Developing Customer Experience through Accessibility

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Laurea University of Applied Sciences   **Abstract**

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The purpose of this qualitative thesis was to search for information and learn about the effects of accessibility to customer experience. The customer for this thesis was the SAFE (Sustainable Accessible Future Environments) project. SAFE is the project supported by Erasmus+ KA2 and their goal is to develop new ways to learn, create and design responsible solutions which make the future services and environments accessible for everyone. The objective for this thesis was to create development proposals for cooperative partners of the project SAFE, to develop their customer experiences through accessibility.

The theoretical framework consisted of factors affecting customer experiences, feeling of safety, values and attitudes, accessibility as a concept and some laws and regulations affecting service providers accessibility work. Based on these findings, progress of the thesis was planned and executed.

The methods used in this thesis were literature-review, semi-structured thematic interviews, and theming for analyzing the interview materials. Because the focus was on the experiences of the customers, interviews were conducted with five people from different backgrounds. All the interviews were executed with Teams-application and were recorded with the permission of the interviewees. Interviews provided materials from interviewees' personal experiences and feelings.

After familiarizing interview materials thoroughly three themes were found: theme 1 "Public sector service providers should develop their customer experience", theme 2 "Private sector service providers should develop accessibility of their businesses" and theme 3 "Service providers should develop their customers' feeling of safety to develop their customer experiences". Together with theoretical framework, these themes were used to produce development proposals for service providers to develop their customer experiences and accessibility. These development proposals were the final output of this thesis.

Keywords: accessibility, customer experience, development work, feeling of safety, responsibility

Contents

1   Introduction

Responsibility is emphasized in the society and business of today. Offering accessibility to everyone strengthens equality and it is an example of responsible actions. (Dufva & Rekola 2023, 28.) Responsibility is a new trend in consumption, which is guided by customers' ethical values. The financial situation also affects purchasing decisions and consumers value services that are easy to use and access. (Degerman 2017.) The ecological sustainability crisis and awareness of it shapes people's consumption habits (Dufva & Rekola 2023, 28). Customer-oriented business is an opportunity to develop the customer experience and generate more value for the customer. While developing accessible services and environments, it is made easier for everyone to use them. (Sosiaali- ja terveysministeriö 2023; THL 2023.) While people appreciate more and more of responsibility, developing equality and easy access and use of services are great ways to affect customer's experiences. People's experiences are always their own subjective experiences, and they can be affected in many ways. When developing customer experience, it is important to think about people's environments, values, and attitudes and what makes them feel safe.

Safety is one of the basic needs of a human and everyone has a right to have it (Ihmisoikeusliitto 1948; Suomen perustuslaki 731/1999). People's feeling of safety is their own subjective experience, and it can be affected negatively or positively with internal and external factors (Kivelä 2023; Tuovi 2021a). Developing safety is important, and to succeed to develop it is important to strengthen people's feeling of safety by strengthening the community spirit and overall thrust (Rajaniemi & Rappe 2022, 10). People have need to feel safe, and when understanding the customers' needs it is easier to provide better experiences and satisfy their needs. This thesis places accessibility in the perspective of the customer experience, and thesis's goal is to produce development proposals for service providers to develop the customers' experience through accessibility of products and services. This qualitative development work has been accomplished as a thesis for safety, security, and risk management studies in Laurea University of Applied Sciences. The customer for the thesis is the project SAFE, which stands for Sustainable Accessible Future Environments. Their goal is to develop new ways to learn, create and design responsible solutions which make the services and environment accessible for everyone. SAFE is supported by Erasmus+ KA2 and they cooperate with stakeholder representatives, cities, and other service providers to develop more accessible services and environments. (SAFE 2023.)

2   Factors affecting customer experience

Customer experience refers to all experiences, feelings and images that arise for the customer from encountering the company's various functions. The customer experience is affected by electronic and physical services, their accessibility, and the value provided to the customer. The customer does not consciously form all the opinions that affect the customer's experience, but some of the experiences are created subconsciously. It is therefore impossible to fully influence the customer's experience, but customer orientation and creating value for the customer as the basis of the company's or organization's operations are more likely to be influenced to the customer's experience as well. Customer orientation is an important part of a successful company's operations and some studies have found that there is a lot to improve in this field, as only 20 % of companies are customer oriented, although up to 80 % claims to be. Customer orientation requires good customer management, which means the way to manage all parts of the business. The base of customer orientation is to identify the customer's needs as well as possible, and thereby produce value for the customer. Understanding the customer requires familiarization with the customer's needs and values because they guide their activities. (Sanoma 2022; Viitala & Jylhä 2014, 74–126.)

