Singles as a potential niche for travel tourism business organisations in Finland

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The main objective of this research is to study the potential market for a travel agency specialized in travellers who are single in Finland. The secondary objective is to produce data in order to create and provide attractive travel packages for this type of potential customers. The results of this study can thus serve to strengthen the potential for a travel agency to become a leading actor in Scandinavia, for travellers who are single. Overall, the main research question is what are the motivations for people without family or partner to travel. The secondary questions are what kind travel histories they have, what is needed to establish a travel agency in Finland, as well as what kind of products and services they would prefer.

The study consists of two parts. The first one is a theoretical part, which looks at the elemental things of what motivates people in the Western world to travel, including the individual needs for it, what are the benefits of using a travel agent, as well as how travel packages and services are designed to the customers. In addition, the first part describes psychology of tourism, different typologies of customers within tourism, and tourism intermediaries. It also includes the presentation of the methods for carrying out this study: the questionnaires being here the main methodological tool for collecting data. The second part of this study is the empirical part: presenting the results of the qualitative study and the analyses from the face-to-face interview questionnaires, which were conducted in Helsinki area.

The results of this study show that the majority of the interviewed single people are interested in having a professional travel agent specialised in serving customers who are single, because they like to experience travels with like-minded people and to have travel packages that are not made according to the needs of families, couples, or others. This kind of professional agency does not exist in Finland yet, even if it could provide specific travel packages for singles according to their preferred destinations. Nevertheless, these travel packages have to be carefully planned offering a variety of options for customers.

**Keywords**
Single people, Travel agent, Travel packages, Customer behaviour, Finland
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1 Introduction

As a travel professional with several years of experience in hospitality and travel industry, I have recognised that there might be a potential and profitable business idea to open a new travel agent in Finland, which would be specialised in a single customer segment market. Singles, who are a significant sector of population (see Official Statistics of Finland, 2016), often intentionally look different forums to meet people and to interact, and their number in Finland is even increasing. In order to establish a new yet non-existent travel business in Finland, I decided to study the potential existence of such a single customer market segment in detail and present it analytically.

Therefore, the goal of this study is to examine the travel interests and preferences of people who are single and the potential market of a travel agency specialized in potential customers who are in this social category. It seems that many people who are single (here also called single customers) do prefer destinations that are neither popular among families with small children nor pensioners. Interaction with like-minded people seems to be important for singles, but this has to be studied and tested. The study that I decided to undertake thus creates data in order to establish an international travel agency or intermediary, whose main focus is single people as customers. Furthermore, the aim is a creation of unique holiday travel packages, which would be further sold to potential single customers in Finland and abroad.

I am interested to find out what kind of social category single people actually are, as their number is considerable in whole Scandinavia (see Statista, 2017), and if they lack a travel agency answering to their interests. I will test if singles would be willing to join a company of other single people and group of singles on their travel holiday. That means that the trips would not be shared with parents with kids, pensioners, or couples, but only single people. In that way singles would have, besides the holiday experience, a chance to meet other persons with similar family and relationship ties, and so the singles could share and participate in the same activities and thus take similar sport, cultural, culinary, or natural environment activities that are more difficult to share if you are in a company of small children or seniors.

Furthermore, the study tests the potentiality of holiday travel packages that would consist of products and services potentially made in Croatia, as overall it has been becoming a more and more popular destination to travel over the past few years. The tourist visits from Scandinavian countries to Croatia in the year 2012 to 2016 have increased from cc 400.000 to
cc 600,000 visits, which accounts more than 50 % rise. In Finland, the tourist visits rose from 35 000 in 2012 to 85 000 in 2016. (see Tourism in figures 2012, 32; Tourism in figures 2016, 29.) Therefore, the potential single customer segment and the market in that country is also to be tested, studied, and analysed. Indeed, Croatia is a sea and summer destination with a strong brand identity that can be seen in numerous catalogues, magazines, and other advertising channels that exist already for years.

Croatia is known as one of best travel destinations in the world. With a stunning 1700 km coastline dotted with over thousand islands, unspoiled nature, and beautifully-preserved centuries-old harbour towns rich in cultural heritage, it offers package holidays of different kinds and for different audiences.

Furthermore, I am myself familiar with Croatian cultural background, language and practices of conducting business in its unique business culture. Recently, its EU membership and excellent growth in travel connections have made Croatia emerge as a top choice for many holidaymakers.

This study consists of two main parts. The first part is theoretical, including Chapters 1–5, presents the framework of the thesis, including the background information, objectives, research problem, theories, as well as the methodology used in the related study. It looks at the steps of what motivates single people to travel, including diverse individual needs for it, psychology of tourism, tourism products and services, consumer behaviour, tourist typologies, tourist market segmentation, branding of the travel agent and the process of establishing a travel agency in Finland.

The second part, the empirical part, presents the findings and the analysis of qualitative study, which consisted of face-to-face interviews, conducted in a public and with friends who are single. In this part, the key findings are presented. The second part ends with the summary of the results, conclusion, recommendations, and self-evaluation of the research study.
2 Research objectives

A core motivation of the hypothetical travel agent specialized in customers who are single was a desire to create an authentic travel experience customized for small travel groups who want to experience a local way of life and the finest local culinary delights of the destination country, as well as to discuss and socialize with each other. A travel agency would be also committed providing the highest level of customer service, honesty, loyalty and a high standard of ethical conduct.

The study has multiple objectives. The main objective is to study the motivations and needs of single people to travel and, therefore, potential market of singles for a travel agency. Secondary objective is to create and provide travel packages for potential Finnish customers who are single. It examines if the relationships between travel intermediaries and singles, as a travel segment should be developed to provide efficient and effective solutions for the single people customers. Furthermore, it examines what is needed for establishing a business travel agency in Finland.

