 30; 37-40; 43-44.)

Service production and consuming usually includes objects that able the service which can be from cutleries to credit cards. Procedures means the staff's behaviour and operating models. All the touch points need to function because if one fails it is more likely to fail in the next ones as well. Service path can also be divided into pre-service, core service and after service. Core service includes the customer's value when pre-services, such as reservation, makes it happen. After service consists of the contacts with the producer after the main service event such as feedback. (Tuula-niemi 2011, 30; 37-40; 43-44.)

Customer experience is a relevant part of a service which consists of marketing, contacts before the service, quality, features, liableness and how easy it is to use. Customer experience has three levels; action, feeling and meaning. Action refers to functioning, processes, accessibility, understanding, usability, effectiveness and diversity. The level of action is the first level that needs to be fulfilled before other levels. Level of feeling means the experience and how comfortable, easy and interesting it is. Also the ability to touch one's senses is one of the points. The level of feeling is the second one that needs to be achieved in order to reach the last one which is the level of meaning. The highest level is about mental images and dimensions of meaning, culture, dreams, promises or stories. By reaching this level the customer can have a life changing experience that affects in his identity and lifestyle. (Tuulaniemi 2011, 37.)

5.4 Resources and Network

Resources (Table 4) are needed to create and deliver value, reaching markets, customer relationships and revenue streams and they can be owned or leased from the key partners. Resources can be divided into physical, intellectual, human and financial resources. Physical resources are simply buildings, vehicles and machines when intellectual resources consist of for example brand and knowledge. Human resources are important for every company and vital for creative businesses including partnerships for instance. Financial resources cash and stocks are in some cases vital for the company. (Osterwalder & Pigneur 2010, 35.)

Networks are a vital resource of companies and they include suppliers and other partnerships. Partnerships can reduce risk and uncertainty, acquire more resources and activities and optimize business models. The four different types are strategic alliances (non-competitors), coopetition (with competitors), joint ventures and buyer-supplier relationships. Optimization is the most basic form of partnership since owning all the resources and performing all the activities is usually not the most suitable option for a company. Acquiring a certain resource or activity from another company is an option when knowledge or access to customers is needed. (Osterwalder & Pigneur 2010, 38-39.)

5.5 Channels and Marketing Communication

Channels (Table 4) is about how the company reaches the customers including com-
munication, distribution and sales. They are also customer touch points which makes
them very important. Channels have five basic phases; raising awareness about the
company and its services, helping customers evaluate, making the buying process
possible, delivering the value and providing support after the purchase. It is im-
portant to have the right mix of channels to make the value possible. Channels can be
company's own channels which means they are direct such as company's website or
partner channels which are indirect such as wholesale distribution. A company can
also have a mix of both of these. The goal is to find a good balance to reach the max-
imum revenues. (Osterwalder & Pigneur 2010, 26-27.)

Marketing communication forms are advertising and personal selling which can be
supported by sales promotion (SP) and public relations (PR). The forms can vary de-
pending on target market, company, industry and the product or service. Advertising
is usually the most important marketing communication channel especially for larger
target groups and large customer segments. It includes for example media such as
TV, magazines and internet and can be either long-term or short-term. The different
ways of advertising are media marketing, direct advertising and below-the-line ad-
vertising the last meaning for example on-spot marketing. Personal selling aims to
maintain the customer relationships by strengthening the customer's buying decision-
making. It is commonly used in business to business (b2b) selling but also with con-
sumers (b2c). Sales promotion refers to encouraging buyers to buy and sellers to sell
and it aims to acquire new customers and sell more to old customers. It includes for
example package offers, competitions and free product samples. Public relations aim
to increase information and positive image as well as create and maintain relation-
ships. Public relations can especially have a significant effect on the image of the
product or service. (Bergström 2009, 315; 344; 350; 254; 258-259.)

5.6 Key Activities

Key activities (Table 4) are the elements that are essential for the business model to work and they differ depending on the type of business model. Key activities are determined for example as production, problem solving and platform/network. Production activities can be designing or delivering products which is very crucial activity for manufacturers. Problem solving is about solving individual customer's problems which is typical for hospitals or consultants and it also requires training continuously. Platform or network activities are dominant key activities for example for software companies. (Osterwalder & Pigneur 2010, 36-37.)

5.7 Financials

Cost structure (Table 4) is a description of all costs of the business model operations including value proposition, customer relationships and revenue streams (Table 4). By defining key resources, key activities and key partnerships the costs can be calculated. Costs can have different characteristics such as fixed costs or variable costs. Fixed costs mean that the cost is always the same no matter the volume when variable costs differ according to the volume. Variable costs vary according to the service-volume. (Osterwalder & Pigneur 2010, 40-41.)

The structure of costs in business models is either cost-driven or value-driven. Cost-driven business is focused to keep the costs as low as possible by low price value propositions, automation and outsourcing. Value-driven companies in the other hand focus on creating value with personal services. Revenue streams describe the cash flow from each customer segment. It is important to determine how much the customers are willing and able to pay for the service. It is also important to know the market price of the services because customers are aware of the prices and constantly comparing them. (Osterwalder & Pigneur 2010, 29-31; 40-41.)

Companies have many different ways of creating revenues. Different ways to create revenue streams are asset sale, usage fee, subscription fees, lending/renting/leasing, licensing, brokerage fees and advertising. Asset sale is basically selling physical

products when usage fee is charged depending on the time a service is used. Subscription fee means a customer has continuous access to a service after paying the fee for example gym. Lending, renting and leasing is giving a customer the rights to use a certain product for a certain time getting a fee in return. By licensing the company gets revenues by letting the customer use protected property in return for a fee. Brokerage fee comes from intermediary services such as credit card providers who take a certain percentage with each transaction. Advertising is a revenue stream that many event organizers and a growing amount of software and services rely on. (Osterwalder & Pigneur 2010, 31-32.)

All these aspects of service design and The Business Model Canvas form a solid framework to create a service or to divide an existing service into pieces to analyse how the service process and business model works and to develop or renew it. New business can also be created with these tools.

6 DATA COLLECTION AND ANALYSIS

The research is a qualitative multiple case study of three cases. The criteria for choosing cases where that they operate in tourism and experience industry producing accessible water sport services and were especially known for their accessible services. Accessible water sport services were the focus in the cases. Cases 1 and 3 where acquired through researcher's own personal contacts and case 2 through the client of this research. The reason for choosing three cases was to gain deep and detailed understanding which wouldn't have been possible with more cases within the limits of the research length and time. It turned out to be challenging to find suitable cases from experience service field. The aim was to study four cases but two of them perished and one new case was acquired resulting a study of three cases.