The customer's decision to purchase services or products is only one part of the customer's purchase process. Everything starts with a stimulus, with which the customer perceives a need, and is motivated to take action to satisfy the need. The stimulus can be physiological, social, or commercial. Hunger and cold are examples of a physiological stimulus, social stimulus means, for example, motivation from friends or family to purchase a product or service, and commercial stimulus are advertisements and communications of a company or organization. The purchase process only progresses when the customer is sufficiently motivated, and data collection only begins when the customer perceives the need or problem as significant enough to be resolved. The customer can gather information about the product or service through their own and other's experiences, commercial communication sources such as customer service and various media. By gathering information and comparing options, the customer ensures that the risks involved in the purchase are minimized. By comparing different service providers, the customer can influence the support of activities according to their own values. For example, when a customer values responsible operations, environmental friendliness, or an affordable price, when finding two similar service providers, the final purchase decision is influenced by which company's service the customer gets more value for. (Bergström & Leppänen 2009, 140-142; Digimarkkinointi 2023.)

The purchase process continues even after the purchase, when after using the product or service, the customer evaluates their own satisfaction or dissatisfaction with the service or product. How satisfied the customer is affects future behavior, such as whether they recommend the service provider to others, whether they make repeat purchases or go looking

for new options and returns to the data collection stage of the purchase process. Based on their buying behavior, customers can be divided into different types, such as financial buyers, pleasure seekers, ethical buyers, social buyers, individual buyers, and apathetic buyers. Shopping environments evoke emotions in the customer and affect their experiences of the organization or company. (Bergström & Leppänen 2009, 143–144.)

2.1 Feeling of safety

It is important for customers to feel safe because it affects the customer's experiences. Safety is one of the basic human needs and it can be viewed subjectively and objectively. The feeling of safety is influenced by everyone's own subjective experiences. (Kivelä 2023.) Safety is an important part of human wellbeing, and it is affected by both social and physical environmental factors. In a safe environment, people dare to act and express themselves, without fear and the threat of accidents or violence, regardless of functional limitations and age. (Hirvola 2016, 8-9; Rajaniemi & Rappe 2022, 4.) Feeling of safety and preventive work are guiding development of safety work, and nowadays the importance of safety is understood also as a part of promoting health and wellbeing. Overall community spirit and being a part of communities strengthens the feeling of safety, and it is also an important part of safety work. (Rajaniemi & Rappe 2022, 6-9.)

Feeling of safety is formed not only with the statistical facts. Even if there are no real threats or dangers in the living environment, a person can feel unsafe. (Rikoksentorjuntaneuvosto 2023.) Emotions are always real, and they affect the actions and behavior of every person. Safety is affected by responding to the user's needs in the operating and living environments. Even the most secure and safe places cannot be defined as safe places if people there are missing the feeling of safety. Feeling of safety includes positive feelings and how the person is experiencing their environment. People's history and past experiences are factors affecting current and new experiences and how safe they'll feel in different situations. (Suojanen 2022, 11–67.) Most of the Finnish people feel safe and trust authorities, but there are variations of these in different demographics, and their past experiences and used sources for information retrieval affects these variations. Concerns and fears are often divided between societal and personal elements and feeling of safety is affected with how quickly help can be obtained in a moment of emergency, how fast and efficiently crimes are solved, and what comes after these situations. (Tuovi 2023.)

Structure of the buildings and environments have huge impact in people's feeling of safety. Safe environment encourages people to use common spaces, like outdoor recreation areas, parks and streets, public transportations and any services that are commonly used. (Hirvola 2016, 8.) To support people's feeling of safety it is important to plan and build environments

to be also safe to use (Hirvola 2016, 8; Ympäristöministeriön asetus rakennuksen käyttöturvallisuudesta 1007/2017).

The Security Committee (2023) in Finland defines part of the vital functions to society functional capacity of the population and services, and psychological resilience. These are few of the many functions that must be secured all the time, in normal times and with crises. This means that safety, health, and psychological resilience should be strengthened preventively and ensured both in normal circumstances and during crises. (The Security Committee 2023.) Health, wellbeing, and safety are closely interconnected (Mäkelä 2006). Mental health can be developed with safe environments, and these affect the people's feeling of safety. While people can develop their personal health, both physical and psychological, society and communities still have huge role promoting them. (Hannukkala, Parkkonen, Solantaus, Valkonen & Wahlbeck 2017.)

2.2   Values and attitudes affecting decision-making

Values guide everyone's actions and are involved in decision-making like choosing a service or making a purchase (Mieli 2021). Environmental factors have a great influence on people's values and attitudes. Culture, people's growth environments, relationships, education, and the media have an impact on what is important to someone. Values also have a great impact on people's health because the habits, culture and values learned from the environment can guide actions in a harmful direction. People's mental health forms and develops in their everyday operating environment, so functional environmental solutions have health-supporting effects. Accessible operating environments contribute to supporting health and wellbeing, and that strengthens society's productivity. (Huttunen 2020; Yritysmaailma 2021.)