Therefore, the study explores and describes if singles as customers are interested in using a travel agent, what kind of travel products and services are needed to satisfy these potential customers’ needs, and what are their preferred travel destinations. Furthermore, it was explored what the single people’s as customers stand to the idea of using and having a travel agent was, that is specialized for singles only. Lastly, it was tested if these singles would regard Croatia as their next travel destination.

Through several discussions, with friends working in a travel business and research over the internet, on whether the travel agency for single people exists or not, it could be concluded that there is no such a travel agency in Finland, specialized in single customers to travel. In that way, the travel agency would not be only the first agency in Finland to provide trips for a single people, but would also offer an unforgettable travel adventure experiences and memories in authentic local atmosphere, when conducting the trip. Meantime, it must be re-mentioned here that the number of people in Finland not having a partner is increasing (see Official Statistics of Finland, 2016).
3 Research questions

This study focuses on single people as a potential customer segment market for a travel agent, which would provide those kind of travel holidays and services. Furthermore, the study seeks to answer to the questions related to travel packages, products and services needed or preferred by singles; subsequently to broaden the goal and to become a leader travel agent in Scandinavian travel market for singles only.

Overall, the main research question of this study is:

1. What is the motivation of single people to travel (e.g. related to wish of avoiding couples or families as travel company)?

Furthermore, sub-questions are as follows:

2. With whom do singles normally travel and do they use any travel agency’s services?

3. What kind of travel agent could answer to the needs and interests of single people and what kind of services and products would singles like to have?

4. What is needed for establishing a travel agency as an entrepreneur in Finland?
4 Theoretical framework

This chapter describes the key concepts of this research: singles, travel intermediary, as well as tourism package and services. Furthermore, consumer behaviour, psychology of tourism, motivations to travel, branding are examined. This chapter presents, what motivates and makes people in general travel, including the needs for it. Furthermore, at the end of this chapter I also present the establishment of a travel agency as an entrepreneur in Finland.

4.1 Definition of a single person

Definition of a single person “a single person is someone who is not in a relationship or is unmarried. In common usage, the term 'single' is often used to refer to someone who is not involved in any type of serious romantic relationship, including long-term dating, engagement, marriage, or someone who is 'single by choice’” (Scott, Trees, & Richards 2007, 157-160).

Being single doesn’t mean that the person cannot have relationship in forms of dating or participating to different social and meeting events and so on. In my case study I research single people, who for example do not live necessarily alone, but have a roommate or a friend living with her/him and are still regarded as a single people.

Furthermore, “people may remain single for a variety of reasons, including financial and emotional or physical health issues, stress in the family, time constraints, education, career, personal preferences, advanced age or social fears, and living in a society or locality where there are an insufficient number of people of the preferred sex for romantic or sexual attraction. In some cases, single people may be uninterested in marriage, domestic partnership, or other types of committed relationships” (Scott et al. 2007, 157-160).

In my study research, it is important to know the purchasing power of the young singles. I can conclude what amount of money is customer willing to spend for their travel. Singles have lots of time on their disposal and low financial burdens, as they are mostly preoccupied themselves, which means that their purchasing power is also higher than those who have for example kids. In that sense, they are a good niche for the tourism industry and a good clientele who are willing to spend more money for their holidays, as well as they are willing to travel more frequently than the other customers (Scott et al. 2007, 157-160).
Furthermore, in my study research I study singles from 30 to 45 years old, who differ from singles that are already in pension. We thus have two segments within the single people market, which differ among themselves. However, I am strictly researching young or middle singles, who are more agile for the travel.

4.2 Travel intermediary

There are numerous intermediaries from small travel agents to large tour operators, which sell travel trips and services to travel consumers. “Tour operators and travel agents respectively assemble and retail holidays largely for the mass market. The role of tour operators is to supply holiday packages and to facilitate the link between the suppliers of travel, accommodation, facilities and services, both in origins and destinations, and the tourist”. (Sinclair & Stabler 1997, 74.)

Therefore, the difference between tour operator and the travel agent is that the tour operator usually “procures the components of the product, usually by negotiating discounted prices, and retailing it through travel agents or directly to the customer. Tour operations are conducted in a number of ways: by an independent firm specializing solely in holiday assembly and marketing; as a subsidiary of a conglomerate business with diverse interests; as a division of an airline; or linked with a travel agency”. (Sinclair & Stabler 1997, 74.)

Furthermore, it is consuming and frustrating for tourists “to research, reserve and pay for transport and accommodation, and sometimes attractions too, in advance of their departure, therefore tourism suppliers need to find effective ways” to deal with it. But because of today’s Internet technology, where all the information is much easier to obtain and diverse than before, people must have good abilities for information seeking and time for that. Therefore, many people rely on intermediaries to do this on their behalf. (Inkson & Minnaert 2012, 71-73.)

Intermediaries play an important role between different consumers and suppliers in order to supply service to the end customer or tourist. Indeed, all intermediaries, travel agents, tour operators and others “create a link between producers and tourists and provide a channel by which individuals in generating regions can research, book and pay for tourists’ products before they leave home. Travel agencies provide points of sale in the generating region for the suppliers of tourist transport, accommodation and attractions, while tour operators sell pre-
arranged packages of trips that provide assistance during the trip in the form of a local representative or a tour manager.” (Inkson & Minnaert 2012, 71-73.)

According to Cooper, Fletcher, Gilbert, Fyall, and Wanhill (2008, 373), intermediaries can provide the whole travel package, including all the transports, accommodation, excursions and entertainment, and sell it to the end consumer or traveller. The main role of the intermediaries is to bring the buyers and sellers together to improve the distribution channels and their markets. That is very important from the economical point of view.

Furthermore, intermediaries have all the services ready, as a travel package is ready for the consumer instantly. On the other hand, for an individual consumer, who wants to book the whole travel package by him or herself, doing this is often time consuming and not necessarily cheaper, nor better. (Cooper et al. 2008, 373.)