The data was collected by interviewing the service providers and from the websites as well as Facebook -sites. The websites and Facebook -sites were studied first followed by the interviews. Interviews were chosen as a data collection method since it was the most suitable method to get the deep information needed. They were con-

ducted individually for the service providers who worked as entrepreneurs or/and for those who were responsible for the services. All the communications were conducted in Finnish language with the Finnish interviewees (cases 2,3) and in English with the Egyptian interviewee (case 1). The interviewee candidates were contacted first with cover letters (attachments 1 and 2) sent by e-mail. The cover letter included the introduction of the research topic, the researcher and the interest to participate in the research was asked. After setting the dates to conduct the interviews the research questions were sent to the interviewees to let them study the questions beforehand so proper answers would be possible to get. Interview questions were open ended questions and they addressed the business ideas, the accessible water sport services, customers and the business models of the accessible services. The main goal was to get a good picture of the business models and understand how they operate. The questions were the same for each interviewee. Before sending the questions to the interviewees they were first tested by two students in tourism business degree programme in Satakunta University of Applied Sciences to make sure the questions were understandable. The interviews were conducted via video call since it was the most suitable option to do from distance. There were three interviews, one for each service representor. The interview questions can be found as attachment (attachments 3 and 4) in Finnish and English.

The interviews were recorded with a recording device and the recordings were transcribed and reduced to a readable and modified form where the main points were summarized. During the interviews some of the questions were explained or defined again in case the interviewee didn't understand the question or it seemed there was more information behind that question to be explained and specified. The interviews were open and conversation-like. The Finnish reduced interviews were translated into English. The interviews were reported anonymously to regard the commercial secrets of the service providers. Based on the data that was collected the three case descriptions i.e models (attachments 5, 6 and 7) with narratives were made. The models were inspired by The Business Model Canvas – tool but formed to suit better the purposes of the research.

The contents of the interviews have been also analysed in cross-case comparison. As a result, similar themes and differences between the cases have been described from the accessibility aspect of these services.

7 RESULTS

The cases were each summarised in a one-sheet-sized models (attachments 1, 2 and 3). The cases are first described individually with the help of the models. After that the similarities and differences of the three cases are compared. The cases are named as Scuba Diving in Egypt (case 1), Windsurfing in Western Finland (case 2), Fishing in Pirkanmaa and Central Finland (case 3) and they are referred as case 1, case 2 and case 3. As an example the model of case 1 is presented below as a picture.

Business idea and values	Customer	Customized services
-idea was to find new markets -part time, small-scale business -business values are to unite disabled and non-disabled, decrease isolation of disabled and increase their independency and self-confidence, enhance quality of life -motivates disabled to work to gain money to buy services -requires strong professionalism -personal interest -accessibility made possible through instructors, prior knowledge and creativity	-Locals with physical and mental disabilities -people close to the disabled - repetitive customers -future: disabled tourists	-Accessible Scuba diving courses, diving safaris, introductions to dive -includes equipment, logistic, teaching, certification
	Values to customers -team, relying on strange people, learning new things, spending time in nature, relaxation, happiness, equality, self-confidence, feeling of success, merging disabled with non-disabled by diving together	**Service process** Contacting→swimming pool "pool link"→open water dives and skills→ Written exam→Diving certificate→diving experience
Resources - professional personnel -special equipment - prior knowledge -capital/income	**Barriers** -attitudes of people -too close customer relationships, too significant an attachment to the instructor -standards	**Market communication and distribution channels** -Facebook, website, underwater video clips, word of mouth -future: TV commercials -phone, email
Network -doesn't exist -needed: educated people with different disabilities, parents, doctor	**Advantages in competition** -uniqueness (also disadvantage!) -professionalism - commercial service provider, not charity	**Finances** -Pricing per hour -revenues from customers -costs: renting the swimming pool and gear, refilling tanks, marketing communication like company's website, personnel's salary and travelling costs - services are profitable

Table 5: (Operating model of case 1: Scuba Diving in Egypt)

7.1   Scuba Diving in Egypt (Case 1)

In this study this company will be referred as "case 1" and the entrepreneur who was interviewed is referred as ''entrepreneur'' or ''he''. Case 1 is a scuba diving company in Egypt (Cairo, Hurghada and Dahab) owned by three parties; two entrepreneurs and a group of investors. The company was founded in 2013 and it is a small company operated by two entrepreneurs with the help of temporarily hired staff depending on demand. The entrepreneurs work part-time. Case 1's purpose is to provide scuba diving designed specifically for disabled. The main idea of the company is to make people with disabilities feel themselves as any normal customer, not a disabled customer. Scuba diving for people with disabilities has many possibilities and can provide an equally or even more amazing experience than it does to a customer without any special needs. The good effects of scuba diving for physically disabled are acknowledged but the business potential of this target group has not been studied yet, nor the development potential of the services to this target group. Case 1's purpose was to enter in a brand new market. The entrepreneur wanted new customers since the diving industry was oversaturated with competition in the area. By analysing the market, he learned about disabled scuba diving which motivated him to study to become an instructor for people with disabilities. He also learned that people with disabilities are an isolated group and are not sharing hobbies with non-disabled in general. To create equality, he wanted to be able to teach people with disabilities and non-disabled in the same dive which was not common. He wanted to unite the community and not keep on dividing the people with disabilities to their own sector.

This possibility to scuba dive has encouraged the customers with disabilities to work to fund their hobby, in this case, scuba diving. Realizing this the entrepreneur started to think from a new perspective. He found out that most of the disabled are unemployed and nothing is motivating them. He thought that by giving them something to experience they would activate to work. The entrepreneur believes that by making the people with disabilities to believe in themselves and encourage them to do what interests them drives them to work. They would reach for what they want and not just settle with necessities of life. The entrepreneur also encourages other entrepreneurs to invest in people with disabilities. The business value of case 1 is to help the customer to get a better quality of life. By trying to slowly change the mind-set of

people and how they think of people with disabilities is a part of that value. Another value is to keep the business perspective instead of a charity perspective in order to promote the feeling of equality among the customers.

An important result was that it is not necessary to understand the different disabilities but how to deal with them in the water. The risks are basically the same with people with disabilities and non-disabled. The main customer segment are Egyptians with physical disabilities such as deaf, blind, paralysed and limb loss. Also people with down syndrome and mental disabilities can do scuba diving and are a smaller customer segment but not that common.

Every disabled has a network for example of parents and siblings who are usually accompanying them and are also affecting on their consumption. This means that by providing accessible services for people with disabilities, also non-disabled will purchase the same services. The entrepreneur hopes to work with them more in the future as well as with tourists with disabilities. The relationship with customers is very close and the entrepreneur describes it like they are a big family. The customers are repetitive. An important factor is that the customer needs to trusts the instructor to establish a strong link between each other before scuba diving. Every customer is an individual so the instructor needs to know him/her well and how to deal with him/her.

According to the entrepreneur scuba divers with disabilities get a feeling of freedom underwater the same way as any non-disabled diver. Especially for a person with limited mobility, scuba diving can bring happiness, relaxation and also relief in pain. Being able to scuba dive in the same group and with mainly the same equipment with non-disabled makes the people with disabilities feel equal and self-confident. When they realise they are capable of scuba diving they get a feeling of success. Teamwork is valued and created by going underwater with strange people and needing to rely on them, learning about diving and marine life, getting out of the city life and spending time in nature with other people in the group.