According to a survey conducted in October 2020, the most important values of Finnish people are safety and health (Karjaluoto 2021). These values can be strengthened by planning and creating safe living and working environments that are easy to access. (Huttunen 2020; Yritysmaailma 2021.) While people value health and safety (Karjaluoto 2021), and past experiences affect their attitudes and future experiences (Suojanen 2022) it is important to try to affect and develop people's attitudes. When reflecting this to customers' perspective it is important to give enough information to help people develop their attitudes and form new and more positive experiences (Bergström & Leppänen 2009, 140-142).

2.3   Accessibility of services

Accessibility refers to the equal consideration of everyone in the planning and implementation of the physical operating environments and digital services. Securing accessibility is socially important because it strengthens equality and makes life easier, especially for people whose functional capacity is somehow limited. (THL 2022a.) Functional

capacity refers to psychological, physical, and social factors that support a person's ability to cope with necessary and meaningful activities in their own living environments. These activities include, for example, work, studies, hobbies and taking care of themselves and others. (THL 2022b.)

The aging of the population and the increase in mental health disorders cause challenges in society, and inequality has increased internationally, as the functioning of the economic system as it is known is tested. As the limitations of the ability to function increases and society changes, improving equality and securing accessibility are emphasized. (Dufva & Rekola, 11.) The development of accessibility is important when the number of memory disorders increases, and more and more of the elderly people live alone at home. (Sosiaali- ja terveysministeriö 2023; Tuovi 2021b.) The importance of responsibility is emphasized especially in the operations of companies and organizations, and generally in improving wellbeing, nature, and human rights (Dufva & Rekola 2023, 11).

2.4   Laws and regulations

The service provider must consider the requirements of various laws and regulations when planning its operations. Accessibility must be ensured equally for everyone, also considering people's various functional limitations and the use of possible aids. The service provider has a duty of care, which determines the responsibility for the security of the services. The services must not pose a danger to anyone's property or health. The service provider is responsible for identifying hazards and providing information about services. Responsibility about safety of the provided services can't be evaded with only informing about the dangers and risks of the services. To ensure adequate information about the safety of the services to the customer, there are various instructions to support the service provider, for example, on the website of the Finnish Safety and Chemicals Agency. It is important to keep records of dangerous situations, close situations and accidents that have occurred in the services, and with these it is also good to evaluate the safety of the services and develop operations. (Tukes 2023.) There are many laws and regulations that responsible service providers must learn, and the following are a few examples that must been considered regarding accessibility in countries of European Union and Finland.

2.4.1   Accessible services and environments

The European Union has introduced a new accessibility directive (2019/882/EU) in June 2022, and the application of the accessibility requirements set by it will begin in June 2025, and after this, no new services and products may appear on the market without meeting the accessibility requirements. The European accessibility act affects products such as computers, self-service devices, smartphones, devices used for audio-visual media services and devices intended for electronic reading. The services that the directive aims to protect

are information and communication services, services intended for traffic and travelling, consumer banking services, online stores and electronic books and their software. By unifying the requirements of the European Union member states for guaranteeing accessibility to certain services, equality is strengthened and the lives of people suffering from different kinds of functional limitations are made easier. (European Comission 2023; Directive 2019/882/EU; Sosiaali- ja terveysministeriö 2023.)

Requirements for the accessibility of digital services are defined separately in the law (Laki digitaalisten palveluiden tarjoamisesta 306/2019), the implementation of which is supervised in Finland by the Regional Administration Authority. Digital services must be perceptibly and comprehensibly implemented, as well as reliable. Operators can deviate from the accessibility requirements only based on a separate accessibility assessment, if it has been found in advance that they cause an unreasonable burden. When making an assessment, people suffering from various functional limitations, such as children, the elderly and the disabled, must be considered. Service providers are obligated to keep an accessibility report, and possible non-compliance with regulations and laws can also be punished with fines. (Laki digitaalisten palveluiden tarjoamisesta 306/2019.)