Furthermore, Cooper et al. (2008, 374) mention that having a travel intermediary also brings the benefits to the producers, consumers and destinations. Producers “are able to sell in bulk and so transfer risk to the tour operator and can reduce promotion costs by focusing to the travel trade, while consumers can avoid search and transaction costs in both time and money and gain from the knowledge of tour operator”, as well as gain from the lower prices. And the last are destinations benefits, which benefit from the international marketing network of different tour operators. (Cooper et al. 2008, 374.)

4.3 Tourism product and service

It is considered that tourism product refers to “a complex amalgam of different services, each of which must be brought together and presented to customers by the various sectors of the industry. The demand for tourism is first created, then satisfied by the concentrated marketing efforts of a wide variety of organisers who provide tourist product and services” (Holloway & Humphreys 2012, 183).

Tourism products are the fastest growing industry on the market and are constantly developing and becoming more and more creative. There are numerous products and services produced, as well as there are always new ones coming each day. Services are important for the guests, because they provide the ultimate satisfaction for the customers’ needs. If the needs are not satisfied in a desired way, then the customers are not satisfied.
In other words when customers are not happy with the service, this results in loss of interest to travel with an intermediary or travel agent again. There are also other services, which serve the needs of the consumers and not necessarily only related to the trip itself, such as catering, transport and others, but also the local population and its services, such as banks, shops, taxis and others. (Holloway & Humphreys 2012, 183.)

Furthermore, according to Cooper and Hall (2011, 29), there are different forms of products related to tourism as you can see from below:

The trip product:
This is the overall trip that a tourism consumer experiences including all firms, organizations and service moments from the initial decision to purchase to the return home.

The destination product:
This is the sum of all experiences the tourist has at the destination as a result of encounters with firms, people, communities and the destination environment.

The tourism business product:
This is the set of experiences provided by an individual firm or agency over different stages of the trip. In some cases, e.g. with respect to all-inclusive package holidays where the same firm owns or controls the core elements of the tourism system at each stage, the tourism business product may be virtually synonymous with the trip product.

The service product:
This is the individual set of service encounters that the tourism consumer experiences through their trip and at the destination. (Cooper & Hall 2011, 29.)

However, different types of tourism products combined set up a perfect choice for the consumer or tourist, characterize destination and the travel experience itself. In that way consumer also satisfies their needs and expectations, when conducting the travel. Furthermore, it is always a challenge for travel agent or tour operator to find the right combination of services to create a good travel package for the end consumer. As well as, there are different types of consumers, and the right services for a tourism product have to be applied for the certain group of consumers to match their need in best way possible.
Travel agents try to do best what they can to introduce the right travel products, despite constant changes in the world of tourism, as are force major, politics and other influences, which can be unpredictable (Cooper & Hall 2011, 29-31).

According to Weaver and Lawton (2010, 115), tourism product is a combination of the tourist attractions and the tourism industry. Furthermore, tourists primarily travel because of the tourist attractions, as scenery, different cities, villages and towns, museums, casinos and many other historical attractions. These elements all belong to the travel industry, while travellers can also decide to go for a travel, because of the weather or to see local life and meet different cultures, which do not belong to the travel industry itself. However, there are also other elements in travel industry as travel agents, intermediaries, tour operators, transportation companies, accommodation and others (Weaver & Lawton 2010, 115).

Furthermore, there are many elements included in the tourism product, which create an experience for the consumer and one of the most important element is the tour itself. “The tour is an underpinning feature of tourism, a prerequisite for tourism to occur, since the consumer has to be brought to the product or experience, has to travel, and is a reciprocal event – the traveller travels out and back. Transport and single or multiple destinations are involved. The conventional definition of tour inevitably implies travel to one or more places, called ‘destinations’” (Page 2007, 36).

Furthermore, according to Page (2007, 36), there are various forms of tours, such as bus tour, cruise and rail tours, safari tours and many other tours. All the tours have one thing in common, the experience from starting point till the end point. That is also the main issue for the traveller: to gain new experiences and see something that one has not seen before. Usually, a tour guide takes care of the customers on their excursion tour, as well as helps and explains about the destination during all the travel. Tour has its own place in the holiday experience.

Therefore, “the tour is a distinct element of the holiday and has distinct patterns and travel patterns. In view of these issues, which help to understand the nature of tourism as an entity, attention now turns to the scale, significance and importance of tourism as an international activity” (Page 2007, 36).
According to Cooper and Hall (2011, 520-521), tourism service product is a combination of and leisure hospitality, which tends to create a service product. That product is later on sold on the market usually within the travel package or as a single service as well. Therefore, he mentions that “products can be placed along a continuum of services and goods, with most products being a combination of two” (Cooper & Hall 2011, 520-521).

4.4 Motivations to travel

There are many theories about the motivation to travel. Specialists tourism studies, Robinson, Heitmann and Dieke (2011, 39), for instance, have presented simply that people travel because holidays brings satisfaction to their needs or to the conditions driving them to take an action. Furthermore, psychological factor is a main factor, which motivates people and pushes them to travel to different places, and, in general, to enjoy travel destinations, so that it even becomes a psychological need. According to Robinson, Heitmann, and Dieke (2011, 39),

Motivation to travel can be explained as a result of a psychological need (of which the tourist may not even be aware) or through a purpose or choice of the trip. When we refer to the internal factors within individuals, expressed as needs, wants and/or desires that influence tourism choices, we speak of motivators. Two persons are never the same – each individual has a different attitude and different personality, and thus a different motivation to travel. This makes the study of motivation difficult and challenging, but interesting at the same time as we can make some generalizations. However, one has to bear in mind that the motivation to travel is very often subject to societal values, norms and pressures, which are internalized and then become psychological needs. (Robinson et al. 2011, 39.)

Robinson et al. (2011) argue that there are many needs that push and pull people to travel, and they change individually and during individuals’ life course. There are, thus, constantly changing individual needs influencing people to take an action: to travel and to decide what kind of product and services they want to have that altogether, in altering situations, influence their final decisions of picking up the right choice for them (see also Ross 1994, 21). However, we can identify by the studies some general trends for different types of travellers.