The services case 1 offers are teaching scuba diving, introduction to dive and live-a-board safaris where the customers live in the boat for a week with all the facilities

and guided dives. The services include teaching, logistics and the equipment. If the diver finishes a course he gets a diving certificate which is a permission to scuba dive within the limits of that certain certificate. The service process can for example start by (1) contacting the company and continues to (2) the swimming pool where the customer tries scuba diving, which is for free. If the customer wants to buy the service for example the diving course he also pays for the pool training part. By attracting customers to try for free is a way of selling the services. The pool session is called ''the pool link'' that (3) encages the customer and creates a link between the customer and the instructor which is very important in terms of learning and trust. After the "pool link" the customer is taken in (4) the open water with a minimum of four dives and followed by (5) an exam. By passing the exam the customer gets a (6) diving certificate. The customer needs to be able to perform the underwater skills acceptably and after that pass a written exam. There is a special certificate for people with disabilities which indicates levels between one to three what kind of disability the diver has. After the certification the customer can dive with others as well. If the customer wants only introduction to diving the service process is the same without the open water dives, exam and certificate. Even though the process is roughly within these frames it is customized with every customer according his/her special needs.

The resources needed to provide the services are personnel, special equipment, knowledge and funding. The funding comes from investors and from the profit of the business. The two owners are instructors themselves and other personnel is hired temporarily when needed. Right now the services are being produced with the minimum amount of needed special equipment but for example a lift to replace carrying customers in and out of the water, a full mask and a scooter would make the service process more convenient. The special education was gained by learning from doctors, attending courses and reading books and other materials. The first six months of the business the instructor didn't go into the water without a doctor accompanying him and the customer with disability. The entrepreneur has gained his knowledge by studying and experience and he is creating teaching strategies to train new instructors in that field. For example, underwater language with the blind was created by the entrepreneur himself with the help of a blind diver. According to the entrepreneur general standards don't apply when diving with people with disabilities. It needs to be

individualised since every person is different with their own disability that has different effects.

Case 1 has no network yet but a network is needed. The network should support the business by including educated scuba divers with different disabilities. They could bring their feelings and ideas to develop the scuba diving services for people with disabilities. Also the parents of the people with disabilities should be more involved in the service process. These together with a doctor involved would form a decision-making network.

Marketing communication is conducted on Facebook, company's website, underwater movie clips on website as well as YouTube and word of mouth. WOM is the most effective way of marketing in Egypt. TV is also very popular in Egypt so with TV commercials it would be possible to reach more customers. Customers can purchase the service by contacting the company via email or phone call.

The revenues come from the customers and the pricing is per hour. There is a free of charge service which is called the ''try-dive'' that needs to be paid if the whole course is eventually purchased. The courses are also priced per hour so it is not necessary to buy the whole course at one time and it is also easy to buy extra classes. This pricing was created to motivate the customers to learn scuba diving and concentrate to avoid extra classes. The amount of classes depends on customer's needs. The costs include renting the swimming pool and gear, refilling tanks, marketing communication like company's website, staff's salary and travelling costs. The business is mostly profitable.

When asked about confronted barriers in providing the services the biggest one despite from physical environment was the attitude of people. According to the entrepreneur the people with disabilities have spent most of their lives trying to accept what they can't do so it's difficult to regain their self-confidence. Non-disabled people also have an idea that it is not necessary for people with disabilities to scuba dive. The entrepreneur had an example of a blind boy who is now a diver and he is also working to fund his hobby. The entrepreneur told him that actually he is the most suitable person for diving, since it is the feeling underwater that matters and every

time a person feels something amazing he closes his eyes. So being blind is not a barrier but can be cherished. The entrepreneur believes it is about an attitude and emphasizes the way of thinking that everyone is good at something which is why people shouldn't be divided into separate groups. Another barrier that came up many times was the lack of customer independency. In the beginning the people with disabilities were given the services for free and funded by the profits from non-disabled, regular customers. According to the entrepreneur this was a wrong idea. In general, the people with disabilities don't like to be sympathised so free services were not an option. The interviewee felt he was telling the customers that they need him when he actually wanted the opposite; he wanted them to be more independent and self-confident. The same problem arose in customer relationships that tend to become too close because the customers become easily attached to the instructor. The entrepreneur wants to loosen this bond because of a customer benefit so the customers would have the courage to dive with others in new places.

According to the entrepreneur being the only instructor in Egypt who is doing this kind of accessible diving is both advantage and a disadvantage. Merging people with disabilities and non-disabled in the same dive group also has its challenges. Disadvantage is that there is no one else doing marketing about accessible scuba diving which makes it expensive and challenging to reach enough customers. Advantage is not using charity but operating like any other business company which makes case 1 stand out. Being known, respectable and one of a kind in the area is a good way of marketing the services. The reputation of accessible scuba diving for people with disabilities makes customers and potential customers to trust the professionalism of the instructor since scuba diving for people with disabilities is considered challenging.

7.2 Windsurfing in Western Finland (Case 2)

Case 2 is a service provider operating in a hotel area in Western Finland administrated by an association. The service provider is referred in the text as ''case 2'' and the interviewee is referred as ''interviewee'' or ''she''. The service provider offers accessible beach and water sports including windsurfing, paddling, SUP-boarding and

assisted swimming. These started in year 2009 as a project. There are 2-3 persons working during the summer season, winters being closed. In this study the main emphasis is on windsurfing. In windsurfing there is a sail and a board and it is done in the open water. Both the sail and the board are moving which makes it different from regular sailing where the mast doesn't move. The mast as well as the sail drops into the water. There are many elements that need to be considered especially with special groups one of them being weather conditions. The challenge in windsurfing is that if a person is disabled in a way that prevents him operating on the board it needs to be modified according to the user's personal needs to make the surfing safe. Accessible windsurfing started from a project to make recreational activities accessible for all. Accessible windsurfing was already possible abroad which lead to development project funded and managed by an outside party. The interviewee is a physiotherapist and has worked with disabled for a long time and that made her see the opportunities that didn't yet exist. The business values come from the idea that all the customers are valuable and the goal is to make participation in windsurfing possible for all. The challenge is to keep the services available all the time since it requires a huge amount of resources such as staff. The operations are small and the budget is for four months so hiring an instructor of accessible sports for full time is not possible. That's why providing accessible windsurfing requires a lot of arranging and the designing of services and marketing is still on process.

The customer target groups are mainly the ones who can swim, use their hands and operate on the board with assisted help. This target group is also the safest one. The level of the disability and independency of a customer is related to what kind of service the service provider can offer. Groups who need more help for example assistant on the board are challenging. It is possible to use an assistant with a special tandem board which makes it possible to try windsurfing when the customer is not able to do it independently. This can be considered one of the limitations of the sport. For wheelchair users accessible swimming is offered with the help of special equipment. Some special groups such as mentally disabled need a lot of assistance and they usually cannot swim. In these cases, many assistants are needed and the customers cannot be left alone at all. Customer relationships are created mainly by the municipality's leisure services that has for a long time created possibilities for special groups to do sports and other leisure activities. Case 2 doesn't have direct relationships with

the customers and it is dependent on the municipality. According to the interviewee the values for customers are the accessibility in these specific hobbies. For example, making it possible for an electrical wheelchair user to go to the shoreline or trying swimming for the first time ever are valuable experiences. Another value is that there is no need to carry anyone which would make the customer feel too assisted. Paddling creates value for the customers because it is possible to move around safely further away than just in the shoreline. It is valuable to make new and enjoyable experiences possible as well as make the customer feel that he/she has succeeded.

