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Developing wellness start-up and testing its concept validity:

Multi-theory assessment of a Wellness index based consulting service



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Developing wellness start-up and testing its concept validity: Multi-theory assessment of a Wellness index based consulting service

The focal point of this thesis describes a product called "Wellness Index" which in turn is inspired by Bhutan's GNH index. Business model Canvas is revived as the focus of "Wellness index" adding value at Customer Relationship. This conceptual product is tested with Lean and Agile methods in order to give a sustainable and innovative edge to a wellness entrepreneur. The idea is to challenge current industry by reshaping the values affecting client's relationship with a service provider.

As the search results show Wellness Index does not increase wellness awareness as initially was supposed. It still remains a good tool to differentiate customer segments apart, sustainable segments from non profitable segments. Recommendation for further development is to investigate if the product "Share Charity" grows the use of "Wellness Index" by social media publicity.

KEYWORDS:

Customer Relationship, Value Creation, Service Innovation

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1. Introduction

Common belief of Western Worlds is that our current Welfare system is collapsing.

Tecco (2014) describes how new innovations are able create further value at wellness industry: *“Technology allows to a team of caregiver to communicate on health of someone in need, it empower us to put our health in our own hands”* /Tecco (2014)

She also says *“consumers don't like to paying for things, we are cheap when it comes to health care, we want someone else to pay. So coming up with business models that rely on consumers paying for things is challenging so you have to figure out where the value has been added”*, Meaning the value needs promote consumers wallet and lift the valuables to insurance companies or employers valets.

The entrepreneurship of Firmus Pondera was launched in 2011 while working full time at an engineer office. The intent was to create a secondary profession in case of recession, a secondary profession to witch fall back into. Even if the handicraft of zone therapy is a renewable service product the copying of one hour spent in service will always be only one hour, the service can not be multiplied to several customers simultaneously. This is why focus of the thesis is in inventing service valuables multiplying customer interaction. It is needed to grow business beyond one on one service hours.

Different innovation strategies are studied as means to create sustainable growth for Firmus Pondera. Bhutan's GNH index empowered by self leadership gave inspiration to innovate own service Products. The attempt of this is to tie customers closer to own entrepreneurship and also enhance communication with clients thus detecting emerging trends at wellness industry at an early stage. When acting upon a trend in time you Product Life Cycle describes how one is able to shape the value distribution to your own favour. Two additional innovations supporting main product of “Wellness Index”. was also created.

“Share Charity” reflects the core ideology of own entrepreneurship why starting up focus is placed on freely offered charity treatments to local handicapped people. The spin of effect would catch paying customers related to these handicapped persons ecosystems.

With “Satisfactory Index” the paying customers would gain a quality quarantine granting them to pay according to delivered quality in service.

1.1 Theoretical scope

This paper by itself will not be able to define in detail long term strategy options but explores what initial short term steps need to be considered to develop in order to seriously challenge current difficulties at wellness industry. The scope should be quantitative as well as qualitative.

To make it easier to separate theoretical reference from own contribution of thoughts, the academic referring is normal coloured as own contribution coloured is dark grey

The two adjacent service products “Share Charity” and “Satisfactory Index” are not investigated in further extent since the focus lies mainly on the functionality of “Wellness Index”.

Initial concept was to gain quantitative data however it turned out to be more of qualitative nature. According to lean Strategies discussed in this paper a hypothesis will be both quantitative as well as qualitative. Sprints on Appendix 5 represent quantitative metrics as the case by case individual unmeasurable sprints represent qualitative information interlocked with the measurable's.

The initial data collected are varying somehow from each other but still transferrable into common metrics. In time the qualitative variation will generate distinguished quantitative separating differentiated segments.

1.2 Hypothesis

The aim is to create added value for customers and interact tighter connected to them making competition irrelevant

Task:

To develop a tool with what to determine if it is possible to increase customer's wellness awareness. (yes/no)

Sub task:

How significantly is customer relationship improved with this tool? (%)

1.3 Plan for the data collection

The idea is to find out some measureable tools, metrics, how to grow business for wellness freelancers.

The tool will be tested by qualitative interviews/surveys conducted on a network of salespersons, as thru the network it is possible to gain volume and quantitative data.

The idea is to detect what customer type is more profitable than another.

2. Business concept explained

2.1 Mission Statement of Firmus Pondera

Virtanen (2014) and Aaker (2009) both refer to Simon Sineks mission statement explain an inside out way of describing not what you do but what you believe in. Below own mission statement, according to Simon Sinecs' Teachings at a TED talk 2012.

“Sharing charity by donating of the skills of your trade for the local community thru healing experiences”/ Tommy Tuomaala (2014)

Kawasaki (2004) says *“it is more efficient to create a mantra like Nike “Just Do it”, it captures the essence of your organization. Mission statements are waste of resources since one is able to generate one for free on any mission statement generator website. Mission statements tend also to be to complex and unused in the organization why one should not waist effort in them.”*

This is why the mission statement can be cut down to the two first words of mission statement reflecting such mantra: **“Share Charity”**.

2.2 Zone therapy explained as for of therapy

Anna-Karin Lind (2008) has written some of the history but thru personal “interview”/education she explained how Zone therapy origins from American Indians and became explored and captured by William H. Fitzgerald in 1913. The Medical Doctor Fitzgerald discovered when applying pressure Zone therapy gave documented anaesthetic effect on other areas of the body. Lind (2008) also says Zone therapy shows similarities all over the continents with its original native people’s medicine. In modern days Karl Axel Lind has researched the zones more extensively and developed the maps of reflexology zones further. These learning’s Master Anna-Karin Lind transfers to new prentices thru Medikanova Wellness Centre.

Own explanation of Zone therapy is that cell membrane communicate with its environment thru Na/K ionization pump, (Image 2.1 reference may be old but the principle still applies) A cluster of cells is equally able to communicate of its state with its environment. This communications can be called as a zone. A zone goes straight

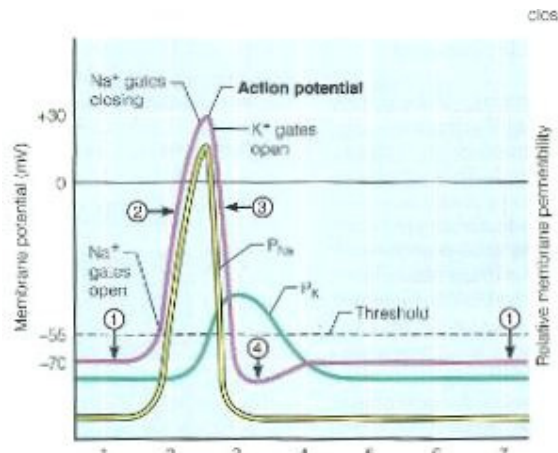


Image 2.1: Source (Marieb 1998 p.379)

through our bodies from head to outer extremities. When a zone is broken it mirrors out through the body expressing what is happening inside.





By monitoring these signs the observant is able to read how different body functions are performing and attempt to balance the zone more vibrant and align the zones back online again.

The foot is most closely tied to Zone Therapy since it gives the strongest and also the longest lasting effect. One should not forget the importance of other areas as well since they are equally useful depending on the treatment in focus. As example the ear gives quickest remedy but also shortest lasting effect to different conditions, useful to calm down short lived nervous muscular tics.

2.3 Business Model Canvas (BMC)

Alexander Osterwalder & Yves Pigneur Logistics has independently published a book "Business Model Generation" in 2009. Their basic model captures M.E. Porters (1980) Traditional "Value Chain" in one single template which in a simple way describes the linkages in between the most important functions.

On next page an attempt to visualize a business from one wellness freelancer's perspective: BMC of Firmus Pondera 2013.

Key Partners: Salon Osuuspankki Tili Wahlsten Personal network Network of colleagues/ competitor freelancers Secondary partners: Yritys Salo Salon Spa Dreams Salon Headline Multi Level Marketing networks (MLM): Arctic Nutrition Forever Living Oriflame	Key Activities: Zone Therapy Cottage Rent Cottage cleaning/maintenance MLM educations R&D: wellness trends	Added Value:  Investment in health prevents collateral damage: Les sick leave days Illness development is cut in time before full breakout Money spent wisely: You don't get to hide the pain temporarily but you get to know the cause of you illnesses witch saves money and everyone's resources. Easy Treatment: Clients may be treated whatever location they feel the most comfortable in. "Someone who truly cares about you."	Customer Relationship:  Customer interaction: Genuine interest of improving clients health- ecosystem "Wellness Index" Presales support (MLM) "Share Charity"	Customer Segments: Childless couples Newborn babies Handicapped Non-invasive treatment seekers. Flower Power generation Woman 50+
Cost Structure: Laundry, water & Electricity* Teabags for customers* - Alternatively home grown tea (R&D). Print materials* Cottage Cleaning* Banking services Accounting Forever living MLM purchase Arctic Nutrition MLM purchase	Key Resources Massage Table Rights to a private cottage Work Office* 	Revenue Stream: Prepaid Gift Cards Fair sales  In advanced paid cottage rent Forever living MLM sales Arctic Nutrition MLM sales	Satisfactory index (PWYW): In advance declared estimated payment value (% of 48 €/h). Payment after service (% of 48 €/h). In advanced value % vs. after service value% ≤ 1:1	

* Contract between a private estate owner and an entrepreneur: 25 euro/month

Table image 2.1: Firmus Pondera BMC

The model is an earlier product of business analysis but evolved further in this thesis.

2.4 BMC relevance in theoretical chapters

Below an illustration of how the next chapter are divided in sub chapters on BMC. Even if a chapter may cover the entire BMC, at most three distinguishing characteristic are allowed to separate the theories from each other.

Key Partners 3.1	Key Activities 3.3 3.4 3.6	Added Value 3.3 3.4 3.5	Customer Relationship 3.5 3.6 3.7	Custmer Segments 3.2 3.8
Key Resources 3.1 3.3		3.7 3.8	Chanells 3.8	
Cost Structure 3.1 3.2			Revenue Stream 3.2 3.3 3.4	

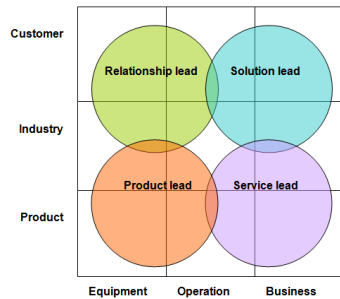
Table 2.2: Theory with BMC

The hypothesis relies much on the cluster of "Customer Relationship". Also important is to recognise how to "Add Value" to the customer.

To understand the relationship of how innovations generate added valuable theories needed to explain wider strategy structure with BMC as foundation.

3. Business Theories

3.1 Benchmarking with Transformational Kaleidoscope



Transformational Kaleidoscope by Kaario (2009) does not present key partners but suggests cost structures how partners relate to key resources according to image 3.1.