Therefore, we need studies: like this one to see the choices of the people who are single. Travellers with children and partners might have different needs and motivations to travel and to take holidays than do those people who are single. But how do people make their choices, when they are picking up or choosing about their travel destination?
Robinson et al. (2011), who have studied this, argue that the details of the travel destination are in fact less important than just the possibility to have a break and go for a holiday and thus to travel. Robinson et al. (2011) describe the push and pull factors as it follows:

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Push and pull factors have become a central idea to explain tourist motivations. Pull factors can be described as destination-specific attributes or outer motivations – attractions or the destination as a whole is so attractive that it is ‘pulling’ the tourists towards it. During a tourist’s the information collection stage of the decision-making process, the prospective tourist often gathers information about the holiday or destination and attractive products and services that serve as pull factors that influence the final decision. However, the push factors are internal or inner motivations and the factors that all influence an individual when making a decision. These are described as person-specific motivations (e.g. needs and preferences). In this case, the aspects, such as accommodation, restaurants, entertainment facilities or similar elements of the holiday, are not of much relevance to a tourist. Instead, the person just feels the need to ‘get away’ from his/her current whereabouts. (Robinson et al. 2011, 40.)

Therefore, different travels satisfy travellers’ needs differently and often make people to feel more complete and content, as they feel of having an answer to their needs. If their need(s) is not satisfied, for example a travel need, people might not be content with themselves until that need is satisfied and executed. Therefore, the need to travel can be a long-lasting need, until the need is satisfied. Many people for instance, save for their travels for several years, as they are hoping to travel to a long distance and maybe to an exotic destination, which acts as their motivation. In order to satisfy their needs, they might be ready to be far, for a long time, from their loved one. “The reason for wanting to travel is an inner motive and it is related to the question of why, whereas more specific motivations determine the answers regarding where and type of holiday” (Tourism theories 2014).

On the other hand, sometimes, people just have intuitions or kind of first expectations of their preferred travel destinations or they just feel the need to travel that already make them to take an action and act fast. As it has been noted, “travel needs and motivations also underpin the first expectations and may influence the final outcome of a holiday: it turned out better or worse than expected compared to the level of satisfaction of the generated needs. Obviously once a travel need has been satisfied, it ceases to exist”. (Tourism theories 2014.)
In the area of tourism studies, Abraham Maslow has created a theory that shows a hierarchy of needs, in which some are stronger than the other ones. Robinson at al. (2011) have applied it to travel research and to their studies about tourism motivation, and recognized that lower needs, such as hunger, have to be satisfied before one wants to travel and meet people.

![Maslow hierarchy of needs](adopted from McLeod 2007.)

If one is feeling lonely, one often has a motivation to look for social interaction and social relationships – a company of other people. When applying Maslow’s hierarchy of need to tourism, the central idea of one area of need being more dominant than the other is still valid. For some tourists, relaxation (and addressing physiological needs) is the key driver in choosing a holiday at the beach” (Robinson et al. 2011, 41).
Furthermore, there are other types of needs related to travelling, for example:

(... others visit friends and relatives in order to address the need for love and affection or go travelling to make new friends. Some use their travels to boost their self-esteem and develop skills by engaging in activities and learning about new cultures. Certain types of holidays and destinations carry a certain connotation of luxury with themselves and tourists might choose these to enhance their status and show off to their social networks. (Robinson et al. 2011, 41.)

However, “unlike Maslow suggests, it is not necessarily the lower-end needs that drive tourism motivation; rather, any of the needs can become the driving force. Hence, the hierarchical nature is not applicable. Motivations overlap and the application of this theory are limited” (Robinson et al. 2011, 41).

When we look at the decision-making related to different travel destination, we can see that people take different actions, and some explore several new destinations, while some travel to already familiar travel destinations. Overall, people or tourist who have desire to travel and change their every-day place (not including a business travel) have to be motivated and triggered by a desire to conduct the travel.

What kinds of factors do influence the decision of travel and their motivation to do so? The facts, why people travel to tourist destination for holidays and different motivators have been listed by Ryan (1991, 25–9, quoted in Page 2011, 66) flowingly:

A desire to escape from a mundane environment, the pursuit of relaxation and recuperation functions, an opportunity for play, the strengthening of family bonds, prestige, since different destinations can enable one to gain social enhancement among peers, social interaction, educational opportunities, wish fulfilment and shopping. (Ryan 1991, 25–9, quoted in Page 2011, 66.)

In my study, I will see how well this fits the motivations and needs of travellers who are single and what are their main motivations to travel.
4.5 Psychology of tourism

Personality types of customers, and in my case tourists, are very important for determination of what kind of consumer types of a travel agent or intermediary would like to focus on. In that sense travel agent can determine in what type of travel tourist it want to attract. Professional study is needed in order to map different tourist types among certain populations. Ross (1994) has described personality dimensions affecting tourism behaviour. He builds on the theory of Plog, who has designed a model in which the basic personality types are so called allocentric and psychocentric personalities.

4.5.1 Allocentric, mid-centric and psychocentric people

According to Ross (1994), allocentric persons are explorer type of tourists, who want to discover new and unfamiliar travel destinations, which do not need to be organized in advance and set up as a standard travel tourist package (cf. Cohen 1972). They want to explore local life at the desired travel destination. According to Holloway, Humphreys and Davidson (2009, 72-73), allocentric people, who are discovered to be experimental, outgoing and self-confident who would rather seek more exotic destinations, travel independently and do not care about a travel agent arranging them the programme of travel. Allocentric people are usually true travellers, who like to travel on their own and find destinations, which are far beyond mass tourism, but are rather adventures type of travel, as for example; visiting deep forests and jungles, exploring local people’s life in far and remote places, where classical tourists usually do not go.