Windsurfing, SUP-boarding, paddling and swimming services as well as showers and sauna are the accessible services offered. Case 2 offers swimming opportunities to special groups with the help of a special mat that able the access to the shoreline. The special mat, called the MOBI-mat, is a mat placed on the sand that goes all the way to the shoreline and enables access with wheelchairs. With a special wheelchair that is designed for swimming a person can go into the water with the chair and start swimming directly from it. The most used service with disabled is paddling and SUP-boarding since there can be two persons on the board easily when the other one can assist or just accompany. The tandem board requires more special skills form the instructor which means the instructors need to be hired especially for those customers. According to the interviewee in those cases, it would be basically better and safer to try regular sailing instead of windsurfing.

According to the interviewee the service process differs a lot depending on the service and the customer needs. The services need to be personally customized with people with disabilities since everyone has different kind of needs. The whole service process is very interactive between the service provider and the customer. For example, customers who can manage on their own such as amputation patients with a protease usually windsurf alone after learning the basics. They rent the board and maybe need a little bit of assistance on carrying the board into the water but after that manage on their own. Many of the arrangements need time so the booking needs to be done early. It is important to know early enough what kind of accessible services are being arranged to be able to acquire the right personnel as well as equipment and how to modify the services to fit better. Risk analysis is one of the biggest aspects that need to be considered when group of people with disabilities comes to try the

service. It needs to be known how good a swimmer the customer is since he/she falls of the board often. It needs to be planned what is the best way to get back on board. With people with disabilities the risk analysis needs to be done more profoundly and it requires experience from the instructor.

The services can be booked through booking calendar in the website but the customer needs to be flexible when matching the schedules with the assistants. According to the interviewee the booking calendar works fine since the customer can see what time the service is available but they might need to call or email also. Usually all the people with disabilities contact the case 2 by phone call or email to make the arrangements with assistants and assisting. The customers are generally guided to take care of a personal assistant if assisting is needed. Booking by phone or email also helps the instructor to know what kind of assistance and guiding the customer needs to make sure the instructor has enough time. The payment is done either beforehand directly to the bank account or after the service on spot. Case 2 prefers taking the payment after the service to make sure the service promise was fulfilled since sometimes the services have to be cancelled due to weather conditions for example so it is a bit risky for the customer to pay beforehand.

The resources in case 2 are special equipment and trained personnel to make the accessibility possible. Special equipment includes for example special sails for wheelchair users, chairs in paddling boards for those who don't have body control, shower chairs and swimming aids. Generally, customers with certain difficult disabilities require more planning of the aids and sometimes modifying the equipment. The equipment is mainly acquired by the project and the municipality. The equipment that have been developed have been funded by the project and are being used by case 2. The interviewee is a physiotherapist and worked with special groups for a long time so she trains the new employees. By orientating themselves the employees are capable of guiding special groups with the help of customers' own assistants. If more skilled personnel are needed they are hired particularly in those cases.

The network consists of municipality, manufacturers of sport equipment and assisting devices, assisting parties and family. In the area where case 2 operates the accessible sport services are arranged by municipality's leisure services and they acquire

the services from other service producers such as case 2. In co-operation with equipment manufacturers case 2 finds out what kind of equipment are needed with different customers. With assisting parties and family members there is co-operation during the whole service process.

Social media (Facebook) and the website are the main channels to reach the customers. Most of the customers come through website. There is marketing on the spot and at the hotel area as well as on the hotel website for regular hotel and camping customers as well as for local citizens. On the website of case 2 there is a video about accessible windsurfing. Website is not yet designed for all but generally the readability and communicability has been considered in the design. According to the interviewee that is one of the things that needs to be developed in the future. The booking can be made through phone call, e-mail or booking calendar on the website.

The profit comes from users, teaching and renting. The priced services are windsurfing, kitesurfing, paddling, SUP-boarding, saunas and showers. Those that contribute to the accessible beach such as assisted swimming and the MOBI-mat can be used for free. The price forms form personnel costs, rent, other necessities such as electricity and new equipment. Teaching is the most expensive since it ties up one teacher for that certain time as well as the equipment. The pricing is per hour but for example camps including teaching, showers, saunas and equipment are priced as packages. Those packages are made according to the customer's offer. Case 2 is not allowed to profit more than it needs to be able to keep the operations going since it is operated by an association. All the profit is used in developing the services and acquiring and fixing the equipment.

Most of the barriers in providing the services come up when the disabled customers don't know where they are coming, what are the weather conditions and his/her special needs. Some customers are afraid of the water which means he is not in the right place when he should go into the sea. This causes a problem when the new employees don't recognize the fear and what can it cause out in the sea. Another distinct barrier is the lack of swimming skills among the mentally disabled. Some customers who have difficult physical disabilities the disability can get worse in the cold water. So if the customer is scared and the water is cold the functioning limits even more

which creates risky situations. Especially parents are usually reserved to come use the services directly even though they would have been using those through municipality's services for years. This raises a question if the networks are producing too ready-made packages for special groups and these customers can't come independently, or with the help of a parent or assistant, as users. Although it can be seen that younger customers are more active to contact the company by themselves. If a person is dependent on his parents and strongly of the municipality's services, the independent acquiring of the services doesn't develop. According to the interviewee in summer 2016 there was no arranged summer camps and none of the usual customers contacted case 2 by themselves even though they had the possibility to buy the services directly. On the other hand, the price is higher for a private customer than for a group.

The same kind of services and accessible beach cannot be found anywhere else in Finland. Also the professionalism of the interviewee is unique. Even though that is an advantage the interviewee hopes that there were more professionals on that field since it is difficult to offer the service all the time when the professional instructors can't be available continuously. If the interviewee herself is not available, they need to get someone from further away which means covering for example travelling and accommodation costs of the instructor. To be able to do that the service needs to profit enough in those cases.

7.3 Fishing in Pirkanmaa and Central Finland (Case 3)

In case 3 the service provider offers fishing tourism services in Pirkanmaa and Central Finland as a full time entrepreneur. The interviewee is referred as ''entrepreneur'' or ''he'' and the company is referred as ''case 3''. The entrepreneur has a broad educational background from tourism, fishing guiding and fish biology and over 20 years' experience from fishing tourism industry. He has written fishing related articles and also won several prizes in development of fishing tourism and accessible fishing tourism. The entrepreneur has been a leader in development of fishing tourism and training of new professionals in Finland. The business idea in case 3 began from a guided tour for Danish customers in 1991 which started an increasing

demand for guided fishing tours. In case 3 the business values are to offer quality services equally for everyone and the accessibility in that specific sport no matter the disability.

Customers are repetitive business to business (B2B) customers as well as individuals. B2B customers are the customers of other companies. Customer segments include different special groups such as customers of nursing homes or rehabilitation centres and tourist groups from all over Europe, Russia and Asia. Fishing suits for everyone and disabilities are not a limitation. The customer relationships consist mainly of B2B customer relationships. According to the entrepreneur the values produced for customers are relaxation, empowerment, new skills and information and for B2B customers the main value are enhanced customer relationships. Nature is the main source of relaxation and the fishing brings the feeling of success. These together, nature and fishing, form the experience. The feedback regarding the services is usually positive and even those customers who have first been suspicious are happy after the fishing trip.