Rather than traditional SWOT/PEST model Transformational Kaleidoscope is used to capture the

environmental forces acting within

Image 3.1: Transformational Kaleidoscope wellness industry.

Kari Kaario, (2009) describes how the profit margins are developing at current time with his “Transformation Kaleidoscope”.

Previous product focus is no longer generating margins for profit in the same degree as solution based services. Cost leadership and process innovations are shifting towards focus on specific segments, cliental needs.

Below an example how this matrix could be implemented at wellness industry. The matrix explains BMC key partners, activities and resources tied to a cost structure.

	Equipment	Operation	Business
Customer	Beautifications treatment Manicure / Pedicure Aroma Therapy	Occupational therapist Acupuncture Massage therapy Krystal therapy	“Kalevalainen jäsenkorjaaja” Zone therapy Aura healers Reiki/Shihatsu healing
Industry	Face & Body treatments Homeopathy	Physiotherapy Dietist Psychologist	Personal assistant Sports instructor
Product	Doctor Fish Spa Garra Rufa tanks /aquariums Massage Chair salon Hospital infrastructure	Doctor services	Prescription treatment/drugs

Table 3.1: Transformational Kaleidoscope on Wellness Industry

The grey shaded text represents substitute competition, according to M.E. Porters (1980) 5 forces model. Those fields are not a primary threat to own business but affects freelancers routines.

Service industry tends to be customer oriented and Table 3.1 shows how wellness businesses are separated apart.

If you are going to copy one product you need equipment. M.E. Porters (1980) generic strategies explain the importance of duplication as “Cost Leadership” strategies.

Cost leadership means one must constantly enhance the process and ramp up volumes for revenue. Kaario (2009) means this merely generates no growth possibilities.

Porters (1980) “Differentiation” strategy gives you possibilities to conduct business with added value. Kari Kaario 2009 explains it somehow as; attempting to differentiate by customer relationship, management tools tend to cost as much as it gives back, also the chase when differentiation in service structures.

The Porters (1980) “Focus” strategy aligns closest to the Kari Kaarios’ field of “solution lead services”. Kari Kaarios’ believes the growth profits will be generated when transforming from plain manufacturing (cost leadership) to business solutions (focus strategies).

A Zone therapy session cannot be doubled, one hour of treatment will and always remains one hour. Even if it would be possible to treat two or more simultaneously, the communication between client and the therapist is lost in the crowd nullifying achieved value of treatment. Thus making Cost Leadership strategies irrelevant for Zone therapists.

Differentiation as master with a specific brand does not give any start up benefits for a prentice. Thus making focus on a segment relevant for a zone therapist start up.

Even thou it is possible to treat a vast majority; focus must be on a specific segment. The Transformational Kaleidoscope did not bring fourth own strengths as a handicap aid designer but the close intervened business solution is expressing benefits there is to gain from entangled specialist knowledge.

Even If there are a lot of different segments to choose from, handicapped people could be focus segment how to start up growth. Anyone can treat handicapped as well but existing Bachelors degree in aid design might generate added value as certified authority within handicap field. Greater credibility ties own entrepreneurship closer to handicapped clients ecosystem.

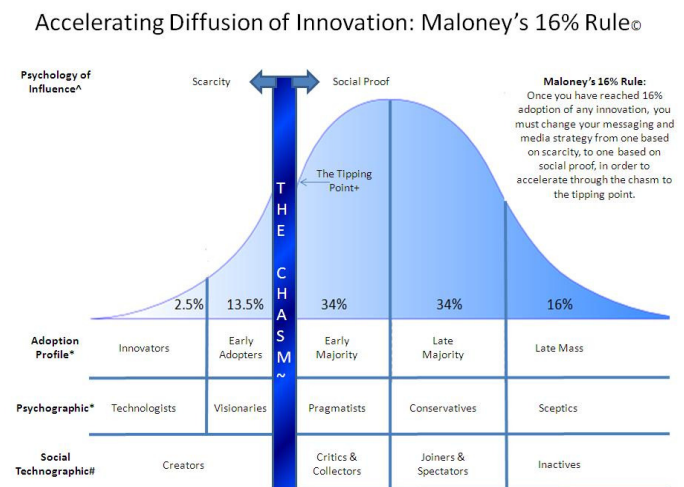
Table 3.1 places Zone therapy quite naturally on business solution area. Also the fact that zone therapy is a renewable resource rather than an equipment relying product places the service at the opposite spectrum.

The close relationship to target segment makes it easier to monitor client's wellness awareness according to original hypothesis.

3.2 Product Life cycle versus Law of diffusion Innovation

This chapter describes what kind of options there are when determining cost structures and revenue stream related to customer segment characteristics.

Image 3.2 to the right does not belong to Kotler & Keller (2006), but due to multi level psychological profiles it gives better perspective on customer segment behaviours.



Philip Kotler & Kevin L. Keller, (2006) describes in their 12 edition of "Marketing Management" a summary of Product Life Cycle, (table 10.3, p. 332):

- (1) Introduction stage is characterized by low sales volumes, high costs per customer, negative profits, offering a basic product.
- (2) Growth stage is characterized by a chasm which has occurred and sales are rapidly rising, cost per customer is diminishing, profits are rising. This stage is dominated by early adopter.
- (3) Maturity has two categories; the accelerated growth and the stagnation of growth. This attracts mainstream majority. Cost per customer is at its lowest.

- (4) Decline occurs when the volumes start to decline, costs per customer are still low but so are the profits.

Less scientific way of thinking of the consumer market is given by a TED speaker, Derek Sivers (2012), "How to start a movement",

For a start up, prentice who has not yet branded his master status, early adopters are needed. These can imagine the final product of service and innovations before they are finalized.

If engaging handicapped customers for free the profits are most likely to be negative. Chasm will occur when reaching the secondary client supporting the handicapped, (mother or dad, friends & co.), the profits are rising since these customers are most likely paying for the services. These are willing to try out services of Firmus Pondera rather than some unfamiliar services, due to already established relationship within handicapped ecosystem.

When the word of mouth reaches third parties the entrepreneurship has reached maturity and extensive advertisement is no longer a necessity. Differentiation by Master status and brand values are promoting the business further.

Monitoring metrics will gives possibility to calculate witch segment will be profitable enough to focus next on as the handicapped entry has played out its role of growing the business.

Decline might occur if providing poor service or if new trends emerges and compete with own services. When the relevance value is saying fewer and fewer returning customers are generating measureable metrics, an alternative product must be ready to deploy. The touch to markets surface won't be lost, keeping customers close attached to own services but also revitalize the interest from competing trends back to domestic services.

Metric tool should be innovated to monitor if it is possible to influence clients to greater wellness awareness and tie them closer to provided service innovations.

3.3 Ambidextrous Organization

This chapter describes how to balance sustainable revenue streams by adding value with key activity, service innovations.

This article is relevant to this thesis since it describes how ambidextrous organisations are able to balance the PLC chasm between exploring and exploiting. When the balance is misaligned growth will stall.

Charles A. O'Reilly III and Michael L. Tushman, describes the "*The Ambidextrous Organization*" in Harvard Business Review, 2004.

The article studied 35 different ventures out of which 7 was functional design, 9 cross functional teams, 4 were unsupported teams and 15 were ambidextrous organizations. These were measured through ability to succeed in creating innovations but also in business performance. The result showed only one quarter of functional design to be successful while cross functional teams and unsupported teams failed to generate new innovations. As for ambidextrous organizations, 90% of the attempts succeeded.

When the mentioned organization types shifted to ambidextrous organization the result began to rise and when some already ambidextrous organizations tried to implement other forms of organizations the business started to decline.

The article claims; despite the culture may vary in between units the resources are shared, cash, talent, expertise and customers. The idea is that crosspollination in between units is possible but as for contamination, it stays within own unit and does not spread to other parts of the organization.

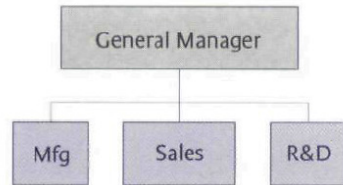
Ideas and solutions are shared while questions and problems are solved within the affected unit.

The article also highlighted the importance to support incentives rewarding overall company performance rather than manipulate own units results.

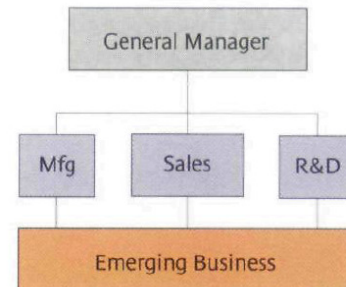
Guest Tutor at Turku University of Applied Science, Enrique Garcia Peña (2013), describes ambidextrous organizations: exploring units are allowed to generate negative turnover as for exploiting units must generate positive turnover enough to finance the exploring unit's expenditures. These exploring units will in turn generate new innovations to exploit and logistically generate incremental optimizations.

Functional designs

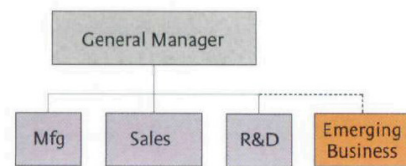
integrate project teams into the existing organizational and management structure.

**Cross-functional teams**

operate within the established organization but outside the existing management hierarchy.

**Unsupported teams**

are set up outside the established organization and management hierarchy.

**Ambidextrous organizations**

establish project teams that are structurally independent units, each having its own processes, structures, and cultures, but are integrated into the existing management hierarchy.

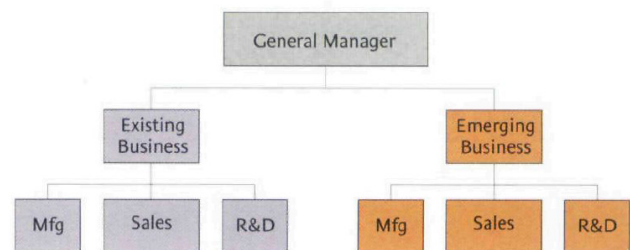


Image 3.3: Charles A. O'Reilly III and Michael L. Tushman, (2004), p78-79

On next page Table Image 3.2 describes a small test of BMC functions as elements of an ambidextrous organization in relation with previous PLC strategies. The test is conducted on examples from own entrepreneurial capability to innovate. Research in wellness trends are expected to develop new service products. The tool of monitor client's wellness status captures new developing trends emerging wellness industry. Thus able to provide for further research material to develop. However the main focus of such monitoring tool is to verify whether or not the metrics are able to increase the awareness in personal wellness.