Psychocentric people are more concentrated with a familiar destination and often prefer to have arranged travel package and thus to be secure all the time. They do leave everything to be structured by an arranged program and do not want to think of anything else than that. It means that the psychocentric person wants to stick to touristic areas and are not willing to explore other things than those included in the program earlier designed (Ross 1994, 33-34, based on Plog 1973.)

Furthermore, psychocentric people are just the opposite of the allocentric people, who rather stick to their security and travel with a travel agent, which arranges a travel package for them. Usually psychocentric people tend to travel to places and resorts, which are familiar to them, stay closer to home and feel secure at all the time (Holloway et al. 2009, 72-73).
The third group are so called mid-centric people, who are mix of both allocentric and psychocentric people, who like to experiment between adventure tourism and classical travel and ready-made travel package tourism. Most of tourist and travellers are likely to fall in the mid-centric group. (Holloway et al. 2009, 72-73.)

The psychocentric and allocentric personality types of personalities are two extremes and mid-centric personality is in them between. They can be presented in an image showing the psychographic personality types:

![Psychographic personality types](image)

**Source:** Adapted from Plog (2001)

**Figure 2.** Psychographic personality types (adopted from Dilaerdogan 2012).

According to Pearce (1982, 49),

Theories of motivation have played an important role in the development of psychology as a unique area of enquiry. In their separate ways, both the psychoanalytic theory of Freud and his followers and the drive reduction theories of Hull and the behaviourists, have emphasized the importance of understanding the forces, which direct and underlie behaviour. (Pearce 1982, 49.)

Nevertheless, Holloway at al. (2009, 74), mention that “personality changes over time and, given time, the psychocentric may become allocentric in their choice of holiday destination and activity as they gain experience of travel. It has long been accepted that many tourists actually seek novelty from a base of security and familiarity.”
4.5.2 Consumer psychology

Consumer psychology is defined as the scientific study of the behaviour of consumers, which considers three primary stages of the consumption and purchase process. These processes are pre-purchase, purchase and acquisition, and post-purchase. “Pre-purchase stage tends to occur much further in advance, frequently involves making purchase decisions from great distances, and involves making decisions between intangible, highly symbolic alternatives.” (Crouch, Perdue, Timmermans & Uysual 2004, 3.)

Pre-purchase stage is usually an idea – but also a state of mind or feeling – of where you want to go for a trip, which is driven by your desire and motivation. Sort to say dreaming about the travel and later realising it.

The second stage is a purchase and acquisition stage. According to Crouch et al. (2004, 3-4):

> The purchase and acquisition stage includes the trip itself, which generally represents the core benefit for the consumer. Usually a trip is very high in experiential and hedonic characteristics, and is complex in terms of the number of individual, interdependent activities that create the overall vacation experience. (Crouch et al. 2004, 3-4.)

The third stage is post-purchase. It typically occurs when consumer or traveller comes back from a travel and shares her/his experiences of the trip as for example “the giving of souvenirs, the sharing of photographs with family and friends, and life-long memories. The post-trip stage also influences their sense of satisfaction, likelihood of returning to the destination, and the word-of-mouth passed on to other potential visitors” to visit the travel destination. Also, many consumers present the symbolic value of the travel conducted to their friends and colleagues (Crouch et al. 2004, 5).

Moreover, the relation between expectations, sensing and perceptions of the result are connected and crucial in understanding the behaviour of tourists and their decision-making processes. For instance, according to Jansson-Boyd (2010, 38) “perception and attention are two areas that are integral to understanding consumer processing and choice. The way in which consumer stimuli are evaluated is guided by our perception, which is linked to previous experiences. This in turn also affects what kind of stimuli consumer notices. If consumers do not notice products, they will not be able to purchase them.” (Jansson-Boyd 2010, 38.)
Jansson-Boyd (2010, 54) is also mentioning that people are buying their products only out of their prestige, or receiving, but do not necessarily need them at all. In other words, tourists can have a motivation to travel out of prestige, and in order, for instance, later on to discuss about their extraordinary travel with friends, neighbours, and colleagues in order to achieve higher value from others. It marks their status, disregarding if they enjoyed their holidays or not. People buy products, services, as well as goods for their own self-presentation, as a show-off who they are. The identities can therefore be created in a form of travels and where the person has been for his/her holidays. People believe that “having a clear concept of who you are and how you fit into society is important in that it generates feelings of belongingness and well-being” (Jansson-Boyd 2010, 54). Yet, the studies have rarely taken into account that this process is very discursive and the reaction from the others and to person’s travel stories create new needs for the traveller to go to more exotic or special places.

Furthermore, Jansson-Boyd (2010, 69) is discusses in his work what he calls emotional consumer. For this kind of person emotions play a major role when purchasing products and services, goods or travel. He also mentions that consumers are often driven by their emotions and might not think rationally when buying a product, which might result even in excessive consumption of goods and services and over the person’s financial resources. There can thus be both internal and external events that manifest in various ways also in tourism and tourist behaviour (Jansson-Boyd 2010, 69-70; see also Carlson & Hatfield 1993, Fridja 1993).

According to Mazanec, Crouch, Brent Ritchie and Woodside (2001, 20-21), “consumer confidence is defined as the respondent’s belief in his or her ability to accurately assess the attributes of a destination.” (Mazanec et al. 2001, 20.)

Furthermore, destination, product and consumer experience influence the consumer behaviour significantly. More experiences consumer has, he or she has a greater ability to process product information, as well as greater confidence to evaluate the products. In other words, if consumer has a lot of experience in conducting many different travels, he or she has a greater confidence and involvement to purchase more travels in the future. Therefore, “experience, involvement and confidence are articulated as primary factors involved in the consumers processing of destination attribute information.” (Mazanec et al. 2001, 21-22.)
According to Woodside, Crouch, Mazanec, Oppermann and Sakai (2000, 155), the relationship between emotions, mood and motivation to travel is signalling physical and mental exhaustion and creates social needs such as recognition and inclusion. Furthermore, a need might occur through curiosity for certain experiences as for example travel to the Amazons. (Woodside et al. 2000, 155.)