2.4.2   Rescue safety

The consideration of accessibility in the service provider's premises is reflected in the guarantee of rescue safety. The building and the environment must be such that the ignition of the fire, as well as the spread of the fire, is as little as possible or completely prevented. In the event of a fire or other accident, people in the building must be able to be safely rescued or their exit must be ensured with help. The facilities must enable rescue operations while also protecting the rescue workers. Escape routes and exits must be kept unobstructed so that rescue safety is possible in sudden accident situations. (Pelastuslaki 379/2011.) The owner of the building must consider making a rescue plan and keeping it updated. However, the rescue plan must be implemented in cooperation with all companies or organizations offering their services in the building. The rescue plan must be based on a risk assessment, it must explain the safety arrangements of the premises and it must contain instructions for acting in dangerous and accidental situations. (Pelastuslaki 379/2011; Valtioneuvoston asetus pelastustoimesta 407/2011.) Accessibility of exiting from the building is regulated under different laws and regulations.

2.4.3   Construction and architecture

The Land Use and Construction Act (132/1999) sets regulations for the design and construction of buildings. In terms of accessibility and usability, special attention must be considered about the needs of children, the elderly, and the disabled, and outdoor areas and passageways must be designed in such a way that they are safe to use, and their use must not

affect in too damaging danger or accident. The planning of the environment aims to accessibility of services and the creation of a safe, healthy, and comfortable working and living environment for everyone. (Maankäyttö ja rakennuslaki 132/1999.) Operational safety of the buildings must be secured considering the needs and kinds of the operations. Operational safety must be considered when planning, repairing, or making changes to the structure of the building. (Ympäristöministeriön asetus rakennuksen käyttöturvallisuudesta 1007/2017.)

3   Progress of the thesis

Planning and narrowing the topic of the thesis was made carefully and thoroughly and was based on research and information found before. There is a lot of information about the topic, and because developing customer experience was the main goal for the thesis, the plan was to get more information about customers' experiences with interviews. Thematic semi-structured interviews were chosen to give enough space also for free discussion. A thematic interview framework was produced to guide the interviews. Interview materials were familiarized and transcribed, and emerged themes were used to come up with development proposals for service providers.

3.1   Interviews

Interviewees were chosen from different kinds of backgrounds and their limitations of functional capacities or use of any kind of aids were found out during interviews. Interviews were conducted as a semi-structured thematic interview, where the focus was on observing the customer's experiences on different themes. The thematic interview was a good option for learning about interviewee's experiences, because it also gave space for free discussion and telling examples of different situations. (Ojasalo, Moilanen & Ritalahti 2009, 97-98.) Thematic interview was prepared with planning the interview framework (Appendix 1), which had questions under themes accessibility, safety, values, and customer experience. In addition to these, the interviewees were asked for background information and questions that came to mind during discussions, and the interview ended with summary. Interviews were conducted via Teams-application, and they were recorded with permission of interviewees. Recording the interviews helped to create an atmosphere where the interviewer was fully focused on the interviewee, because there was no need to make notes during it. Recording of the interviews also makes it easier to return to the interview materials and transcribe them (Ojasalo ym. 2009). There were five different interviewees of which three were women and two were men. Interviewees were between ages 30 to 58, and only one of them used aid regularly. Three of the interviewees were moving regularly with pram, and one interviewee used crutches after surgery for few weeks and had limited function of moving for longer

period after stopping the use of crutches. Three interviewees live in the countryside and two lives in the cities. All the interviewees were from Finland, and interviews were conducted in Finnish, but all quotes from the materials are translated in English to make this thesis easier and more understandable to read. Duration of the interviews were from 30 minutes to 1 hour and 30 minutes.

3.2   Analysing

Interview materials were familiarized thoroughly and founded consistencies were put in a table (Appedix 2) to make analysing visible to reader of this thesis. Appeared themes are shown in a table (Appendix 2) with translated quotes from the interviews to make development work trustworthy and transparent (Saaranen-Kauppinen & Puusniekka 2006). Theming is qualitative content analysis method, and it can be used to analyse written texts, interviews and recorded discussions, and any materials that includes text, voice, or visual content (Vuori 2023).

4   Results

Because interviews were conducted with focusing on the customer experience, materials and answers were subjective and especially examples of different experiences were very personal. Examples of experiences were shared from travelling, restaurants, different events, shopping centers and stores, and healthcare services. Most of these experiences were told from a positive perspective, but some of the interviewees had trouble thinking about positive experiences, and it was easier for them to think about negative experiences. Accessibility in digital environments were found more unknown between the interviewees, but accessibility in physical environments was something that everyone had thought of. According to these five interviews seems that other people think about accessibility and safety usually just when it was missing or inadequate, but others had put more thought to this matter and were concerned about also others than their own safety, equality, and accessibility of different services. All the interviewees thought that accessibility isn't equal to everyone, and it was provided better in physical environments. Everyone participating in the interviews thought that providing accessibility is important.