Exploring functions PLC(1) Introduction	Breakeven functions PLC(2) Growth	Exploiting Units PLC(3) Maturity
Cost: extensive Functions: 4 min/occasion Preparation in operation greater than gained profit. MLM** educations, free of charge. Hopefully generating more sales to other functions.	Cost: breakeven Functions: 1 h/week For each hour paid for equally much is done in preparation MLM** sales, volumes are to low to generate significant profit. MLM**-networking updating weekly status to team members. Zone Therapy session	Cost: profit 40h/week (paid work 100%) Equivalent of 40h paid work a week, (full time employment). MLM** international network growth MLM** network generate greater revenue than hours spent in sales. I get to choose how many clients I want to serve each week.
R&D: - Home grown herbal tea, - Investment in TM. - Freely offered measurement of wellness status.	R&D: - Demand for herbal tea generates investment in food manufacturing processes. - Trade mark becomes recognised. - Clients desire to develop own wellness status further.	R&D: - Join forces with some Nettle farmer? -Trade Mark becomes exploitable/Franchise chain. - Wellness status metrics becomes an exploitable product generating revenue.
Experimenting in usable marketing channels.	Marketing channel found that actually gives new customers.	Even if the brand sells itself existing marketing channels must be challenged and reviewed.
Similar to Porters* differentiation strategies. Revenue: 4-20 euro/random sales	Mimics somehow Porters* focus strategies Revenue: 40-300 euro/month (hobby or spare time handicraft)	Reminds of Porters* cost leadership strategies Revenue: 20 000 – 45 000 euro/year (equivalent of fulltime employment)

* M. E. Porters "generic strategies" (1980). **MLM - Multi Level Marketing ventures.

Table Image 3.2: Exploring for sustainable growth

The architecture of organisation for one man freelancer entrepreneur is unable to simulate presented organisation architectures. When reaching maturity crosspollination of good ideas with collaborators is possible as negative feedback will stay at home. Most likely no general manager will be appointed as the tight relationship with collaborators becomes of importance. Sharing resources becomes relevant when the internal capacity demands further employees.

Out of presented functions Zone therapy and R&D are the most relevant areas increasing customer's wellness awareness.

3.4 Blue Ocean Strategy

This chapter also describes how to manage “key activities”, innovations but also how to generate “revenue stream” with “added value”.

This concept is explored due to the need of innovating groundbreaking market areas to wellness industry beyond the capacity of traditional hospitals.

How to generate new groundbreaking concepts are studied deeper in “*Blue Ocean Strategy*” by W. Chan Kim and Renée Mauborgne (2004) and in W. Chan Kim & Renée Mauborgne (2005) “*Blue Ocean Strategy: From Theory to Practice*”.

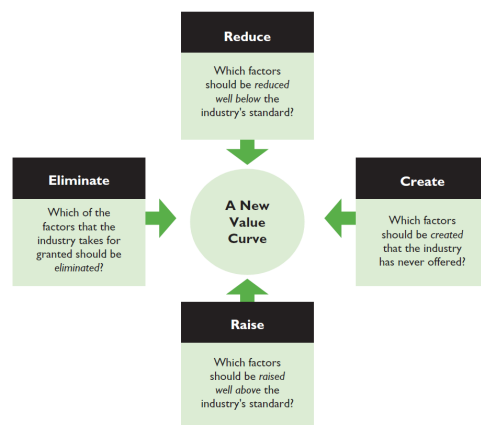
The main purpose of blue ocean strategy seems to be to generate completely new markets space rather than enter existing ones.

Blue Ocean does not benchmark read oceans (existing markets) but in order to understand the cost structure of wellness industry, a brief summary of chapter 3.1.:

- Hospitals are considered to have the most pay checks, equipment as well as facilities to maintain, core business involves infrastructure management.
- Hotels and spa & sports centres has less cost structures but are branded in different ways, these are managing customer relationships.
- Freelancers have the smallest cost structure since they often operate by the skill of the hand with very few attributes needed.

Blue ocean strategy offers added values why a higher unit cost attached to main service is accepted.

FIGURE 3. The Four Actions Framework



Added value

It is important to study what generates value to noncustomers and also to activate customers who choose not to use the substitute competitors or services. Image 3.4; describes a framework how to challenge read ocean industries.

Image 3.4 W. Chan Kim (2005); figure 3 at p112

Common divider for wellness industry tends to be focus on increase quality of life and joy of it by reducing pain and discomfort.

Basically food and physical activity promotes B (joy) while the lack of them generates a (pain).

To block pain relying businesses off, freelancers need to “**raise**” awareness to actual relation between food and activity with how body signals generate symptoms. This element is aligned with the hypothesis of raising customer’s wellness awareness. By educating customers how to prevent biomechanical corrosion and stress people are staying well. Thru education it is also possible to “**reduce**” pain experiences. On business level Transformational Kaleidoscope (C 3.1) shows how a freelancer should reduce importance of own material and facility costs witch larger organizations use to diversify themselves.

Another thing to reduce could be the “planning” treatment part. Skip planning for a big trip into a spa centre when it is easily accessible nearby from your neighbourhood when ever needed. The close connection to the local market increases the velocity of communication between client and entrepreneur.

“**Eliminating**”: The importance of pain could be sided by offering sustainable wellness instead. When you are aware of the health risks from the lack of D-vitamin, high quality D-vitamin gives increased absorption of calcium to the bone why the chance of hospitalization on your next winter holiday is radically reduced as one trip with the skies.

Also the obstacle of referral or prescription from doctors could be eliminated. Physiotherapist is considered as referral approved service as zone therapy is not. This is why it is important to “**create**” a charity program for a specific segment of clients who normally would not use zone therapy services. Handicapped are governmentally funded for many rehabilitation formats but zone therapy is excluded from such findings. This is why the charity program could donate some free therapy sessions to local handicapped people and promote the business further in their eco system to relatives and co..

The most important Innovations to create supporting the hypothesis educating the handicapped ecosystems of greater wellness awareness are monitoring metrics. These metrics will calculate your state of wellness and educate the user of how to improve

own wellness. Hopefully repetition of these metrics increases the presence and state of awareness in own wellness.

The secondary targets of original share charity would become paying customers. These would contribute with the intended metrics. By doing so they would gain a quality guarantee explained in greater detail in the chapter of Service innovations.

Monitoring metrics in itself ties clients closer to the entrepreneur. The communication of what services need to be innovated is brought in daylight with this tool.

The client is able to learn how to monitor and develop further own individual metrics of wellness and hopefully sharing own success stories to others. Dan Gilbert (2006) revises further theories of the significance of sharing in the chapter of Self leadership.

3.5 GNH Index explained

This chapter describe how to manage own nations “Customer Relationships” with measured “Added Value”. GNH index operates as the original inspiration source for own metrics of Wellness.

GNH, (Gross National Happiness), was originally coined in 1972 by Bhutan's fourth Dragon King, Jigme Singye Wangchuck. He shifted the power from one man to the people. / Karmna Ura et al. (2012)

The GNH Index can be also be studied mathematically accordingly:

“GNH = Hh + (Hn x As), where Hh are the percentage of happy people [Hh = (1 - Hn)] and As is the percentage of dimensions in which the average not-yet-happy person enjoys sufficiency [As = 1-An]” / Karmna Ura et al. (2012)

The formula is not directly transferable to own business. Own mathematics of how to measure customer relationships by adding value with increased wellness awareness in methodology chapter.

The concepts of GNH consists of nine domains with its individual indicators. These indicators are divided into 124 measurement variables. See Image Collage 3.7 how separate indicators relate to domains and their contribution to happiness as well as unhappiness.

Domain	Indicators	Weight	Domain	Indicators	Weight
Psychological wellbeing	Life satisfaction	33%	Time use	Work	50%
	Positive emotions	17%		Sleep	50%
	Negative emotions	17%	Good governance	Political participation	40%
Spirituality	33%	Services		40%	
Health	Self reported health	10%		Government performance	10%
	Healthy days	30%	Fundamental rights	10%	
	Disability	30%	Donation (time & money)	30%	
Education	Mental health	30%	Community vitality	Safety	30%
	Literacy	30%		Community relationship	20%
	Schooling	30%	Ecological diversity & resilience	Family	20%
	Knowledge	20%		Wildlife damage	40%
Cultural diversity & resilience	Value	20%	Living standard	Urban issues	40%
	Zorig chusum skills (Thirteen arts & crafts)	30%		Responsibility towards environment	10%
	Cultural participation	30%	Ecological issues	10%	
	Speak native language	20%	Per capita income	33%	
	Driglam Namzha (Etiquette)	20%	Assets	33%	
			Housing	33%	

Table 3: Respective weights of 33 indicators

Each domain contributes almost equally to our happiness. In contrast contribution to unhappiness increases the difference in relevance. Health does not bring fourth unhappiness as strong as education does.

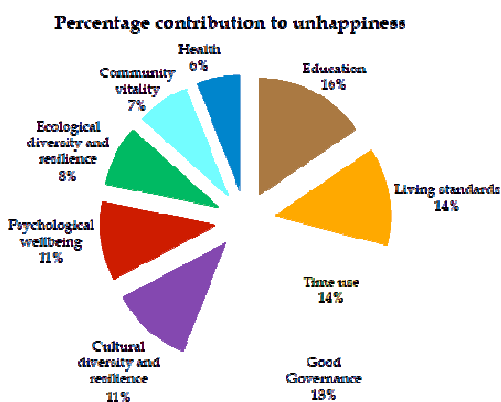


Figure 20: Contribution to happiness

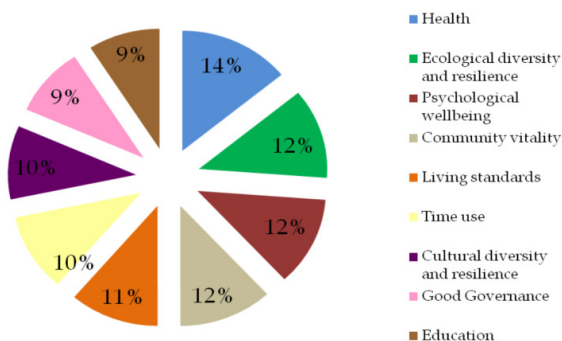


Figure 5: Contribution of domains to GNH index

Image Collage 3.5: Source: Karmna Ura et al. (2012) p. 6, p. 32, p. 42

Out of these relevant domains “Wellness Index” original draft tested suitable indicators from “Psychological wellbeing”, “Health”, “Time use”, and “Community vitality” since they contributed most monitoring value for a zone therapist entrepreneur.

At the Method chapter of SCRUM it is explored how these fields are divided into own pillars of relevance; Current Illnesses, Physical activity, Spiritual activity, Social engagement and Nutritional behaviour.

By monitoring these fields a holistic perspective to wellness is suggested to increase client awareness in own wellness according to original hypothesis.

3.6 Service innovations

This chapter explains the relationship how customer relationship is maintained regarding key activities. Two independent service innovations: “Share Charity” and “Satisfactory Index” promote the main product of this thesis, wellness metrics named “Wellness Index” (W.I.), also referred to in Appendix 1. These innovations create added value and also affects CRM and Revenue aspects of BMC.