According to Woodside et al. (2000, 155):

Both types of need are often linked with the habitualized opportunity to travel (Krippendorf, 1987), and usually follow the two basic movements of any organism. These can be classified according to either avoidance or approach behaviour. In tourism the two behavioural directions are mostly described as escape from situations that bring such motivations about, or as search for something or an otherwise fulfilling experience that current situations do not afford (e.g. Iso-Ahola, 1982). Common to both of these directions is that they are triggered or accompanied by feelings. (Woodside et al. 2000, 155.)

Therefore, feelings have been described in the form of different moods, which emerge by our feelings and that creates a need or a desire to recreate and move. And feelings are “psychological sensation and representations of emotions.” (Woodside et al. 2000, 158.)

4.6 Consumer behaviour

According to Cook, Yale and Marqua (2010, 31), “consumer behaviour is the study of consumer characteristics and the processes involved when individuals or groups select, purchase, and use goods and services”. Moutinho (2000, 41) has in his definition, furthermore, pointed out that material or economic repay is not in the mind of the tourist customer:

Consumer behaviour refers to the process of acquiring and organizing information in the direction of a purchase decision and of using and evaluating products and services. This process encompasses the stages of searching for, purchasing, using, evaluation and disposing of products and services. The tourist buying decision presents some unique aspects: it is an investment with no tangible rate of return, and the purchase is often prepared and planned through savings made over a considerable period of time. That is, the vacation tourist will invest with no expectation of material and economic return on his or her purchase of an intangible satisfaction. (Moutinho 2000, 41.)
Nevertheless, consumer behaviour is also an important factor from marketing point of view, when, for example, the company wants to target a specific segment of people; like in my research, the single customer segment and their behaviour by trying to understand their wants and needs, behaviour and their characteristics. Indeed, people have sometimes similar, but also very different needs. Yet, we can see what is typical for certain segments of population, like in my case the young people who are single. Only then one can understand these customers’ behaviour, and fully execute the right marketing strategy in order to attract certain type of tourists. Therefore, tour operators and other large organisations have marketing department staff, whose work is concentrated on comprehending customer’s segmentation and customer behaviour, in order to attract different types of potential customers and afterwards to sell the right type of travel services to the right type of consumers. (Cook et al. 2010, 31.)

Nevertheless, according to Evans, Jamal and Foxall (2006, 29) “to understand the consumer response to marketing activity” it is firstly important to expose one’s product and services to the potential consumers. This can be done through different marketing channels like; TV advertisements and other printed medias. Later “advertiser message comes into contact with consumer senses”, which is exactly the point of the advertisement to attract the potential customer (Evans et al. 2006, 29).

Furthermore, when customer is being exposed to the advertisement there is a chance that the advertiser will get his or her attention. Afterwards, when the customers recognise the message and enters the so-called perception stage, starts to select, organise and interprets the message and then storing it in their memory. So, consumer starts to remember the advertisement, then desire is created to explore and acquire more information about the perceived message. Ultimately, action takes place, customer starts to purchases desired travel product and services. (Evans et al. 2006, 29.)

Horner and Swarbrooke (2007, 161) mention that once the travel agent has gathered all the necessary research data about the consumer behaviour, it is very important to manipulate so called “marketing mix of four Ps to reflect the nature of their target market.” These four Ps are: product, price, place and promotion. Furthermore, when targets of customers and their behaviour are known, all for Ps can be implemented to satisfy customer’s needs and demands.
This is where customer and companies marketing meet and interact, in order to achieve sales, where company provides the right services and products to the customer wishes, as well as customer needs and wants are satisfied through an obtained quality travel package. (Horner & Swarbrooke 2007, 161.)

Therefore, travel product must be designed to satisfy needs and demands of the customer. Price of the product has to match the goals of the company to earn the profit, as well as needs to be the right for the consumer who buys the travel. It needs to be in the right balance to be competitive on the market. Furthermore, place is important as where to obtain the product and services, it needs to be accessible to the customer. The last is promotion, setting their advertisements, through different communication channels, which target different types of consumers. (Horner & Swarbrooke 2007, 161.)

According to Wall and Mathieson (2006, 30), “tourist typologies are useful in determining how and why people differ in their tourist behaviour. Typologies can be helpful in matching tourist types to destination choice and can have implications for decisions concerning the allocations of resources, the desirability of extending facilities and services within a destination, and the marketing segmentation strategies adopted by a destination.” Furthermore, the needs of tourists are changing, as well as demands for different travel destinations (Wall & Mathieson 2006, 30). More on tourist typologies and their segmentations is described in following chapters.

4.6.1 Tourist typologies

Tourists are people whose needs, motivations and personalities differ one from another. Tourists are interested in different trips and have different expectations of what they want to see, where they want to go and with whom they want to spend their vacations. That is why it is very important to segment tourist by their personality types, in order to achieve the best possible tourism product that would fit to the right group of tourists. Therefore, “the interaction of personality attributes such as attitude, perception and motivation allow different types of tourist role to be identified” (Cooper et al. 2008, 50).

According to Pizam and Mansfeld (2009, 29-30), tourist behaviour, their personality and need are the main drive to divide tourists into different type categories. Cohen (1972) was one of the first ones who classified different types of tourists, and according to him, tourists can be
divided into four categories (see also Pizam & Mansfeld 2009, 30). These are organized mass tourist, individual mass tourist, explorer, and drifter.

Organized mass tourist depends on a travel agent, which organises the whole travel package as all-inclusive trips to a desired travel destination. The second one, individual mass tourist, does not necessarily depend on a full travel package, which is organised by travel operator, but he or she is freer. The next one is an explorer, who likes to explore the world and new exciting and adventures destinations and usually does not travel with a travel agent. And the last one is a drifter, who avoids any contact with tourists or travel agent. (Cohen 1972.)