After analyzing the interview materials there were found similarities in all interviews. There was found six different phenomena from the interview materials: "People value customized services", "People value services where they can communicate with other people", "Easy access is valued in services and purchases", "Developing equality is important", "Familiar things and knowledge support the feeling of safety" and "Surprises in the services affect the feeling of safety usually negatively." (Appendix 2.) Based on these phenomena, themes were

formed to be "Public sector service provider should develop their customer experience", "Private sector service providers should develop accessibility of their businesses" and "Service providers should develop their customers' feeling of safety to develop their customer experiences". These themes and challenges are viewed more thoroughly in the next chapters.

4.1   Public sector service providers should develop their customer experience

According to the interviews the customers' experience is that the public sector does not usually give fluency and satisfaction in their services. People often feel like they must wait a lot, line up and customer service has rush and they don't value their customers. Customers' experience is that they are not important, and they are treated as mandatory work. Interviewees have also had positive experiences in public sector services, especially in hospitals, but mainly the feeling among the interviewees was that better customer experience was provided with private sector services. Table 1 shows the first theme, phenomena and quotes that are the base for the theming.

I1: "I feel like I have gotten better customer experience in private sector. Customer service is very important to me, it has the biggest impact for the whole experience." I2: "Customer service and their attitude have huge effect to my experiences. Usually, private sector provides better customer experience. For me it feels like public sector doesn't have enough resources and you'll always have to wait a long time and line up to get to services." I3: "Services must give you feeling that you as a customer are important, and usually I have gotten that feeling everywhere. Human to human services are always the best ones. I couldn't say if private or public sector provides better customer experience, but it is always the best between two people." I4: "I feel like private sector provides better customer service. It really feels like they care about you, and they have prioritised their customer service and that shows from their attitude." I5: "For me the most important thing with services is fluency, that has a huge impact on my experience. I probably wouldn't notice good experience, because then everything has happened fluently and there is no need to think about it more. I feel like private sector provides better customer experiences, in public sector there is a lot of line ups."	People don't like to queue and line up. People value fluency of the services. People want to feel appreciated and valued by customer service.	People value services where they can communicate with other people. People value customized services.	→ Public sector service providers should develop their customer experience.

Table 1: The first theme

It was noticeable that fluency of services was an important part of the customer experience. Lining up and waiting for service and their own turn was felt annoying, and these had negative impact on customer experience. Some situations people felt like they are sometimes forced to pay more for getting services faster and more fluently by purchasing them from private sector, but they also felt that they rather pay a bit more for the services to get better service and experiences, and service worth their money. Interviewees felt their experiences were always better when they had personalized face to face -customer service and staff were

flexible and skilled enough to customize their actions in these situations. A genuine and sincere attitude were the most appreciated features in customer service. Interviewees wanted to feel like they matter, and customer service really wants to help them.

4.2   Private sector service providers should develop accessibility of their businesses

Based on the interview materials, interviewees felt that private sector services are usually smaller and harder to access than public sector. More about this second theme and its formation can been seen from table 2. Services like restaurants and others are often located on basement floors where can't be accessed with disabilities, limitations of functional capacities or with aids. This doesn't ensure equal opportunity for everyone to use these services. Even though private sector can narrow down their customer segment themselves, it would be reasonable to develop their accessibility and develop equality. Deficiencies in accessibility can also affect other customers choosing different service providers. Equality work is part of responsibility work, and when responsibility awareness develops, customers are demanding more and more responsibility to be transparent through all actions and stakeholders of the businesses.

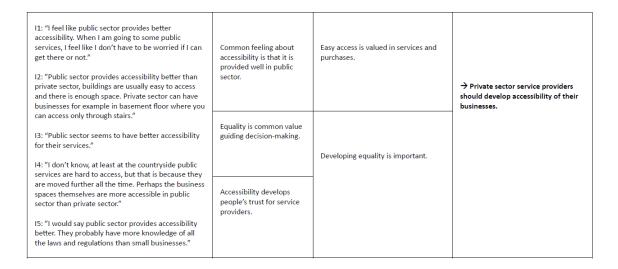|			
I1: "I feel like public sector provides better accessibility. When I am going to some public services, I feel like I don't have to be worried if I can get there or not." I2: "Public sector provides accessibility better than private sector, buildings are usually easy to access and there is enough space. Private sector can have businesses for example in basement floor where you can access only through stairs."	Common feeling about accessibility is that it is provided well in public sector.	Easy access is valued in services and purchases.	→ Private sector service providers should develop accessibility of their businesses.
I3: "Public sector seems to have better accessibility for their services." I4: "I don't know, at least at the countryside public services are hard to access, but that is because they are moved further all the time. Perhaps the business spaces themselves are more accessible in public sector than private sector."	Equality is common value guiding decision-making.	Developing equality is important.	
I5: "I would say public sector provides accessibility better. They probably have more knowledge of all the laws and regulations than small businesses."	Accessibility develops people's trust for service providers.		