“Satisfactory Index” shares some values with the movement of Pay what you want (PWYW)

Pay What You want seems to be an ancient idea. Street performer is happy to do his art without expecting to get paid. A by passer may of own kindness repay for the experience. Earliest record known of "Pay What Your Heart Feels" is from 1984 at Annalakshmi Restaurant at Bangsar, Kuala Lumpur, Malaysia, inspired by Swami Shantananda Saraswati. This concept is still inspiring restaurants in America/ Stephanie Storm and Malcom Gay (2010). They describe how “One World Everybody Eats” restaurant founded 2003 by Mr. Peretz is operating by such concept.

Image 3.6 on next page gives a visual explanation by Richard Reisman (2011), (the pictures in the collage are extracted from his own homepage, 30 January 2014).

Own concept of satisfactory index operates similarly.

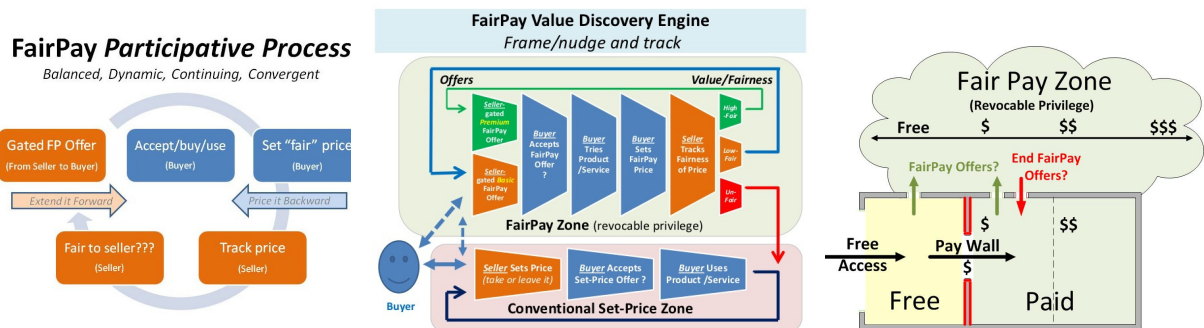


Image 3.6: online source; Richard Reisman (2011)

An initial suggestion of what my services are worth is given, 48€/h. where after clients are allowed to relate whether or not my services provided value for the initial repayment suggestion.

The customer is free to use this suggestion or express own value for my services (X).

1. Customer gets the Quality Warranty, (“Satisfactory Index”), after filling the “Wellness Index”.
2. Engagement in zone therapy session.
3. Customer pays me according to satisfaction:

If delivered service as promised; service exceeded expectations or if service didn't fulfil the expectations (Y).

In each case (100%) valuable feedback is obtained of where I am able to improve my services or confirmation of that what I am doing is working.

Image 3.7 illustrates of how before value X is compared with after sales value Y. X and Y are not constants they are Dynamic. To the right one single event is illustrated but the dynamic pricing will on the long term give an efficiency cluster where an average sustainability rate should be at. This way offered services are affordable for the client regardless what day it is of the moth.

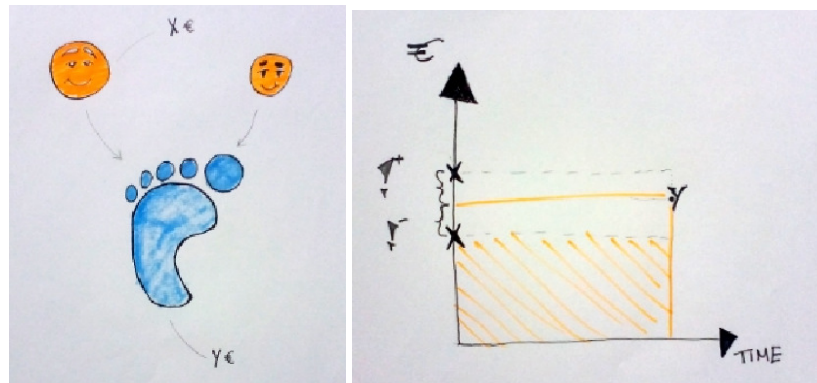


Image 3.7: Illustration of $X:Y = 1$?

The relation between X: Y is also important value describing how efficiently own services are offered.

“What the criminology literature tells us about this moral motivation is that it is not about character, and it is not about values. On the contrary, it is various aspects of the situation that individuals find themselves in, what they think about this situation, and what they expect others to think about the situation, that plays the major role in determining how they conduct themselves”. / Joseph Heath (2008)

People are eager to do the right thing, and even the minority who do crime, actually spend more time doing more good than bad. By in advance setting the expectations and adjusting the situation, people understand I need to get paid and they trust I will not hustle them. This symbiosis with the clients welds freelancers closer to them.

If the market value plunges below the upkeep costs a decision must be made how much charity is meaningful according to Daniel Pink (2011) and Martin Seligman's (2004) research, studied further in the chapter of Self motivation.

Plunging market reaction will generate a new product of zone therapy charity program, "Share Charity". Such charity program would become an extension to the original product of this thesis, "Wellness Index".

At the moment the concept of "Share Charity" as mentioned in Blue Ocean Chapter 3.3 is based on corporate philosophy as expressed at chapter 2.1: *"Sharing charity by donating of the skills of your trade for others thru healing experiences"*.

The basic idea is to donate of own skill directly to your local community thus minimising the cost of transformation from one valuable into another. Instead of spending unnecessary CO2 or administrative costs one gets to donate skill directly to the target of own choosing. (Additional value created! According to teachings from chapter 3.3).

This philosophy is incorporated on own entrepreneurship but could be extended as a new service product offered on consultant basis to external buyers. However this thesis focuses mainly on "Wellness Index" as product of innovation.

For this year 24 free sessions are tested to what extend this self leadership brought meaningful sustainability to the business. Local handicapped are offered zone therapy free of charge.

The service products as "Share Charity" do not directly increase wellness awareness, but might market the product of "Wellness Index" to wider audience.

"Satisfactory Index" in it self does not contribute to increased wellness awareness but it operates as the gate in to practising "Wellness Index".

"Wellness Index" in turn does educate users of how to increase wellness and thru repetition a higher awareness in overall wellness status may also be achieved.

3.7 Self motivation

Self motivation is explored since it affects “Customer Relationship” by “Adding Value” enough for the customers to remain loyal, motivated and happy to return to explore further service opportunities.

Daniel Pink (2011)

He refers to Sam Glucksbergs' (1962) update on Karl Dunkers' (1945) original Candle problem. These are the origin articles of witch Daniel Pink has generated an updated summarization in his book.

He describes how many researchers discover how “higher incentives lead to worse performance/ (federal reserve bank of U.S.)”. In his book he explains how three elements seem to increase motivation:

- Autonomy
- Mastery
- Purpose

On cliental level using “Wellness Index” there are full autonomy. They may pay 48euro/h without W.I. or conduct the W.I. survey and pay according to experienced satisfaction. With the survey they are more likely to remember old injuries causing reflections during therapy thus enhancing the effect and quality of provided service.

Mastery comes from several iterations of W.I. and one gets to practice higher awareness of why a certain index value was obtained at each time. If trauma happens one is able to heal faster with increased wellness awareness.

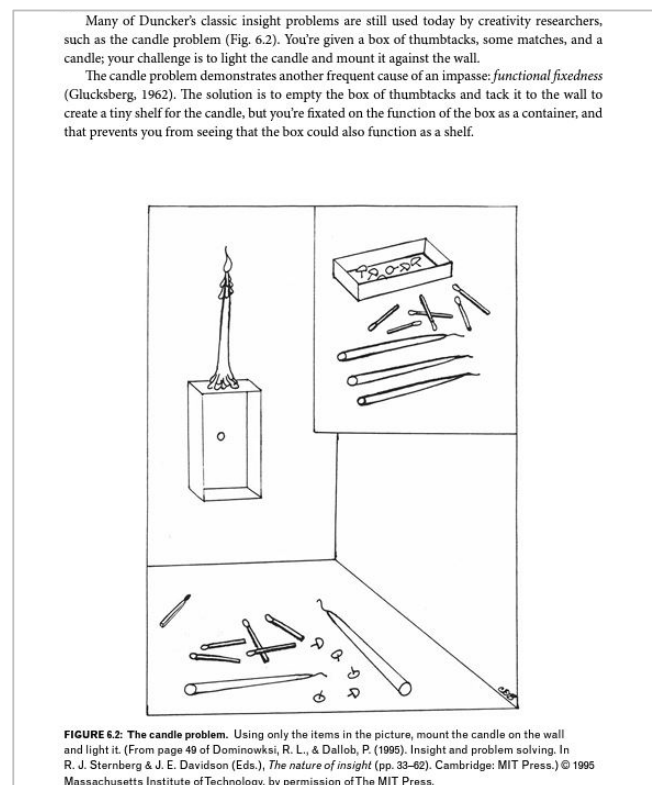


Image 3.8: Source: Keith Sawyer (2012)

Purpose will increase wellness awareness thru promotion of W.I. and shared success experiences. On own entrepreneurship the product also mantra “Share Charity” reflects the purpose part where sharing of own resources it is possible to contribute in something larger and more important than oneself.

Keith Sayers Image 3.8 describes how own services need to be as simple as possible for the customer to understand. To compare “Wellness Index” with this problem; One needs to figure out how avoid the complex concepts when solving customers problems.

How the complexity was solved is described in the methodology chapter as well as summarised at summary chapter.

Martin Seligman (2004)

Martin Seligman has developed an internet based platform in how to measure different kind of psychological affections. The test of “Meaning in Life” relates closes to the topic of this thesis, in how an entrepreneur and also his clients are able to motivate themselves (<http://www.authentichappiness.sas.upenn.edu/questionnaires.aspx>, test explored 14.01.2014).

His template is an alternative to own W.I. but does not give a wellness entrepreneur the holistic values needed to monitor the scope of trends happening at wellness industry and possible innovations to exploit.

Meaning in Life Questionnaire
Please take a moment to think about what makes your life and existence feel important and significant to you. Please respond to the following statements as truthfully and accurately as you can, and give special attention to those that have an emotional resonance and that there are no right or wrong answers. Select how true or untrue each statement is for you.

- I understand my life's meaning. [Select one: 1-5]
- I am looking for something that makes my life feel meaningful. [Select one: 1-5]
- I am always looking to find my life's purpose. [Select one: 1-5]
- My life has a clear sense of purpose. [Select one: 1-5]
- I have a good sense of what makes my life meaningful. [Select one: 1-5]
- I have discovered a satisfying life purpose. [Select one: 1-5]
- I am always searching for something that makes my life feel significant. [Select one: 1-5]
- I am seeking a purpose or mission for my life. [Select one: 1-5]
- My life has no clear purpose. [Select one: 1-5]
- I am searching for meaning in my life. [Select one: 1-5]

Questions 1-10 total of 10 items.