The services produced are different customized fishing tours that can include different fishing sports such as spinning, trolling, jigging, rapid water fishing or ice-fishing. Also educational services such as fishing courses, seminars and different event services for special groups are provided. These events can be fishing camps which include the planning, teaching and providing fishing competitions. Spinning and rapid water fishing happens with a fishing rod with reel where the lure is thrown with the rod and reeled back. In trolling one or several rods are attached to a moving boat keeping the spoon baits behind the boat. In jigging there is a spinning rod and a jig which is bounced near the bottom of the water. Ice-fishing happens during winter where a hole is drilled in the ice and fishing happens with different baits and hooks.

Fishing tourism can be either fishing oriented where the whole point of the trip is the fishing or the fishing can be just part of a trip. In fishing oriented tourism, the customers come for specific fish which requires a very professional guide. Summer is a popular fishing season but in the other hand winter and ice-fishing are exotic especially for those who come from further away such as Asia. Winter has a lot of hidden potential in fishing tourism.

The entrepreneur is a project manager in an educational project where fishing and water is combined with care into a therapy form which is spending time at the water by fishing. He works also as a teacher in the project. Fishing and water related care gives experiences and long-term rehabilitation. Water related care has positive effects on humans psychologically, physically and socially. It suits for people with disabilities who need physical or mental rehabilitation.

The groups are usually between 10-30 plus the fishing guides and assistants. Safety is the first thing to consider in fishing trips and the strategy plan is always made beforehand. The nature and fish are treated respectfully. The accessible fishing is done from the accessible docks or boats which are designed for people with disabilities having space for assisting devices and assistants. The equipment are traditional fishing rods and spinning rods for trolling and spinning. The fishing spots are chosen according to the situation and according to customer's abilities.

The resources are knowledge which is gathered from years of experience, education and wide social network. The entrepreneur has an educational background as well as long term experience from working with disabled. On top of having good knowledge of fish and fishing a good fishing guide needs to be trustworthy, competent and organized in order to be able to teach. Equipment has as well a significant role. There are three different kind of accessible boats in use and the service provider has all the needed fishing equipment for groups between 1-100. The network in case 3 includes top professionals within the fishing tourism industry and accommodation entrepreneurs. Everyone in that network markets and sells each other's services in order to keep the business going.

The main marketing communication channels are social media and website but also printed media such as magazines. Case 3 is very known within the field of fishing sport and tourism so word of mouth is as well an important communication channel. Customers can contact either by email of phone but also through different partners who sell case 3's services.

The profits generate form education- and training services and experience services. The pricing is depending on the service, the group size and special needs and it is either package priced or per hour priced. For example, educational services are priced per hour. The costs form mainly from salaries, insurances and equipment. According to the entrepreneur the services are profitable.

Natural environment poses barriers which are solved by building accessible environments in boats and for example in rapid waters. In rapids there are built accessible fishing docks with surrounding rails. The boats are also accessible for wheelchair users. The entrepreneur has over 25 years of experience from arranging these accessible services for different special groups and tourists. Professionalism and prior knowledge in these specific services are an advantage.

7.4 Cross-Case Comparison

Case 1's reason for starting to produce accessible service was to get new customers for an existing service. The entrepreneur got to know the limited lifestyle of people with disabilities which drove him to promote accessibility, equality and accessible scuba diving. The entrepreneur wanted to unite people with disabilities with non-disabled with the help of a common hobby. He was also strongly against charity. In case 2 the idea of the service started from the value of accessibility by wanting to make recreational activities accessible for all. From that idea a project was started which led in development of accessible windsurfing and other water sports. The interviewee had already experience from working with people with disabilities and she has an education of a physiotherapist. In case 3 the business started from a fishing trip for tourists and the accessibility has for a long time been considered self-evident because of personal interests. Although the motivational factors of the interviewees vary the business values for case 1, 2 and 3 are based in the same idea; to make the people with disabilities participate, feel equal and produce experiences for customers which follows the values of accessibility. An important factor in all three cases was knowledge and interest towards the specific services. In cases 1 and 2 both wanted to encourage the customers to be more independent. In case 1 and 3 there is basically ''one'' service for all when in case 2 there is different services that suit for different

customers with different disabilities. In cases 1 and 2 the work is part-time when in case 3 it is a full-time job.

According to all three cases the customers cannot be divided into customer segments according to the type of disability. It is more complex since the indicator is the level of independency and severity of the disability which are more difficult to determine and requires individual evaluation. In case 1, 2 and 3 the customers are people who are interested in the specific sports but since the accessibility is emphasized, people with different disabilities are the main customers to use specifically the accessible services. Of course, for example in case 3 everyone benefits from the accessible fishing docks. In cases 1 and 2 the customers are mainly locals but tourists are also wanted as customers in the future. In case 3 the customer segments include tourists from all over the world as well as Finnish customers. In case 1 the entrepreneur mentioned the people in relation to the people with disabilities who are a significant customer segment. In cases 1 and 2 the customer segments are formed according to the know-how of the service providers. Even though the goal for these service providers is to make the services accessible for all in cases 1 and 2 the customer segments are limited because of safety reasons. In case 1 and 2 the customer segments are segmented due to different needs of customers with different disabilities. The entrepreneur of case 1 had figured out an important aspect; there is no need to understand the disabilities but to know how to deal with them. In case 2 there are different services which fit differently according to the level or quality of customer's abilities. The segmentation is done according to the service to meet the customer's needs better. In comparison there is basically no limitations occurring from disabilities in case 3. The customer segment in case 3 can be considered as mass market since the needs of all customers are fulfilled in a similar way in all occasions.

In cases 1, 2 and 3 the customer relationships are relatively close since an accessible service is very human interactive and it can't be completely automated. The service is profoundly very human bounded and physical assisting is particularly personal to a customer. In case 1 the customer relationships are close and the customers are mainly repetitive. In case 1 the customer relationship fits in the category of dedicated personal assistance since the customer servant is focused on the individual customer and the relationship is deep and develops slowly. It also fits to co-creation since the ser-

vices were being developed together with customers such as underwater language for blind. The entrepreneur of case 1 highlighted the importance of a deep personal customer relationship which is needed to make the experience possible. In case 2 the customer relationships are formed through a partner and the service provider is completely dependent on that. The customer relationship type differs from personal assistance to dedicated personal assistance according to the individual and the specific service. In case 3 the customer relationship type is personal assistance since the service process is human based even though compared to cases 1 and 2 there might not be that much personal assistance due to the characteristics of the sport. Customer acquisition and retention are the motivational factors in cases 1, 2 and 3.

In all cases the basic value is accessibility followed by customization. In these cases, the values for customers are deep, personal values such as equality, freedom or feeling of success. These more specific values are created by the accessibility and customization and those values are the reason why customers choose these services. Customers get experiences through the services which makes the customers' values strongly qualitative. Also by delivering the values to the customers creates value to the service providers and customer servants.

When asked about service process the answers in general didn't consist of a clear process but more of parts to be considered when delivering the services. According to the interviews it can be concluded that in all three cases the service path has generally same pattern with all the customers but the service moments and touch points can differ a lot from customer to customer. In the service process it comes back to customization because with people with disabilities the process needs to be planned individually considering for example assisting, special equipment and weather conditions. Customization is a significant quality when producing accessible experiences due to different needs of the customers. The service process is very interactive between the service provider and the customer.