Table 2: The second theme

Old buildings and structures challenges accessibility, because they have been constructed to fit laws and regulations that were standard in that specific time frame. If business premises are limited and constricted, and changing and developing constructure or moving to better premises isn't possible, it is important to think of some other possibilities for providing services more equally. It is important to inform customers about services' accessibility and lack of it in digital environments, but also in physical environments. Safety signs are an efficient and noticeable way to inform customers, and they are usually similar in every country. And if there is some detour to access the services it should also be well informed. Even small changes like investing in automatic doors are a way to develop accessibility. If the

business premises aren't easy or possible to access, one way to develop accessibility and equality is to enable services to go where the customers are, with home deliveries and home visits.

4.3 Service providers should develop their customers' feeling of safety to develop their customer experiences

The third theme was "Service providers should develop their customers' feeling of safety to develop their customer experiences" and its formation is visible in table 3. The world is constantly changing, so the only way to avoid surprises is to prepare for these changes. Preparedness can be done by individuals, and they can find information about services before buying or using them. Service providers can develop their accessibility in digital and physical environments. In digital environments it is important to have enough information about the services' opening hours, address and location, accessibility and all this easy to find. Additionally, it is important to pay attention to colors, font and size of the text and whole layout. To develop customers' feeling of safety it is important to give them enough information and satisfy their needs. In the interviews came up that information searched and found from digital environments affects a lot to decision-making about going to services', physical environments. If there is not enough information found beforehand, services aren't accessible enough and customers might choose to buy or use different services from a different service provider. These kinds of limitations also have a huge impact on customer experiences. Service providers could also add wider security and safety information to their websites. When customers need knowledge, it is important to give them information about businesses' preparedness for accidents and rescue safety and give them the contact information for these situations and inadequacies. This can help to give customers the feeling of safety and meaningful experience in participation in development work.

I1: "Home makes me feel safe, but I have also travelled a lot and felt safe abroad too. But if I am thinking about why home makes me feel safe, it is probably because it's familiar and there are no surprises. I2: "People makes me feel safe. And when there is someone who can answer and help if something unwanted or surprising happens. I also think it is important to have knowledge of what have been done to make services safe, and safety signs are important too." I3: "Home, spouse and at least small income makes me feel safe. Stability." I4: "I feel that in countryside I feel safer than in the cities, but because the services go further and further, help is too hard to get when needed. I feel safe at home because my family and everything is familiar." I5: "The first thought that came to mind is Finland, we have pretty safe society here. When you go to bigger countries there is so much more people, and everything is uncertain. Usually, I don't think about safety unless I feel unsafe."	Family and home make people feel safe. Services that have people who can help when needed make people feel safe. Sometimes feeling of safety is hard to notice unless is taken away.	Familiar things and knowledge support the feeling of safety. Surprises in services affect the feeling of safety usually negatively.	→ Service providers should develop their customers' feeling of safety to develop their customer experiences.

Table 3: The third theme

In physical environments connecting with the customer is an important part of customer experience. It is important to have enough resources and induction for staff, and continuous training among the staff and through all stakeholders. It is important to invest in the wellbeing of the employees, so they can experience meaningfulness and enjoy their jobs. The wellbeing of the staff is visible to customers via customer service and how they are treated. The wellbeing of the staff and taking care of it is also part of the responsibility work, which is important through all the stakeholders. In today's world customers are demanding responsibility, and to develop customer experience is important to know the customers' needs and satisfy them. It is also an important part of creating the business image and makes the business trustworthy and transparent to the customers.

In physical environments it is important to plan the structures suitable for planned businesses. This is usually the part where service providers don't get to be part of, but to develop businesses' accessibility it would be important to cooperate at every part of the process. Usually this is made hard because when planning and building the structures, there isn't necessarily knowledge of the businesses that are going to operate in the buildings and finalized offices. If this part of the process can't be participated, at least before starting the business in the building it is important to evaluate potential risks in the structure and plan the business suitable to the space and accessible to the customers, and in accident situation also to the rescue department. It is important to participate in making the rescue plan and learn its contents through every stakeholder of the business. Regular rescue drills are also mandatory to keep awareness and assurance in anomalous situations.

5   Conclusions and self-assessment

Because the goal of this development work was to develop customer experience it was reasoned to use interviews to get more information about the subject from interviewees' experiences. It was interesting that even when the answers of the interviewees were very subjective there were many similarities among the answers, and themes that came up were rather easy to find. Interestingly people with no permanent disabilities had thought about accessibility and its inequality a lot more than the interviewee who had permanent functional capacity. Customer experience was valued the most among the interviewees, but people understood that there are many things affecting it.