Meaning in Life Questionnaire
Search Score: 12
December 8, 2013
You scored as high as 12 higher than...

Meaning in Life Questionnaire
Search Score: 23
December 8, 2013
You scored as high as 23 higher than...

If you scored **above 24** on Presence and also **above 24** on Search, you feel your life has a valued meaning and purpose, yet you are still openly exploring that meaning or purpose. You are likely satisfied with your life, somewhat optimistic, experience feelings of love frequently, and rarely feel depressed. You are probably somewhat active in religious activities, and tend not to value pursuing sensory stimulation as much as others. You are generally certain of, and occasionally forceful regarding, your views and supportive of having an overall structure in society and life. People who know you would probably describe you as conscientious, thoughtful, easy to get along with, somewhat open to new experiences, and generally easy-going and emotionally stable.

If you scored **above 24** on Presence and **below 24** on Search, you feel your life has a valued meaning and purpose, and are not actively exploring that meaning or seeking meaning in your life. One might say that you are satisfied that you've grasped what makes your life meaningful, why you're here, and what you want to do with your life. You are probably satisfied with your life, optimistic, and have a healthy self-esteem. You frequently experience feelings of love and joy, and rarely feel afraid, angry, ashamed, or sad. You probably hold traditional values. You are usually certain of, and often forceful regarding, your views and likely support structure and rules for society and living. You are probably active in and committed to religious pursuits. People who know you would probably describe you as conscientious, organized, friendly, easy to get along with, and socially outgoing.

If you scored **below 24** on Presence and also **above 24** on Search, you probably do not feel your life has a valued meaning and purpose, and you are actively searching for something or someone that will give your life meaning or purpose. You are probably not always satisfied with your life. You may not experience emotions like love and joy that often. You may occasionally, or even often, feel anxious, nervous, or sad and depressed. You are probably questioning the role of religion in your life, and may be working hard to figure out whether there is a God, what life on Earth is really about, and which, if any, religion is right for you. People who know you would probably describe you as liking to stay things by ear, or "go with the flow" when it comes to plans, occasionally worried, and not particularly socially active.

If you scored **below 24** on Presence and also **below 24** on Search, you probably do not feel your life has a valued meaning and purpose, and are not actively exploring that meaning or seeking meaning in your life. You may not always be satisfied with your life, or yourself, and you might not be particularly optimistic about the future. You may not experience emotions like love and joy that often. You may occasionally, or even often, feel anxious, nervous, or sad and depressed. You are probably do not hold traditional values, and may be more likely to value stimulating, exciting experiences, although you are not necessarily open-minded about everything. People who know you would probably describe you as sometimes disorganized, occasionally nervous or tense, and not particularly socially active or especially warm towards everyone.

Image collage 3.9: Screen captures from independent test explored 14.01.2014

At Ted talk Martin Seligman (2004) describes in a similar way as Dan Pink with “mastery” and “purpose” thru his own “good life” and “meaningful life”.

Here ways of reflecting on “authentic happiness” with W.I.:

1. Pleasant life:

Related to W.I. an initial value gained from it could represent peasant life. A person could already be aware of own wellness why he has passed “Pleasant Life” long time ago. But those who are not tapped into own wellness is given an initial wellness status. Those who are fighting at terminal condition could get a little easier when increasing awareness how to improve the quality of remainder of days. The metrics suggests what an ideal life would be like. No immediate increase in wellness can yet be studied.

2. Good life

Good life represents when you are not evolving much but manage to keep your wellness index at the relatively same level time after time. You are efficient at maintaining your wellness. Now the status of own wellness awareness is tangible.

3. The meaningful life

At this stage you realize you are able to affect your W.I. to the positive and reinvent it to continue evolving. Most likely you are sharing your results with others and empowering others to reach also a meaningful life. Thus increasing not only own wellness awareness but your entire ecosystems awareness in it.

Daniel Gilbert (2012 & 2006)

Elizabeth Dunn, Daniel Gilbert and Timothy Wilson (2012) write accordingly.

Wise ways to spend money:

1. Buy Experiences Instead of Things
2. Help Others Instead of Yourself
3. Buy Many Small Pleasures Instead of a Few Big Ones
4. Buy Less Insurance
5. Pay Now and Consume Later
6. Think About What You're Not Thinking About
7. Beware of Comparison Shopping

Zone therapy is not a thing but gives experiences of an entrepreneurs handicraft

Zone therapy helps my clients to revitalise their lives

Zone therapy session of one hour tend to be a big investment but when set it in a perspective of a once a month relation one session becomes a small part of a bigger pleasure.

Prize warranty is kind of an insurance, need to be studied whether or not this gives positive effect?

Prepaid gift cards are offered but the floating prize according to client's life situation ensures easier access to my services.

Wellness index points out what the client might have overseen being important to own wellness.

Due to dynamic pricing it is almost impossible to compare one day to the next. Each day is unique incomparable with each other.

Dan Gilbert is also an interesting researcher since he explains consumer psychology in his own book "Stumbling on happiness", (2006).

In one example, p. 145-147, he describes if we are exposed to a stimuli constantly we are likely to enjoy it less and less over a repetitive amount of time, if we change flavour it is possible to temporarily get slightly increases satisfactory value. In difference if you are increasing the time cycle of repetition you are likely to enjoy the stimuli equally much each time.

This indicates the iteration time to conduct a wellness index must be long enough in order to be meaningful the next times. Too rapid iteration could kill the experience of W.I.

This is an important metric to develop for future purposes. Will frequent users lose the motivation and start to decline in wellness where random users score better? It is important to detect where the transformation between frequent and random repetition shifts. More of relevant hypothesis is to study in the chapter of Lean Start up.

3.8 Lean Start up for “Wellness Index”

This chapter is capturing how to “Chanel” staineable business by “Adding Value” to a “Customer Segment”.

The lean thinking origins from Toyotas Taiichi and Shigeo Shingo of witch Eric Ries, 2011, has transformed into a start up guide.

Eric has divided lean strategies in three captions, Vision Steer and Accelerate.

Vision

“...the company had invested in massive infrastructure, hiring, and support to handle the influx of customer of customers it expected. When customers failed to materialize, the company had committed itself so completely that they could not adapt in time.” Eric Ries (2011), p. 22.

Ries emphasizes how important it is to learn how to drive before attempting moon landing. This is why the methodology varies with each iteration of W.I.

“We must learn what customers really want, not what they say they want or what we think they should want.” Eric Ries 2011, p. 38.

Many entrepreneurs and colleagues has tested the “Wellness Index” recognizes how it is addressing the right issues of a holistic metrics for our wellness. But dos this Wellness index actually do the work it is indented to do; raise the customers wellness awareness?

Some basic hypothesis Eric Ries recommends to use are found at p.55 & 64, more appropriate hypothesizes for own wellness entrepreneurship need to be tested.

In order to capture value you need to stay tapped to the paying customer by active footwork, asking for the feedback. One needs to build a set of questions witch either fails your hypothesis or validates it, p. 140.

“The goal of such early contact with customers is not to gain definitive answers. Instead, it is to clarify at basic, coarse level that we understand our potential customer and what problems they have.” Eric Ries 2011, p. 89.

Hypothesis of increasing wellness awareness according to Chapter 1.2 might fail or be validated. The result gives greater insight what problem needs attention.

Steer

In order to start up this engine you need a minimum viable product (MVP). *“It is not necessarily the smallest product imaginable, though; it is simply the fastest way to get thru the Build-Measure-Learn feedback loop with the minimum amount of effort”* Eric Ries 2011 p. 93

This is why GNH index was modified into a MVP, “Wellness Index”. Own version is much shorter, relevant for own business and hopefully captivating enough for the customer to follow thru.

“Remember, if we are building something that nobody wants, it doesn’t matter if we are doing it in time or in budget.” Eric Ries 2011 p. 77 He also says on p. 101 that instead of marketing oneself to millions one should sell the concept to one as to start with. With each new “one” customer generates huge progress thru B-M-L feedback loop. Each new customer makes it easier to get the next one.

The “Share Charity” concept would be tested with handicapped in focus, starting with one single disabled and accelerating to the next one and next one. W.I. would be conducted on the side of this engagement

Eric Ries fills in on p170, *“Once you have found success with early adopters you want to sell to mainstream customers.”* and on the very next page *“It was getting harder and harder to find customers we would acquire at the prices we were accustomed to paying.”*, at p. 172 *“Because of our over focus on fine-tuning, we had stopped making large investments like these, preferring to invest in lower-risk and lower yield testing experiments.”*

Even if Share Charity has disabled in focus at start over time one pivot will come when their relatives and acquaintances become paying customers using Satisfactory Index. When offering free service the expectation of service will not be at its peak and people are forgiving for errors. But when it turns into paid service errors need to be cleansed out from “Wellness Index”.

Below Summary of Eric Ries Lean philosophies (2011):

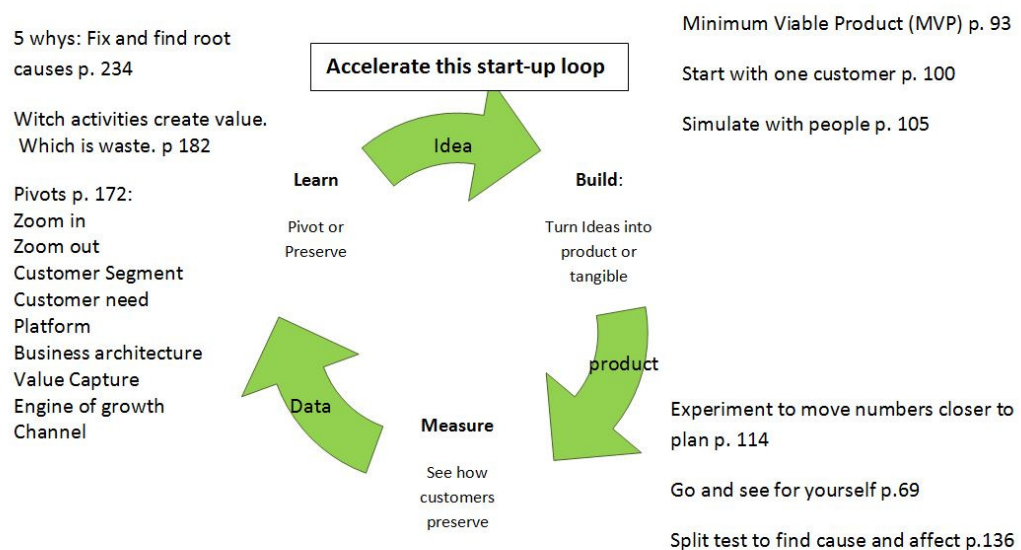


Figure 3.1: B-M-L loop inspired online source: Sacha Scua (2012)

Accelerate

Three engines of growth were highlighted by Eric Ries on p. 209. He says: *“In fact, one of the most expensive forms of potential waste for a startup is spending time arguing about how to prioritize new development once it has a product on the market.”* The company could invest energy in finding new customers, enhancing current service, improve overall quality, or driving down costs. Eric states *“Startups have to focus on the big experiments that lead to validated learning. The engine of growth framework helps them stay focused on the metrics that mater.”*

Sticky engine of growth p. 210: "...companies using the sticky engine of growth track their attraction rate or churn rate very carefully. The churn rate is defined as the fraction of customers in any given period who fail to remain engaged with the company's product", "if the rate of new customer acquisition exceeds the churn rate the product will grow." This engine of growth is better suited to test the value hypothesis.