In cases 1, 2 and 3 a lot of resources are needed to make the services possible. Physical, intellectual, human and financial resources all came up in case 1, 2 and 3. Physical resources are mainly special equipment that are either borrowed, rented or bought. In case 1 a lot of special equipment is needed but the service is for now pro-

duced without those specialities and it is working fine. Knowledge stood out as an important intellectual resource but also partnership had a significant role in all cases. The knowledge was gained by studying and by education but also from the experience that only comes with time. New employees are educated by the interviewees themselves in all cases and in case 2 new operating strategies are developed together with the customers. In case 1 the partnership is a financial resource when in case 2 and 3 the partnerships are vital in order to get customers. In case 1 and 2 human resources are flexible and personnel is hired according to the demand.

When asked about networks the interviewees told a lot about the people within the organization and less from the network behind the operations. For example, in case 1 the entrepreneur mentioned that there is a need for a network that would consist of users with disabilities, parents and a doctor. In case 1 the existing network consists only from the partnership with investors. In case 2 there is a buyer-supplier relationship since the customers are being acquired through municipality's services. There is also a strategic alliance partnership with equipment manufacturers. In case 3 the networks are alliances with other companies that offer different, supporting services.

Channels and communication in cases 1, 2 and 3 consist from direct channels that are organization's website and social media (Facebook) which are the biggest marketing and reservation channels in all cases. The form of marketing communication in all cases is mainly advertising which is conducted by media marketing through websites and social media. In case 3 printed media, such as magazines, and partners are an important marketing and distribution channel. In cases 1 and 2 both have videos on their channels about the accessible services to visualize the operations. In case 1 word of mouth is a significant way of marketing and in the future prospect there is a television commercial planned. In case 2 there is on-spot marketing within the area which is considered as a form of below-the-line marketing. It could be considered that in all cases sales promotion is implemented through package offers and in case 1 through free service samples. The accessibility of information such as reading program on the website is not yet considered in none of the cases.

In case 1, 2 and 3 the cost structure is strongly value-driven. In case 1, 2 and 3 the prices are list prices but in cases 2 and 3 volume dependent strategy is used as well.

In cases 1, 2 and 3 the revenue streams are created by usage fee and renting. The usage fee in these cases mean the teaching/guiding part of the service which is determined according to time. Teaching/guiding in cases 1, 2 and 3 is the most expensive part of the service since it always requires professional personnel. When asked about profitability of the business in case 1 and 3 the business is profitable. Difference to case 2 is that it is an association that uses all its profits to development. In case 2 there is free of charge services supporting accessibility which can be seen also as an attraction to get more customers to first try the free services and then perhaps purchase other services offered. In case 1 there is a free of charge service which has a plain purpose to attract customers.

In case 1 the barriers consist of psychological barriers such as attitudes toward people with disabilities and lack of self-confidence among the people with disabilities. This means, equality in participation and attitudes in community still needs to be developed. In cases 1 and 2 a lack of independency showed that people with disabilities tend to attach to other people, whether to their families and friends or the instructor of a service. This could tell of the need to feel safe which emphasizes the safety aspect of accessibility. In case 3 the main barriers are the physical barriers of environment which were solved by building and designing them to fit for all.

All three cases follow the values and principles of accessibility, Universal Design and Design for All. They all aim to retain the original concept of the services to maintain the attractiveness but also promoting safety, openness and positive attitudes towards people with disabilities. Being socially accepted and not stigmatizing services as ''services for disabled'' is important but for example, in case 1 the reputation of ''scuba diving for disabled'' managed to create trust among non-disabled users instead of repelling them. The approaches are very user-centred which is imparted by the appreciative attitudes of the service providers. The service design in cases 1 and 2 is customisable when in case 3 the design is both customisable but also user-aware because of the mass market customer segment. In cases 1 and 2 the modification of services is the only way of making it possible to offer the services for the widest group of people possible. Especially in case 2 adjusting the equipment and way of delivering the service is necessary. In case 1 the services are customised but keeping in mind to avoid segregation. In all three cases being respectful towards di-

versity and promoting for participation in society is valued but it is seen as a challenge to develop the independency of people with disabilities. The participation of people with disabilities in society seems to be still quite weak which reflects to the amount of customers. It requires a lot of resources and connections to get enough customers to keep the business going.

Equitable use is seen as avoiding segregation (case 1) and promoting for safety. Because of the characteristics of the sports of the cases safety is always an issue but can be improved by education, special equipment and risk analysis. Generally special groups still tend to participate with their own group or with family and friends. From the service providers' point of view, it is necessary to know beforehand about a customer's disability which might divide him/her to its own group to be able to deliver the service with the help of extra personnel and equipment. Flexibility in use in case 2 is solved by offering the customers different services depending on their abilities. In cases 1 and 3 a same service is designed to fit for all within the customer segments. Being simple and intuitive to use and perceptible information cannot be directly applied in these three cases since it is part of the service being challenging in order to create experiences and feeling of success. Comprehensiveness can be considered in delivering information but in natural environments the comprehensiveness is a challenge. It would be towards the original concept to modify and build more than necessary in the natural environment. For example, orientation underwater will always be a challenge for everyone but it is part of the experience. Tolerance for error is promoted for example building rails (case 3) and evaluating risks but again because of characteristics of these services and hazardous environments it can never be totally risk free for anyone. Low physical effort doesn't fulfil since all three, especially in cases 1 and 2 the sports are physical and it is part of the experience. Size and space for approach and use is considered well in case 3 since the environment is designed to consider space for assistance. The characteristics of the sports also widely allow different postures and mobility limitations. In case 1 scuba diving requires generally good health and certain severe illnesses such as heart condition doesn't allow it when in case 2 mobility and posture effect on what kind of service can be provided. For example, windsurfing alone without being able to swim isn't possible.

Accessibility is a very complex concept with many perspectives. Due to the complexity there is no absolute truth what is considered accessible and what is not because it is always an individual's perception. Also the interviewees in this research had different perspectives of accessibility and how it is being created and designed. The complexity of the concept is a challenge in development of new accessible services but gives also an opportunity to determine the accessibility in the specific service, product or environment.

8 RELIABILITY

A certain amount of criticism is needed when discussing the results. Reliability refers to the repeatability of results and by evaluation of reliability it is made sure the results are not random. Reliability can be stated for example if two researchers get the same results or the same object is studied many times gaining the same results. Validity means the research's ability of measuring exactly the subject that was supposed to. (Hirsjärvi etc. 2007, 226-227.) When evaluating the reliability of a research it is important to consider how the characteristics of the research and the research subject have affected on the responses of interviewees (KvaliMOTV 2016). If the results answer to the questions or problems, the research is considered valid. For example, the interviewees might understand some questions wrong resulting in answers that are out of the subject. Validity is though argued to be unclear. In case studies the descriptions are unique and cannot be repeated which makes reliability and validity difficult to measure. In qualitative research and case study the reliability and validity can be proved by a detailed description of the research process. The analysis needs to fit in the descriptions of people, places and events of the research. (Hirsjärvi etc. 2007, 226-227.)