Into my research I include only the individuals who are single, and it is analysed what kind of tourist types they represent. I will see if they follow the path between the explorer, individual classical tourist, mass tourist, or something in between. As single people have not been explored much as a travel niche for the tourism industry, I intend to take a glimpse of it.

According to Pizam and Mansfeld (1999, 12-13),

Individual holiday consumers, the model distinguishes among four different phases of holiday taking, which are related to levels of affluence and travel experience. In each phase different destinations become more or less popular, but more important is the way in which the underlying motivation for travel changes across the phases and hence the demand for different types of holiday product. (Pizam & Mansfeld (1999, 12-13.)

Four different phases, according to Pizam and Mansfeld (1999, 12-13) are:

“Bubble holidays” tourists, who do not have any experience travelling abroad nor any experience of travel, and if they do they rather stick to the travel agent who organises travel packages for them. As well they rather travel to a secure destination, which are close by where usually people live.

Then next is “Idealised Experience seekers”, who have already experienced travel and have been conducting their travels internationally, as well are seeking for more travel and have greater confidence then the previous group. They are also more flexible, open minded and curious for more adventure type of holidays. They also tend to book their holidays trough a travel agent.
Furthermore, we have “Wide Horizon Travellers”, who are already almost as an explorer type of traveller, who are not afraid to taste any kind of travel to any kind of destination. They can also travel independently and not necessarily need an agent to organise their travels, but can organise travel by him or herself.

And the last ones are “Total Immersers”, who want to experience their travel out of the box, which means they like to blend with local people and their culture. They want truly to experience their travel, where motivation to travel is not the main drive. Those people usually travel for longer period of time, as longer period of time is needed to totally explore foreign culture, like for example living with a tribe in the Amazons. (Pizam & Mansfield 1999, 12-13.)

Finally, consumers reach a stage that is almost beyond tourism, as it is currently understood. Their travel motivation is not one of wanting to experience an idealized version of a foreign culture, but rather to reproduce the cultural experience of a native of that country; to become culture, heritage, and patterns of life.

However, consumer behaviour is changing, as communication technologies are globally available as never before, which means that customers are more informed and independent when choosing their travel product and services. As well they have many choices to choose from, as Internet technology can offer more choices than a travel agent or tour operator.

But despite the fact that consumers can book their travel services directly, there are still consumers, who do not want to spend their time searching for best prices of transport, accommodation or excursions and rather want to have a travel agent or other intermediary who would book the whole travel package for them. In that regard, the customers are also willing to pay more money for their travel (Buhalis & Costa 2006, 9-10).

4.6.2 Tourist market segmentation

Market segmentation is very important for any organization or company, not just travel company. It is a process “of grouping similar consumers or business customers together in a market segment, in which the consumers or business customers exhibit similar requirements and buying characteristics” (Dibb & Simkin 2013, 16).
Consumers or business customers can pinpoint exactly the right segment of people in travel industry for the right market, which is a core marketing strategy. According to Dibb and Simkin (2013, 16),

> Market segmentation is a core marketing strategy concept that bridges the gap between diverse customer needs and behaviour, and finite corporate resources. Whether they are supplying cosmetics, mobile phones, leisure activities, personal banking, or business supplies, marketers use segmentation to help supply products and services that closely fit these customer needs. (Dibb and Simkin 2013, 16.)

Furthermore, Dibb and Simking (2013, 23) say that segmentation of markets is a very logical step towards a good and optimal pricing to achieve maximum profits for the company. That is the core value of the company as it can predict the profits and build competitive advantage among other markets. It is mentioned that, “effective segmentation requires corporations to understand both their customers and their buying habits. By focusing on these requirements, suppliers are better able to meet these needs thereby increasing customer satisfaction” (Dibb & Simkin 2013, 23).

In my study market segmentation is an important fact, as I am looking at smaller unit, the smaller homogenous subgroup of tourist population. In my study case the subgroup is single people, who want to acquire holidays and travel with a same-minded singles, customers or tourists. Furthermore, segmentation is done by the age of people, gender, and motives for travel and more.

According to Weaver and Lawton (2010, 15-170), market segments are divided further into: “Geographic sector”, which takes into account country of birth, nationality and residence, these are basic information for any travel industry and other organisation. It is basic data and standard procedure.

Next segment is, “socio demographic sector”, which includes gender, age, family, household education, occupation and income. It is important, for example, when we want to include only female or male customers to a travel, or when we want to know their income to calculate, what is the financial strength of customer, what kind of trip he or she can afford in the future. Also in my study research, age segmentation is here important, as I am interviewing the relatively young population aged from 30-45 years old single people.
Furthermore, “psychographic segmentation”, which is preoccupied with psychological characteristics, such as motivation of the people, what type of personality type customers are, what are their need and their attitudes and perception. And the last is behavioural segmentation, which is preoccupied with outcome of prior destination or product buying decision.

Additionally, according to Weaver and Lawton (2010, 157), “there are at least eight factors that should be considered concurrently when evaluating the utility of market segmentation in any given situation” (Weaver & Lawton 2010, 157) and these are:

Measurability, where the target can be measured and size in order to measure the market, is it large or small. Afterwards homogeneity, where it can be measured, as in my case study, the age group of people and compatibility, where values, needs and wants in the segment is compatible with a travel company or destination.

Furthermore, accessibility, in order to define how market are accessible, would it be easy to apply companies’ strategies to that market or difficult, as well as actionability is also very important, as you want to have the right customers for the right place. The place and customers have to match.

And last segment is durability, as in my study case for example how long single people will exist, which is important factor, as you can predict how long you will be in travel business and relevance as a matter if the product is at all relevant, when targeting a particular segment.

According to Woodside and Martin (2007, 29), customers, such as tourist, are all different in their behaviour, needs and demands. In that matter tourists choose different tourist destinations, as not all tourists think the same: some want to have sun and beach, but others would prefer ski or climbing the mountains. Despite the fact that the people are different and want to take different travels or different travel destinations, you can still group them by their similarities (Woodside & Martin 2007, 29).
4.7 Travel agent branding

What is a brand? “A brand is a name, a symbol, term or design or a combination of these that marketers attempt to promote so that the brand is well known and provides added value to a product” (Cooper et al. 2008, 581).