You would focus on either increase the amount of new customers to keep on growing or increase incentives for existing customers to check back more frequently.

Viral engine of growth p. 212: "Customers are not intentionally acting as evangelists; they are not necessarily trying to spread the word about the product. Growth happens as a side effect of customers using the product."

"The viral coefficient measures how many new customers will use a product as a consequence of each new customer who signs up." The viral coefficient needs to be greater than 1:1, not 1 nor 0,9 but 1,1 or greater.

A success story of Hotmail was given when they added at the bottom of every single e-mail the message "P.S. Get your free email at Hotmail". This element gave result within weeks and six months later there was 1 million new customers and five weeks later the 2 million mark was broken. Now a day's Hotmail is pretty much forgotten due to Goggles offensive to provide larger capacity regarding the storage space as well as send thru size for attachment, (an example how growth engine is broken by competitor superiority).

Paid engine of growth p. 216: If a company wants to increase rate of growth, it can do it in one of two ways: "increase the revenue from each customer or drive down the cost of acquiring new customers."

LTV (Life time value) represents the amount of money a customer uses for the product over his lifetime.

CPA (cost per acquisition) represents as example cost in advertising to attract new customers.

When $LTV > CPA$ the engine generates growth. In other words it is important to stimulate LTV and if possible holding back on CPA.

Summary Table 3.3: Source Ries (2011)

According to own hypothesis's sticky engine of growth seems to be most relevant as increasing incentives for customers to follow up with repetition of W.I..

The real challenge comes the day the engine of growth runs out of gas. "*The product would continue to grow until it reached the limits of that early market. The growth would level off or stop completely.*" The difficulty lies in realizing when this slow down happens, shift could happen in months or years. This is why organizations must master

adaptive strategies. The company needs to manage a portfolio of simultaneously fine tuning the engine of growth as well as develop new sources of growth.

Toyotas Taiichi Ohono developed the 5 why technique. The idea is to ask the question why five times to understand what happened. It sounds easy in theory but you need to dig deeper to reveal the root cause to the issue in hand.

Lean start up focuses on increasing the amount of new customers and revenue from offerings that did not exist before, innovations.

As mentioned in chapter 3.2 "Monitoring metrics will gives possibility to calculate witch segment will be profitable enough to focus next on as the handicapped entry has played out its role of growing the business". Also emerging trends can be identified with W.I. These trends can be incorporated into own business and refined into industry revolutionising standards.

However the first pivot lies in customer need or value creation pivot measuring whether or not "Wellness Index" is a tool with what increase clients wellness awareness.

Methodology and Summary chapter explains some future pivot suggestions.

4. Methodology

4.1 SCRUM

This scrum chapter time schedules iterations thru B-M-L loop in a realistic way why it is studied in greater detail for own entrepreneurial purposes.

This model was presented by Matti Kuikka at International at Project management course, Turku University of Applied Science, 28/5 2013.

At p. 138 Eric Ries (2011) describes a technique called “*agile development*” which appears to use elements of SCRUM, a project management tool. This tool is usable when breaking down grand vision into its component parts. “**Sprint backlog**” represent a series of user stories with one month iteration cycles. Instead of writing a technical burn down chart the stories are written in the point of view from the customer. This helps engineers to focus on the customer’s perspective thru out the development process.

Each “**sprint**” can be used to generate hypothesis of value or growth.

More of scrum can be viewed thru YouTube link <http://www.youtube.com/watch?v=XU0IIRItyFM>, edited 20/02-2012, last reviewed 1/7-2013.

Scrum project management method teaches; one single entrepreneur needs a vast network, according to basic project management structure. One can’t be own manager, steering group etc. Scrum has the least functions in project management team why it is important for a one man entrepreneur to focusing on such structure.

In this way an entrepreneur needs to have competitors in own team and develop not zone therapy as such but the close network relationships. As Kari Kaario (2009) sums up in “*Transformational Kaleidoscope*” that business oriented solutions generates the profit margins.

In order to mimic ambidextrous organization we still need some kind of top management who binds us together an independent “*osuuskunta*”/cooperative who monitors and organizes the networking.

When customizing GNH index into relevant sprints for own entrepreneurship, the most important field of sprints generating hypothesis for growth involve:

- Current Illnesses,
- Physical activity,
- Spiritual activity,
- Social engagement
- Nutritional behavior.

These sprints are customizable for each client or entrepreneur if sold as consultation product to external buyers.

For own business, the relevance of each sprint needs to be determined. Sprints usually are separated by amount of time used to do the actual work of a sprint. But at this stage the interest of using sprints seems to be according to relevance. First when pivoting into a technological platform, time becomes more relevant and planned in greater detailed.

These sprints have been tested and below summary of experiences from first draft wellness index which are iterated and improved into a second draft (sk. customer need pivot).

Sprint backlog:

Valuables to cover are gained from previous chapter 3 with presented theories:

- 1 Customer added value according to Blue ocean strategies.
- 2 Value of innovation when attempting to balance a sustainable ratio of exploring and exploiting functions according to ambidextrous theories.
- 3 Value in Self leadership to motivate clients continuously to reengage W.I. and my services.
- 4 Metric values describe how well a sprint is transformed into measurable mathematics.

Sprints are catalogued by own abstract judgment why a simple three point system is used (* * *).

(*) One point represents little occurrence,

(* *) Two points represent fair amount

(* * *) Three points represent extensive coverage.

Appendix 2 gives example of how valuables are differentiated from each other in each sprint. To survive this iteration 6 points are needed in total.

Also a unit of time (h) is needed to transform the sprint into actual story/valuable and if possible increase the value of the sprint.

2h is declared as standard value and may vary depending on the challenge of developing the sprint.

Numbering at the second draft of "Wellness Index" needs to be reengineered according to the available sprints gained from these tables.

Appendix 2 is further summarized appendix 3.

4.2 Empirical research

Concept of first draft “Wellness Index” was inspired by Bhutan’s GNH index.

The first draft of W.I. was too specific why misunderstandings were easily generated. Graphics was invented on the run to the questionnaire.

The second draft was more general however own agenda was dictating available choices for others, and perhaps it also should in order to keep the metric values relevant for own business.

The copywriter issue for the graphics is an obstacle needed to resolve before publishing third draft of “Wellness Index” on social medias for next pivot trials. Some adjustments need to be engaged to the metrics according to the findings from the datasheet.

Also the data valuables need to become clear when pivoting with into a technological solution.

4.3 Datasheet

Excel table is used to summaries the existing draft iterations of wellness index in a unified system.

Even if the metrics are simplified and if one single person analyses them there is still room for human error. Due to human error the graphical barometer could momentarily flip backwards the numeric value without controller ever realizing it.

Some non-metrics could be manipulated into measurable but the manipulation part can not give any overall consistent quantitative data and must be analyzed separately qualitatively, case by case. Non-metrics have been removed as a value to manipulate the end result of wellness index values.

Non metrics are still highly valued information confirming if a sprint is distinguishing itself from others. When qualitative data will unify in quantitative numbers new trends generate new innovation services and products.

In the first draft the scope was free, the second draft showed inconsistent metrics with open grading of each sprint. The Individual scope of metrics could not be used since it

badly distorted the results; as example an ill person could have better scores than a healthier person.

The scopes of each sprint are set in between 5 and 1, shown in Appendix 4

Appendix 5 shows data collection sheet of "Wellness Index" from current demographic and gives an average value of 3,66 where the scope of wellness varies between 2,66 and 4,09.

The areas left blank shows as blank cells. These are not generating wellness value to the personal average.

This data reveals what elements combine or separates high performers from low achievers. Incentives engaging high performing segments can enlighten what innovations need to be engaged to motivate low performers to achieve higher goals.

4.4 Methodology Summary

Overall many test group comments came from the difficulty to grasp English language why Finish is added in cursive text below the English description so natives adopt the wellness index easier.

If pivoting abroad the Finish subtitles can be replaced with local languages.

After the cleansing only 13 sprints are needed to cover business relevant valuables. Two more can be added if the customer desires to evolve further on personal level.

Sprint 5 could have more coverage, self leadership chapter suggest social engagement to be an important element of personal motivation and happiness to follow thru with anything. However at this iteration stage only two sprints are tested since closeness to innovation and the business of zone therapy are more linked to the actual start up phase.

Results of this iteration described closer at Summary chapter and could give birth to a third draft where after a new pivot need to be engaged in order to develop W.I. beyond this thesis.

Burn down chart declares 124 units of (h) needs to be engaged in order to reach next pivot.

Second pivot choices, what realistically comes in mind could be following pivots:

Customer segment pivot the relevance of revolutionize wellness industry with an innovation witch captures the interest of unexpected customers.

Value capture pivot seems to be similar lily revolutionizing the wellness industry why the relevance is interlocked together. In a way sprint transformation summary already describes how to develop customer capturing values further.

Social media branding has already been deployed at tommytuomaala.wordpress.com. This thesis surrounds itself at the first pivot why studying next pivot is yet irrelevant. Wellness index need to own its copyrights before publishing it externally on social medias.

The second pivot should finalize its strategy sometime at autumn months.

Third pivot choices could surround itself with **business architecture pivot** or **channel pivot** since these are similar to each other determining how to reach customers? The occurrence should happen around Christmas.

Here the sprints start to transform from value units into time units traceable with a highly defined burn down chart.

Either the amount of zone therapy clients using “Wellness Index” is increasing or the “Wellness Index” is outsources to a partnering health service provider, (Neo hospital Mehiläinen or other).

The fourth generation of pivots is more distant and abstract but could put the product into an innovation chasm thru **technology pivot** or **platform pivot**. Hopefully the second pivot generates partners with whom to beguine the process in January/February 2015.

When this happens “Wellness Index” as a Product gains an external Product owner who dictates the rules of engagement, how to filter our relevant sprints from irrelevant ones. The product could be sold as such to someone larger able to expand or alternatively a skilled partner has joined in who knows the terrain how to proceed further.