The reliability and validity are proved by describing the research process and conducting the interviews and research by scientifically acknowledged methods. The interviews were recorded so it was possible to go back to them when necessary which increases reliability. Translating Finnish interviews to English generally decreases reliability but because of exact translations and the fact that the interviews

were recorded makes the translations reliable. Some interview questions didn't generate answers or they stayed in a shallow level. This was due to the fact that in some themes the theoretical view where the questions were based wasn't connected with the reality.

Also, information outside the questions were gained during the interviews which turned out to be useful in the research. Since in the research the goal was to gain new information about accessibility in experience services it could be said that all the answers were valid because the focus remained in accessibility during the whole research process. Even in the transcripts of the interviews there were very little of what could be considered out of the research topic. Questions about financials were quite personal so the answers lacked deep information. The reliability of the questions of financials is weaker because the interviewee can give socially acceptable answers and financials are usually avoided in discussions. Due to the subject of accessibility common attitudes among the interviewees were for example making the world a better place and helping people which might have been emphasized in the interview situation to transmit more socially acceptable picture about themselves as good citizens and fulfilling moral responsibilities. (Hirsjärvi etc. 2007, 201-202.) This didn't form as a problem since also the challenges and barriers were discussed profoundly in the interviews. Also the cultural differences in case 1 towards cases 2 and 3 generated slightly differing answers that were not completely comparable. In case 1 there were surprisingly less taboos within the subject which lead to deeper information. Despite of the general consideration of interviews as a source of data not being completely reliable the stumbling blocks were acknowledged so it can be said the research is reliable and valid even if results cannot be generalized because of the nature of case study research. Case study is about getting a deep and rich understanding of the research object, not to draw generalization.

9 DISCUSSION

Accessibility is a problematic subject and the research required a lot of bouncing between the tools and theories of accessibility and the practical world of service business. Already the headline of the thesis ''Accessible experiences for all'' contains a utopia because although aiming to designing a service for all it will never be truly for all people. The reason for the headline is to emphasize the subject and make sure that it is being understood that the thesis is not about dividing services according to disabilities but to get over the idea of segregation. The absolute goal in accessible service business would be not needing to think about what kind of disability one has to be able to offer the service.

During the research it turned out that accessible tourism is not common in Finland. The researcher managed to find only a little information about accessible tourism in Finland. It was very challenging to find service providers in tourism industry that offer accessible experience service which limited the interviewees to only three, one being outside of Finland. The accessibility in Finland was mainly focused on design of physical and technological environments. Since disability is still mainly considered as a physical or mental impairment it seems that there is division between disabled groups and the services are provided to each of them. Due to this it seems that the accessible services are hidden to be reached by classified groups of disabled people instead of all people, being kind of an ''inside services'' which also rose as a problem in case 2 of the research. This kind of segregation thinking is changing but it still needs systematic development and action in designing tourism services. As entrepreneurs everyone can influence to their companies' accessibility by their own means and start from solutions they consider simple.

It also poses a questions if there are so called ''unclassified disabled groups'' still outside the system. One example are the immigrants or asylum seekers who have limited abilities considering for example lack of language skills in Finland, lack of understanding Finnish culture and systems as well as discrimination that creates segregation. Also a different culture can disable a person from using a service. There are

cultural aspects that are not yet included in the accessibility way of thinking in the scale it would be possible.

This research is an example for turning a regular service into accessible one. It consists of analysed, new information which can be a base for more advanced research of the same topic where the information can be applied in practice. The results of the research can be used in education and counselling for other entrepreneurs to promote accessibility. All in all, the research is marketing of accessibility and it raises awareness and thoughts as well as generates discussion.

10 CONCLUSION

The research process was interesting but very time consuming especially when collecting the data through interviews. The communications with the interviewees took time and it was challenging to reach them. I made many mistakes with my schedule and the work didn't proceed systematically but through those mistakes I learnt to structure the schedule during the process. Despite of taking a lot of time the interest towards the subject lasted which was crucial to the completion of the thesis. The research process taught me patience and has given me thoughts that hopefully transmit through the text. Although it might need a personal experience by delving into the subject or researching to fully understand the phenomenon of accessibility. In the feedback from the SAMK Research Group of Accessibility a great and wide aspect of accessibility and the discussion chapter were highlighted as success of the thesis. This supports my own evaluation well and proofs that the purpose of the research was completed since a part of it was to understand accessibility. By presenting and comparing different views throughout the text from the collected data and internet sources such as the United Nations, formed a perception of what accessibility is and what could it be in the future tourism industry.

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ATTACHMENT 1

(COVER LETTER)

Hello,

My name is Julia Kokkonen and I study tourism in Satakunta University of Applied Sciences, Finland. In my thesis I study companies who provide accessible experiences. As a result of my thesis, there will be cases which will be presented in seminars and events to inspire other companies to design their services accessible for all. The names of the companies and people involved will be anonymous. The research is done for Satakunta UAS Research Group of Accessibility.

I would like to interview you in order to define and describe the business model of your accessible experience services and how those are being produced. The interview can be conducted via internet call using HILL program that requires internet connection and works with a link that I will send you before the interview session.

Best regards,

Julia Kokkonen
Satakunta University of Applied Sciences
E-mail: julia.kokkonen@student.samk.fi
Telephone: +xxxxxxxxxxxx

ATTACHMENT 2

(SAATEKIRJE)

Hei,

Olen matkailun opiskelija Satakunnan ammattikorkeakoulussa ja kirjoitan opinnäyte-työtä saavutettavista elämyspalveluista. Tarkoitukseni on määritellä ja kuvailla erilaisten yritysten liiketoimintamalleja ja palveluiden tuottamista toimintarajoitteisille. Tavoitteena on mallit, joiden avulla voidaan erilaisissa tapahtumissa inspiroida muita yrityksiä muotoilemaan palvelut saavutettaviksi kaikille. Yritykset esitetään tutkimuksessa nimettömästi. Tutkimus tehdään Satakunnan ammattikorkeakoulun Saavutettavuus tutkimusryhmälle.

Olisin halukas haastattelemaan teitä ja kartoittamaan yrityksenne saavutettavia palveluja. Haastattelu voidaan toteuttaa internet puhelulla, jota varten lähetän linkin ennen haastattelua. Linkkiä klikkaamalla pääsee suoraan puheluun.

Ystävällisin terveisin,

Julia Kokkonen
Satakunnan ammattikorkeakoulu
S-posti: julia.kokkonen@student.samk.fi
Puh: +xxxxxxxxxxxx

ATTACHMENT 3

Interview questions

Company's background information:
Name, owners (no names in the actual research)
Founding year
Size: staff (approx.)
Location
Short description of the sport

1. **Business idea**
   How did you end up providing this accessible service?
   What are the values of your company/business?

2. **Customer**
   What are the customer segments?
   What kind of relationships does the company have with customers?

3. **Services**
   What are the services you offer?
   What values does the service create for the customer?

4. **Service process**
   How is the accessible service produced?

5. **Key resources**
   What resources do you need to provide the service?
   (Knowhow, equipment, shops, rental shop, funding, staff, network?)
   How were the resources gathered?
   What kind of barriers is there? (for example stairs, difficult natural environment)
   How have you solved it?

6. **Network**
   Is there a network needed/existing to provide the accessible service?
   Who is involved? Cooperation?
   How is the network operating?