Service providers can develop their businesses in many ways and usually actions taken in one department affects other departments as well. Enabling development requires commitment from the business management department, and enough resources and time to put theory to practice in all departments and stakeholders. It is important to stay up to date with all the laws and regulations affecting the business, and to see authorities like fire inspectors and occupational safety authorities as consultants and cooperatives. It is often reasonable to include different stakeholder representatives and authorities in development work. Business development can be experienced as learning opportunities and problem solving can be seen as challenges to outdo. It is important to provide safe environments for all stakeholders, staff, and customers. Next chapter provides development proposals that are produced based on the results of the thesis.

5.1   Development proposals

Service providers should develop their businesses to compete with other service providers and ensure their business continuity. A customer-oriented business strategy is also a possibility to show customers that they are an important part of their business. Public sector services are usually more accessible than the private sector, at least in physical environments, but their lack of good and positive customer experiences often leads customers to choose competitors from the private sector. Not all public services still have competitors in the private sector, but it is still important to develop their services' customer experiences. Distrust of the public sector can lead to distrust of whole nations and societies and lead to other kinds of and more serious problems. The public sector should ensure that there are enough resources in all departments, and they are well-trained to perform also in accidents, emergencies, and other divergent situations. Even when digitalization is developing fast, it is important to not forget about live services in physical environments, where people have chance to meet and discuss with other people. By customizing their services, they can easily give the customer the decision of choosing physical or digital services and ensure fluency of both and providing

better customer experience. Taking care of the well-being of their staff and committing to customer-oriented services also the customer experience will develop.

Limited accessibility of private sector services is often the result of the premises' limited structure, and lack of knowledge of laws and regulations affecting the business. To develop accessibility, service providers should have enough resources to learn about necessary laws and regulations affecting their business and keep their staff's training up to date. Service providers could also develop their communication with customers. Various safety instructions and signs can help to find an accessible route to premises, or if the business is not accessible information about it should be easily found on websites and at the entrance of the premises. To develop equality service providers could invest in online stores and if possible, home visits to get the services for customers wherever they are. Investment for developing equality and affect customers, because these are responsible actions that are valued among consumers.

To make people feel safe they need knowledge and a feeling of certainty. To achieve this, they need to have access to information. Service providers should develop their communication and accessibility in digital environments, and let people access the information they need before they purchase or use their services. When customers have enough knowledge, they can prepare themselves for changing situations and that will leave less room for surprises. Service providers often give information about how to access and locate their services, but additionally they could also give information about how to exit the premises. Especially in dangerous and accidental situations it would develop customers' feeling of safety when they would know how to exit safely, and what actions have been taken to ensure the safety of the people in these situations.

5.2   Assessment of the reliability and success of the thesis

The goal of the thesis was to produce development proposals to service providers to develop their customers' experiences. It was reasonable and valid to use customer interviews as a development work method. Thematic interviews were prepared well, and the interview framework and recording of the interviews helped to keep them semi-structured. Because the structure of the interviews wasn't too predefined there was enough room for free discussion and interviewees felt appreciated and interviewer managed to create trustworthy atmosphere and was interested in interviewees' answers and experiences. Because of the subjectivity of experiences, five interviewees were enough to give some reliable data to analyze with theming. If there had been more interviewees it could have been analyzed also with different methods. In this thesis it was reasoned to analyze thematic interviews with theming and base the development proposals using theoretical framework and data founded from the interview materials.

Development proposals produced for this thesis can be helpful for SAFE project's cooperative service providers' development work, but these proposals can be reflected also in other businesses and their development work. This thesis connects with business and working life, and it can develop the working life and environments of the future. This thesis could lead to other projects in the future, because experiences are always subjective, and they need to be studied more to understand people's behavior and develop businesses with understanding people in all stakeholders.

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Tables

Appendices

Appendix 1: Thematic interview framework

Interviewee's background
Age
Sex
Education
Working status
Living environment (city, country, building)
Number of household members
Travelling habits – national, international
Disabilities or functional limitations?

Accessibility
How would you define accessibility and how important do you think it is?
How do you think service providers inform and communicate about their businesses' accessibility and safety? How could they improve it?
Do you usually observe your environments' accessibility?
Are you concerned how accessible your physical and digital environments are during accidents? Why?
Do you feel that accessibility equal to everyone? Why?
How do you think service providers could develop their businesses' accessibility?
How do you think accessibility is provided in physical environments vs. digital environments, and why? Which is usually provided better?
Have you noticed any differences between private and public sectors (regarding accessibility)?
Have you noticed differences between cities and countryside, how well accessibility is provided? How about Finland vs. other countries? Can you give me some examples?