Excel macros and could based services are already modestly investigated.

5. Summary

5.1 Discussion

Initially a much wider data collection volume was planned thru MLM networking. But since the focus was not on MLM products the touch surface to the network faded. Main source of information has been friends and colleagues at wellness industry acknowledging the problem addressed with the “Wellness Index”.

The focus should lie on a customer rather than colleagues.

Own entrepreneurship has not gained significant publicity despite marketing efforts why few actual customers have been able to conduct the survey.

Initially the index was based on excel format but due to resource demanding split test trials, the questionnaire was readjusted into more easily manageable word document. Current situation when collecting and managing metrics, excel based format clearly gives greater value. Excel format would also support value creation when continuing with a pivot into a cloud based technology or game pivot.

5.2 Findings

At a fair at HUB Salo this questionnaire could not compete with other technical gadgets measuring your wellness. Very few participated even if many recognized how useful tool it actually was. The technology appliance at the fair supports technology pivots into as example a mobile game application.

There are many Sports tracker applications measuring calories, time spent on bike, canoe etc.. The social gaming possibility needs to be investigated in greater detail. A combination of “Natureskyddföreningens; Grön: Guide” app combined with Tinder app functions is suggested as point of origin if attempting ad value to “Wellness Index” by social gaming.

Some test subjects filling the form would blindly accept the questionnaire as it was and others could become confused and cancel the filling of the form. The ones who didn't understand the questions or gave unexpected answers gave better insight in how to improve the first draft iteration.

There were two variations of test groups, the ones already monitoring personal wellness why this “Wellness Index” did not educate them further of increased awareness. The other group filled the form but could not bring findings from it into practical use, thus forgetting the template.

5.3 Conclusions

Initially innovations were suggested as means of developing wellness industry further as current resources are becoming challenged. The theories present concepts a wellness freelancer may use to ease the strain of wellness industry.

To determine the hypothesis, “Wellness Index” as an innovation for sustainable business was presented. Lean strategies searches for value for the customer, Blue Ocean strategies create such values. Ambidextrous organisations keep innovations relevant when striving for sustainable business. Self leadership helps everyone to commit into making innovations into concrete realities.

To answer the question of hypothesis: The theories are thought thru but the footwork of face to face interaction need to be accumulated. The importance of networking explains the yet low volume of returned Wellness Index evaluations.

Many questionnaires were given to test subjects to fill in as they saw fit, not to colour their judgement. The questionnaire should have been conducted more as an interview, where continuous education of correct approaches to the concept was explained. This way much resistance to the “Wellness Index” can be avoided and also promote the use of it.

The ones who filled it initially recognised the benefits of the wellness index. Few of them felt empowered to reengage it.

To conclude the hypothesis as presented in Appendix 5:

The Wellness Index does not increase wellness awareness in a significant way.

According to Lean Strategies this Wellness index should not be developed as it is. However it operates still as a powerful tool for an entrepreneur to plan his handicraft.

Sub task of determine what X: Y ratio of satisfactory zone therapy clients experience from offered services could not be measured due to the lack of paying customers.

5.4 Recommendations

For future purposes “Wellness Index” could be pivoted into a “customer segment pivot” with a completely new hypothesis. Focus should lie on how to separate different wellness behaviours as cluster of segments.

Second Pivot Hypothesis:

“Wellness Index” combined with “Share Charity” to local handicapped people increases social media interaction: (yes/no)

Measurement of significance: One engagement blog is viewed, in Salon region, at least three times. With enhanced market coverage the entrepreneurship gains significantly more paying zone therapy customers.

Sub tasks:

Paying customers differentiate them selves with “Wellness Index” and determines with “Satisfactory Index” what segment is the most profitable to focus on.

One or two “Share Charity” consulting relationships is established due to the social media publicity.

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Appendix 1

Increasing Wellness Awareness with the product of "Wellness Index". Third draft Published at <http://tommytuomaala.wordpress.com/2014/05/27/wellness-index/>, 27.05.2014.

"Wellness Index" helps me to help you.

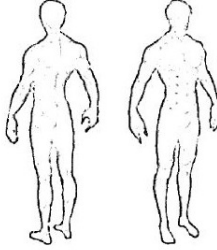
It increases your presence in your wellness before and during treatment. You gain the right treatment rather than something imagined.

Sign/mark (paumerkki) Gender: (sukupuoli): Age (ikä) Profession (Ammatti)

Illnesses or procedures (sairaudet tai toimenpiteet)

1.1 Place in the picture, your permanent injuries marked (X) and cyclic repeating conditions (O)

(Merkitse kuvaan pysyvät vauriot (x) ja kausittain toistuvat oireet (o))



1.2 Describe occurrence of repeating conditions: (kuvaile oireiden toistavuus):



1.3 Severity of your conditions in daily routines (Oireiden vakavuus arjessasi)



Spirituality (hengellisyys)

2.4 How spiritual are you: (kainka hengellinen olet):

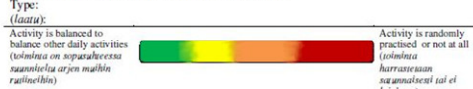


2.5 What has been the most efficient stress releasing technique you have practised? (mikä on ollut tehokkain stressin hallintaa harjoitus mitä olet kokeillut?)



Physical Activity (Fyysinen toiminta)

3.6 What kind of physical activity do perform the most at your work? (minkä laista fyysistä toimintaa toteutat eniten työssäsi?)

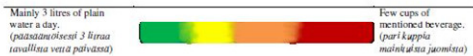


3.7 Do you engage yourself in alternative physical activities on your spare time? (toteutako muuta fyysistä toimintaa vapaa ajallasi?)



Nutritional balance (ravinto tasapaino)

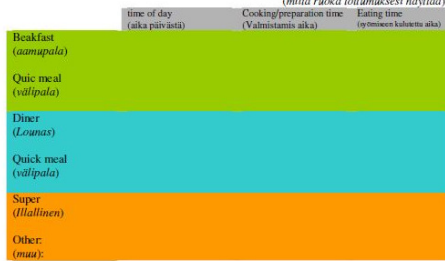
4.8 What is your liquid intake behaviour like? (plain water, sugared sparkling water, coffee etc.) (mitä juot nesteitä päivittäin? (tavallista vettä, maustettua karpalvettä, kahvia, jne.))



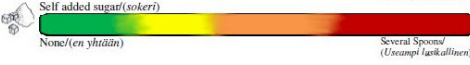
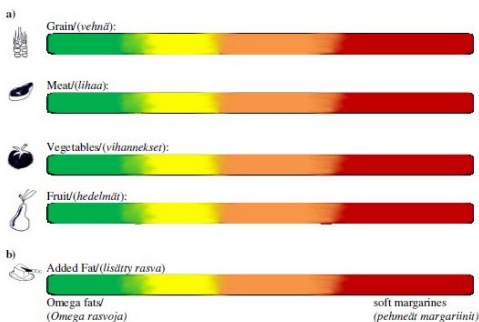
1/4

2/4

4.9 How do your food intake routines look like? (mitä ruokaa totunnaksesi nautit?)



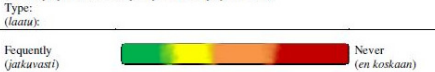
4.10 How do you distribute your average plate (kainka juat keskiarvo lautastasi)



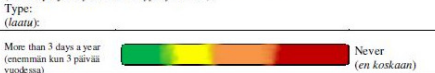
4.11 Do you use nutritional complements? Describe them as detailed as you can. (käytätkö lisäravinteita? kuvaile nämä niin tarkkaan kuin osaat)

Social engagement (sosiaalinen kanssakäyminen)

5.12 How much quality time do you share with family and friends (kainka paljon laatu-aikaa jaat perheellesi ja ystävilleisi)



5.13 How much volunteer work do you engage yourself with? (kainka paljon hyväntekeväisyys työtä teet?)



Personal wellness development (henkilökohdaisen hyvinvoinnin kehittäminen)

6.14

6.15

3/4

4/4

Appendix 2

Effort transforming sprints with multiple values into next pivot, detail iteration study.

Sprint1 (S1.0), Current illnesses questions 1-6:

Sprint	Blue ocean Value	Ambidextrous Value	Metric Value	Self leadership value
S.1.1 [(8-9) – 7h]	** Customer know what's wrong but the cyclic repetition might enlighten him of a higher picture (1h)	*** Most useful tool for quickly visualize what kind of treatment to offer (1h)	** Gives some indication of amount of hurt areas Amount of (X) and (O) (3h)	* (*) Possible to share the visual picture but not likely. (2h)
S.1.2 (-6)	the amount bar might be unnecessary since approximate amount is visually captured by the anatomy picture. Termination of this sprint!			
S.1.3 [(9) – 8h]	*** Customer may become more aware weather or not he/she experiences postural discomfort is causing impact somewhere else (2h)	** I get conformation of if treatment gives effect later on (2h)	** Calibration of scope according to target customer segment (2h)	** The scope to terminal condition discourages charring to others. But if changing scope it could be empowering. (2h)
S.1.4 (-6)	Placing Cyclic illnesses separately does not give added value. This sprint is combined with S1.1 Termination of this sprint!			
S.1.5 [(7) – 11h]	** Customer refreshes up his memory from situations what are not present at the moment (2h)	** Gain grater picture behind why one place can be hurting. (2h)	* Not directly transferable into metric values (3h)	** Estimated: moderate possibility of sharing epiphany in wellness awareness. (4h)
S.1.6 (-6)	S.1.6 Shares the faith of S1.4, 1 Termination of this sprint!			

Sprint 2 (S2.0), Spirituality questions 7-9:

Sprint	Blue ocean Value	Ambidextrous Value	Metric Value	Self leadership value
S.2.7 [(7) – 8h]	* For Finns religiousness is not a vital element, discovering spirituality is considered more relevant (2h)	** In somewhat this filters out different customer segments from each other why developing trends will be easy to follow (2h)	** Relevancy of spirituality in personal wellness becomes visible. (2h)	** Engaged missionaries could spread main concept to further levels. (2h)
S.2.8 [(8) – 8h]	* The customer is already aware of what stress relieving exercises works and what don't (2h)	** The information of what fashions trends do work gives clearer focus on engaged segment (3h)	** Need metrics, to be combined with next sprint When comparing amount with the received effect, ineffective methods can be ruled out. (2h)	*** It becomes of high value when a trend actually works above others (1h)
S.2.9 (-6)	This sprint is combined with previous S.2.8, Termination of this individual sprint!			