7. **Market communication, distribution channels**
   What kind of marketing communication do you use?
   Where and how can customer buy the services?
   Have you considered the accessibility of information somehow? (informing associations, screen reader program on web-page etc.)

8. **Finances**
   Where do the revenues come from?
   How is the pricing designed? (Package price, euros/hour?)
   How do the costs form?
   Is the business profitable?

9. Sum up the company's advantages in competition from the accessibility point of view.

Haastattelukysymykset

Yrityksen taustatiedot:
Nimi, omistajat (nimiä ei tule varsinaiseen tutkimukseen)
Perustamisvuosi
Koko: henkilökunnan määrä
Sijainti
Kerro lyhyesti kyseisestä lajista

1. **Liikeidea**
   Mikä on liikeideanne ja mistä se sai alkunsa? Kuinka päädyitte tarjoamaan saavutettavaa palvelua?
   Mitkä ovat yrityksenne arvot?

2. **Asiakas**
   Ketkä ovat asiakaskohderyhmänne?
   Millaisia asiakassuhteita teillä on asiakkaittenne kanssa?

3. **Palvelut**
   Mitä palveluja tuotatte?
   Mitä arvoa palvelunne tuottavat asiakkaille?

4. **Palveluprosessi**
   Millä tavoin saavutettavat palvelut tuotetaan?

5. **Resurssit**
   Mitä resursseja käytetään palvelujen tuottamiseksi?
   (Tietotaito, varusteet, kauppa/vuokraamo, rahoitus, henkilökunta, verkosto?)
   Kuinka nämä resurssit on koottu ja hankittu?
   Minkälaisia esteitä (portaat, vaikeakulkuinen maasto etc.) olette kohdanneet ja kuinka ne on ratkaistu?

6. **Verkosto**
   Vaatiiko saavutettavan palvelun tuottaminen verkostoa tai verkostoyhteistyötä?
   Keitä verkostoon kuuluu? (Yhteistyö?) Kuinka verkosto toimii?

7. **Markkinointiviestintä**, **jakelukanavat**
   Mitä markkinointiviestinnän keinoja yrityksenne käyttää?
   (henkilökohtainen myynti, mainonta, myynnin edistäminen = sales promotion ja pr = suhdetoiminta)
   Mistä ja miten asiakas voi ostaa yrityksenne palveluita?
   Onko tiedon saavutettavuus huomioitu jotenkin (yhdistysten informointi, ruudunlukuohjelma verkkosivuilla etc.)?

8. **Talous**
   Mistä tulonne muodostuvat?
   Kuinka palvelut on hinnoiteltu? (pakettihinta, €/tunti?)
   Mistä palvelun tuottamisesta johtuvat kulut muodostuvat?
   Onko näiden palvelujen tuottaminen kannattavaa?

9. Tiivistäkää vielä yrityksenne kilpailuvaltit saavutettavuuden näkökulmasta.

ATTACHMENT 5

CASE 1: Scuba diving in Egypt

Business idea and values	Customer	Customized services

Business idea and values

-idea was to find new markets
-part time, small-scale business
-business values are to unite disabled and non-disabled, decrease isolation of disabled and increase their independency and self-confidence, enhance quality of life
-motivates disabled to work to gain money to buy services
-requires strong professionalism
-personal interest
-accessibility made possible through instructors, prior knowledge and creativity

Customer

-Locals with physical and mental disabilities
-people close to the disabled
- repetitive customers
-future: disabled tourists

Values to customers

-team, relying on strange people, learning new things, spending time in nature, relaxation, happiness, equality, self-confidence, feeling of success, merging disabled with non-disabled by diving together

Customized services

-Accessible Scuba diving courses, diving safaris, introductions to dive
-includes equipment, logistic, teaching, certification

Service process

Contacting→swimming pool "pool link"→open water dives and skills→ Written exam→Diving certificate→diving experience

Market communication and distribution channels

-Facebook, website, underwater video clips, word of mouth
-future: TV commercials
-phone, email

Resources

- professional personnel
-special equipment
- prior knowledge
-capital/income

Barriers

-attitudes of people
-too close customer relationships, too significant an attachment to the instructor
-standards

Finances

-Pricing per hour
-revenues from customers
-costs: renting the swimming pool and gear, refilling tanks, marketing communication like company's website, personnel's salary and travelling costs
- services are profitable

Network

-doesn't exist
-needed: educated people with different disabilities, parents, doctor

Advantages in competition

-uniqueness (also disadvantage!)
-professionalism
- commercial service provider, not charity

ATTACHMENT 6

CASE 2: Windsurfing in Western Finland

Business idea and values

-recreational services accessible for all
-part-time
-prior knowledge, uniqueness
-personal interest→saw opportunities
-equality
-business value: all customers are valuable
-accessibility made possible through tools, aid and instructors

Resources

-special equipment, modifications
-prior knowledge
-time (arrangements), planning
-knowhow and attitude of the employees, particularly hired specialty staff

Network

-personnel
-manufacturers (equipment)
-municipality
-parents/assistants

Customer

-physically and mentally disabled
-independency depends on the level of disability
-paddling, windsurfing: able to swim, use their hands, operate on the board with assisted help
-tandem board: customers who cannot participate independently
-swimming: opportunities for wheelchair users
-municipality's leisure services

Values

-accessibility in these specific hobbies, no need to carry anyone, feeling of success

Barriers

-environment: solved by building accessibility
-fear, lack of swimming skills, worsening disability in the cold water
-customers don't contact the company directly

Advantages in competition

-uniqueness/monopolism (also disadvantage!)
-professionalism
-accessible beach

Customized services

-windsurfing, sup-boarding, paddling, swimming services, showers, sauna, tandem-board
-teaching, camps

Service process

-interactive process
(1) booking: online booking calendar, phone call, email
(2) customization of the service, risk analysis
(3) entering the beach: mobi-mat
(4) teaching/renting
(5) payment after the services

Marketing communications and distributions channels

-Facebook, website, video about accessibility
-on spot marketing (hotel area)
-phone, email, booking calendar

Finances

-pricing per hour, packages according to customer offer (groups, camps)
-The revenues come from customers: cover the rents and teaching costs as well as other costs of the operations
-some services for free
-association: not allowed to profit more than it needs, profit used in development

ATTACHMENT 7

CASE 3: Fishing in Pirkanmaa and Central Finland

Business idea and values
-Fishing related accessible services -business values: equal service quality for everyone, accessibility in that specific sport (fishing)

Customer
-B2B -individuals -special groups -tourists (groups and individuals) -customer relationships with companies

Customized Services
-different fishing sports -training services, courses, seminars -events, competitions, fishing camps

Resources
-experience - knowledge -good network -equipment

Values
-relaxation -empowerment -new skills and information -enhanced customer relationships for partners (B2B customers)

Service process
-safety plan -guides and assistants depending on group size

Marketing communications and distributions channels
-Facebook, website, magazines -direct contact (email, phone) -through partners

Network
-professionals: guides and accommodation entrepreneurs -markets and sells each other's services

Barriers
-natural environment: built accessible environment in nature and in boats

Advantages in competition
-very known within the business -over 25 years of experience=prior knowledge -professionalism

Finances
-package- and per hour pricing -the revenues come from teaching and training services -costs: equipment, insurances, salaries -services are profitable