Safety
What makes you feel safe? Why?
How does accessibility affect your feeling of safety? Why?
Have you ever felt unsafe even if you have known there is no immediate threats or risks, or other way around? Can you tell me examples of these kind of situations? What do you think made you feel that way?
How could service providers improve your feeling of safety?

Values
What values guides your everyday decision-making and life?
Do you think it is important that service providers support same values than you?
Which affects more to your decisions when you choose or use different services money or your values? Why?
Do you feel that there is a difference in your current values from those of your childhood home? And does your inner circle support different values than you?

Customer experience
What things would you say affects to your personal experiences as a customer?
Can you give me some examples of good experiences you've had in different public or private environments? (f.ex. parks, library, stores etc.)
What do you think made those examples to have a positive impact to your experience?
Do you feel accessibility or lack of it, affects your decisions of using different services? Why?
Do you think customer experience is better in physical environments vs. digital environments, and why? Which is usually provided better?
Have you noticed any differences between private and public sectors?

Summary
Do you feel that there is need for improvement and development in the implementation of accessibility?
Do you feel that service providers should invest more in the customer experience?
Do you feel that the safety and security of services should be developed? (Digital and physical environments, public and private sectors)
Do you believe that your feeling of safety is influenced more by internal (psychological) or external (environmental and social) factors? Which one's effects are greater? Why?
Do you think you can personally affect improving of accessibility?
Do you think you can personally affect improving of customer experiences?
Would you feel safer if environments and services would be more accessible?
Do you feel your feeling of safety affects you experiences as a customer?

Appendix 2: Theming

Translated quote from interview	Phenomenon	Phenomenon	Theme
I1: "I feel like I have gotten better customer experience in private sector. Customer service is very important to me, it has the biggest impact for the whole experience." I2: "Customer service and their attitude have huge effect to my experiences. Usually, private sector provides better customer experience. For me it feels like public sector doesn't have enough resources and you'll always have to wait a long time and line up to get to services." I3: "Services must give you feeling that you as a customer are important, and usually I have gotten that feeling everywhere. Human to human services are always the best ones. I couldn't say if private or public sector provides better customer experience, but it is always the best between two people." I4: "I feel like private sector provides better customer service. It really feels like they care about you, and they have prioritised their customer service and that shows from their attitude." I5: "For me the most important thing with services is fluency, that has a huge impact on my experience. I probably wouldn't notice good experience, because then everything has happened fluently and there is no need to think about it more. I feel like private sector provides better customer experiences, in public sector there is a lot of line ups."	People don't like to queue and line up. People value fluency of the services. People want to feel appreciated and valued by customer service.	People value services where they can communicate with other people. People value customized services.	→ Public sector service providers should develop their customer experience.
I1: "I feel like public sector provides better accessibility. When I am going to some public services, I feel like I don't have to be worried if I can get there or not." I2: "Public sector provides accessibility better than private sector, buildings are usually easy to access and there is enough space. Private sector can have businesses for example in basement floor where you can access only through stairs." I3: "Public sector seems to have better accessibility for their services." I4: "I don't know, at least at the countryside public services are hard to access, but that is because they are moved further all the time. Perhaps the business spaces themselves are more accessible in public sector than private sector." I5: "I would say public sector provides accessibility better. They probably have more knowledge of all the laws and regulations than small businesses."	Common feeling about accessibility is that it is provided well in public sector. Equality is common value guiding decision-making. Accessibility develops people's trust for service providers.	Easy access is valued in services and purchases. Developing equality is important.	→ Private sector service providers should develop accessibility of their businesses.
I1: "Home makes me feel safe, but I have also travelled a lot and felt safe abroad too. But if I am thinking about why home makes me feel safe, it is probably because it's familiar and there are no surprises. I2: "People makes me feel safe. And when there is someone who can answer and help if something unwanted or surprising happens. I also think it is important to have knowledge of what have been done to make services safe, and safety signs are important too." I3: "Home, spouse and at least small income makes me feel safe. Stability." I4: "I feel that in countryside I feel safer than in the cities, but because the services go further and further, help is too hard to get when needed. I feel safe at home because my family and everything is familiar." I5: "The first thought that came to mind is Finland, we have pretty safe society here. When you go to bigger countries there is so much more people, and everything is uncertain. Usually, I don't think about safety unless I feel unsafe."	Family and home make people feel safe. Services that have people who can help when needed make people feel safe. Sometimes feeling of safety is hard to notice unless is taken away.	Familiar things and knowledge support the feeling of safety. Surprises in services affect the feeling of safety usually negatively.	→ Service providers should develop their customers' feeling of safety to develop their customer experiences.

I=Interviewee