Sprint 3 (S3.0), Physical activity questions 10-12:

Sprint	Blue ocean Value	Ambidextrous Value	Metric Value	Self leadership value
S.3.10 [(7) – 10h]	* The customer knows what he/she exercises Weather or not the activity is balanced with daily routines gives some additional value (2h)	** Gives better insight how to sport engage segments (4h)	** Need metrics, to be combined with next sprint (2h)	** It becomes of value when one kind of exercise starts to become commonly shared (2h)
S.3.11 (-6)	Aligned with the previous sprint, Termination of this individual sprint!			
s.3.12 [(10) – 7h]	** This engages the customer to increase awareness there is another form of significant activity affecting own health (2h)	*** Great source of inspiration from customer experiences (1h)	*** Scope of activity aligned to balance daily routines is highly valuable (2h)	** Customers are expected to have blind sport for own life situation why external perspective can easier share success stories to others (2h)

Sprint 4 (S4.0), Nutrition Balance questions 11-13:

Sprint	Blue ocean Value	Ambidextrous Value	Metric Value	Self leadership value
s.4.13 [(6) – 12h]	** Customer is not expected to reflect much upon this value. But it gives birth to the insight of how liquid balance affects health. (1h)	** Low innovation value but great information source for treatment.	* Scope needs to be reengineered easier to understand. Is successfully separating healthy drinks from unhealthy ones the scope gives desired result	* Fanatics may share protein drink recipes but the main stream is considered not to be engaged in sharing drinking habits.
S.4.14 (-6)	This and previous sprint is joined together supporting each other!			
S.4.15 [(7) – 9h]	** Un reflected nothing changes but when put on paper it becomes easier to realize how much fast food or self prepared food one is consuming (1h)	*** To separate fast food segment from home made food makers is a valuable insight in relation how motivated and engaged they are in own wellness (2h)	* gives manipulative and inconsistent vanity metrics (0h)	* low value for sharing. If shared it could cause negative reactions from others. (6h if attempting to shift value)
S.4.16 [(7) – 12h]	** Modes use but good to actually reflect how ones day plate looks like however the scientific definitions for the food groups need to be simplified (4h)	** Gives good Intel if there is nutritional disorder causing symptoms (0h)	** Scope is barely functioning. What food types different segments favor is of greater value (2h)	* Committed wellness authorities are already educating their communities and those who are not considered as authority can not achieve followers by sharing own stories. (6h)
S.4.17 [(7) – 10h]	* Low value for uneducated/educated customer (4h)	*** Great value of what nutritional trends a customer are using and also explains what conditions the customer is aware of. (2h)	* gives manipulative and inconsistent vanity metrics (0h)	** If the customer is not sharing it becomes easier for wellness coach to share what nutritional drugs are generating better index values. (4h)

Sprint 5 (S5.0), Social engagement

Sprint	Blue ocean Value	Ambidextrous Value	Metric Value	Self leadership value
S.5.18 [(6)-12h]	** If answered without a thought low value but if customer actually digs out what is quality time and separates it from white noise time it becomes of greater value to realize what can be done (3h)	* Does not immediately benefit the entrepreneurship but could give some inspiration for new innovations (1h)	** Can be difficult to understand, could need some reengineering. But when understood good source of separating different client clusters from each other. (6h)	* Boasting is seldom considered as a positive value to share but this could give inspiration for wellness coaches to empower others (2h)
S.5.19 [(9)-10h]	** Awakens the uneducated how to achieve greater wellness. (2h)	*** If someone has an great idea it will easily generate new innovation to serve for others A new product could be alternative for "green office certificate" (2h)	** Good source of differentiation the scope could need some fine-tuning to fit late adopters (2h)	** The ones engaged in charity are already locally known but if reaching new audiences thru this wellness index it generates more value. (4h)

Appendix 3

Sprint transformation summary

Renamed Sprints	Estimated relevance (r) vs. / transformation effort (e) for next pivot		Iteration transformation described
S.1.1	r 8-9: e 7h	1,14-1,28	Combining cyclic and permanent illnesses in a picture
S.1.2	r 9: e 8h	1,14	Description of cyclic conditions not necessary causing symptoms at the moment.
S.1.3	r 7: e 11h	0,6	Severity of conditions in daily life (scope needs to be adjusted according to measured relevance)
S.2.4	r 8: e 7h	1,14	Change from religion into spirituality
S.2.5	r 8: e 8h	1	Combining two parameters into one. (scope needs fine tuning)
S.3.6	r 7: e 10h	0,7	Combining many different measurable in fewer. (Relevance of scope needs to be studied further)
S.3.7	r 10: e 7h	1,42	A secondary activity what could have impact in personal wellness.
S.4.8	r 6: e 12h	0,5	Several sprints combined into one. (Relevance of scope needs to be studied further)
S.4.9	r 7: e 9h	0,7	(if attempting to generate relevant metrics massive efforts need to be done to adjust the scope)
S.4.10	r 7: e 12h	0,58	The question is simplified but the scope needs some fine tuning to function as wished.
S.4.11	r 7: e 11h	0,63	The question is simplified but generates vanity metrics. (if needed metrics must be reengineered)
S.5.12	r 6: e 12h	0,5	(Scope some adjustment)
S.5.13	r 9: e 10h	0,9	(Scope needs calibration according to measured relevance)
S.6.14			
S.6.15			

Appendix 4

Measuring values unifying grading units.

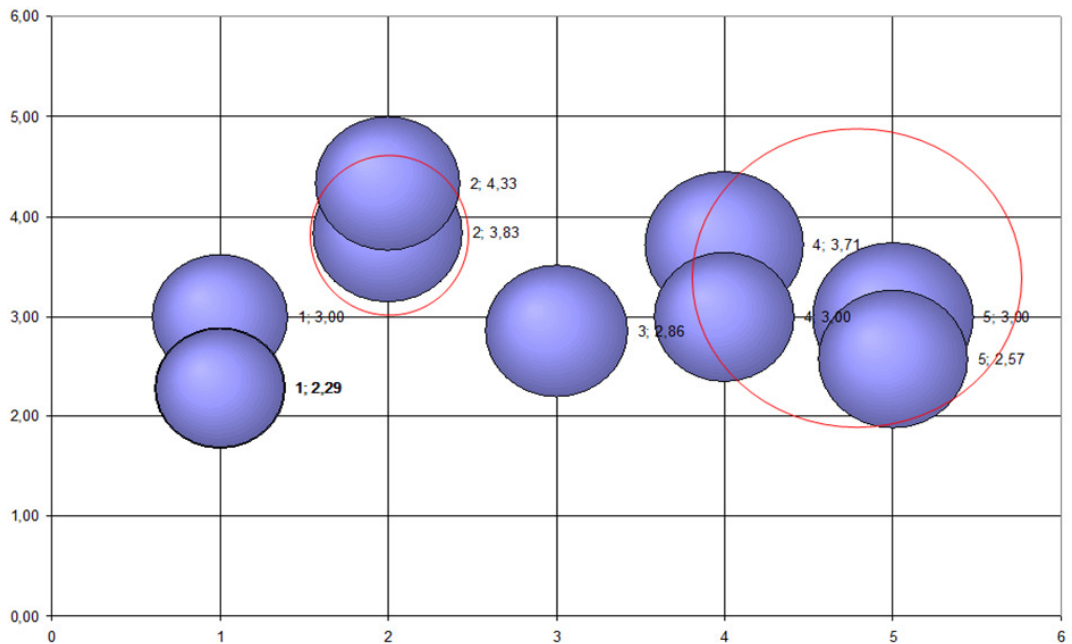
Measurable	1 (very good)	2 (good)	3 (satisfactory)	4 (bad)	5 (very bad)
s 1.1	no injuries	1-3 injuries	3-4 injuries	5-10 injuries	10+ injuries
s 1.3	no effect	almost no effect	some but not disturbing	some and disturbing	very disturbing
s 2.4	daily routines	some routines	weekly occasions	monthly occurrence	none at all
s 2.5	Used frequently	Used occasionally	Used some times	Rarely used	Not used at all
s.3.6	Activity is balanced	Activity is practiced	Activity is practiced unevenly	Activity is rarely practiced	Activity is not practiced at all
s.3.7	Activity is coordinated to compensate other activities	Activity is practiced together with other activities	additional activity is practiced	additional activity is practiced some times	no additional activity is enforced
s.4.8	pure water 2+ liters	Pure water 3+ mugs	Liquids 3+ mugs	sugared and flavored liquids 3- mugs	cup of coffees together with food/soup
s 4.10	The seven food items are grouped together as an average value is calculated for them all (the main description above defines scope).				
s 4.11	Know three items and describes why they are better than others	Name three items	Name two items	Name one item	No items
s 5.12	15-30 min daily	some occasion daily	some occasion weekly	some occasion monthly/yearly	noting at all
s 5.13	3+ days/year	3- days/year	one day a year	one day a year	only money donations

Appendix 5

Datasheet of quantitative miserable's:

Wellness Index		3,2	2,444444	4,454545	4,636364		3	3,181818		3	3,088095	3,2	2,1	4,6	Gender	Age	39,6	3,366201	Hypothesis
Nr	Singature	1.1	1.3	2.4	2.5	3.6	3.7	4.8	4.10	4.11	5.12	5.13				Profession	W.I.	Iteration	significance
1	140210_pvi	3		4	5	4	5	4	3,71	3	3	5	F				3,97	1	No
2	140323_kat	2	4	5	5	2	3	3	3,83		3	5	F	29	Nurcing		3,58	2	No
3	140114_kat	2	4	5	5	2	2	2	4,33	4	2	5	F	29	Nurcing		3,39	1	No
4	140201_mah	5	3	4	2	1	1	4	3,00	3			F	34			2,89	1	Yes
5	140201_Ai			5	5	1	2	2	2,29	3	1	3	F	44			2,70	1	No
6	140503_st	3	2	2	5	5	4	4		3	4	5	F	55	Sales rep.		3,70	2	No
7	140415_st	4	3	4	4	5	5	5	3,00	3	4	5	F	55	Sales rep.		4,09	1	No
8	140114_ttu	3	1	5	5	4	4	2	3,00	2	1	5	M	38	Student		3,18	1	Yes
9	140213_ttu	3	1	5	5	3	4	3	2,86	3	1	5	M	38	Student		3,26	2	No
10	140504_ttu	5	3	5	5	5	4	1	2,57	4	1	4	M	38	Student		3,60	3	No
11	140508_sp	2	1	5	5	1	1	3	2,29	4	1	4	F	36	Fysiotherapis		2,66	1	No

If studying W.I. status observed as sprint relation between sprints 4.10, nutritional behaviour, and relates it with sprint 3.6, engagement in physical activity we get clusters accordingly:



Nutritional behaviour does not separate achieved W.I. as strongly as engagement in physical activity. The data collection is too small to rule out the anomaly where poor nourishment supports high physical activity.

Where quantitative data become inconclusive qualitative data will contribute with further detail of nutritional behaviour. Such is sprint 4.9 witch separating poor dining habits from better, un measureable wit the unifying grading scope of Appendix 4.