Therefore, brand of the company is very important, as it reveals the image of the company itself. As well as, consumers are ready to pay more for their travel if the brand of the company is known, well marketed and heard by a positive voice. In my study research case singles need to be attracted by a travel company, which is specialised for singles. In that matter travel company needs to work on its own name or brand. Branding doesn’t come overnight, but it takes time.

Indeed, best branding for the travel company is a positive feedback by satisfied customers who have already conducted their travel, which means loyalty and spreading good words about the company. In a return, the company gets a higher volume of work and higher returns. (Cooper et al. 2008, 581-583.)

Destination branding is also very important for selling a travel package to the customers, because you are actually not selling only a destination, but also yourself, as well as your company name. Today’s choice of holiday’s destinations is diverse, and choosing the right travel destination is of a big importance as the differences between them are huge (Morgan, Pritchard & Pride 2007, 21).

Therefore, Morgan et al said that, “The World Tourism Organization endorses this view, suggesting that the twenty-first century will see the emergence of tourism destinations as fashion group memberships, just as vacation trips are expressive devices communicating messages about identity, lifestyle and status” (Morgan et al. 2007, 21).

Once the positive brand of the company has been identified, it is important to stay consistent in marketing your personal image and a brand of the company. In that way the company will be able to stay above the competition and its profit should be rising as well. (Morgan et al. 2007, 29.)
4.8 Establishing a travel agency in Finland

To establish a new travel agency in Finland, you first need to have a business idea in order to execute a business plan for your future company. Business idea and business plan are described from below.

4.8.1 Business idea to business plan

To establish a start-up travel agency as an entrepreneur in Finland, you first have to start from your business idea, and afterwards, create a business plan to execute the idea of your business.

(…) “business idea can emerge, for instance, from a new innovative idea for a product or service, the entrepreneur’s personal professional or special skills, or an opportunity presented from outside. Yet a successful business idea does not need to be entirely new and unique”, but if idea is new and unique for sure you have a competitive advantage. (Enterprise Finland 2017a.)

In order for business idea to be successful, the one needs to be familiar with consumers’ behavior and later create a good business plan, which supports your business idea. “Regardless of whether your business idea is based on new or traditional service activity, experienced business advisors can offer support in assessing and developing your business idea. From a business idea, it is important to form a business plan, which supports the business idea and its implementation of a successful business in the future.” (Enterprise Finland 2017a.)

“A business plan is an important tool when creating a new business. It is a written document, which explains every aspect of a new business venture. Sometimes entrepreneurs open a new business without a business plan, which is strongly not recommended by the experts, because a business plan is a powerful tool for you company to be successful in the future.” (Barringer 2015, 19.)

According to Barringer (2015, 19), “for most new ventures, the business plan is a dual-purpose document used both inside and outside the firm. Inside the firm the plan helps to develop a “road map” to follow in executing its strategies and plans. Outside the firm, it introduces potential investors and other stake holders to do business opportunity the firm is pursuing and how it plans to pursue it.” (Barringer 2015, 19.)
Furthermore, a business plan is the company’s heart, which is essential tool to have a successful business, as well as it plays a key role to assist and plan the businesses’ profitability of a new enterprise. According to McAdam (2013, 6),

…one’s company business plan must include a calculation of the investment and other costs associated with starting business operations. One must also make calculations for the company’s regular expenses: payroll, rent, marketing costs, telephone bills, office supplies, insurance, production costs and other significant cost items that should be covered by regular income. The business plan must also consider profitability calculations for what kind of pricing model should be used for products or services in order to cover expenses. (McAdam 2013, 6.)

All entrepreneur should have a business plan, no matter, if starting a new travel agency or any other new business. In my study case, single people as a niche customer segment have been studied, in order to open a new start-up on-line travel agent in the future, which products and services would match single people’s needs and wants.

To open a new travel agent business in Finland a business plan is required and according to McAdam (2013, 6-7), business plan key concepts should include following:

- **Business idea**
  - What do you sell? Who do you sell to? How do you sell?

- **Market research**
  - Who are your competitors? What are the risks and opportunities?

- **Entrepreneur's strengths**
  - The expertise, experience, strengths, knowledge of the line of business and networks of the person establishing the business.

- **Products and services**
  - The competitive environment, image, competitive advantage sought, price level, margin structure and so on.

- **Customers and markets**
  - Customer groups or target groups, their consumer behavior, location of premises, numbers and methods of reaching them. Market situation in the line of business and sector, ratio supply to demand, competitors' strengths, weaknesses and strategies, differentiating factors in view of competitors.
Practical arrangements
Premises, location, required equipment, employees and initial financing, advertising and marketing, web pages, insurances, accounting etc.

Financial statement
Investments in premises and equipment, capital required covering costs of establishment and the first few months in operation, financing instruments.

Profitability calculations
Sales margin required to cover fixed costs and amortization of loans or other financing costs, pricing principles for gaining the required sales profits in order to achieve the minimum profit objectives. (McAdam 2013, 6-7.)

4.8.2 Online travel agency

A new travel agency does not need to rent or buy any premises, making it an on-line based travel agency, and decreasing the costs. In that way, it is also easier and faster for the customers to see and reserve a travel product. The on-line web content of a small travel agency usually includes the logo and the name of the company, photos of the travel destinations, program of the travel, as well as is designed in an appealing and attractive way to attract the potential customers. Furthermore, larger online travel agencies and tour operators’ web sites often includes different advanced reservation and paying systems, which can be also very costly for the company, but on the other hand, very convenient and fast for customers to reserve and pay the desired travel product like never before. (Holloway et al. 2009, 56.)

According to Holloway et al. (2009, 56), “the affordability of computers and the penetration of the Internet, including the availability of broadband access, have ensured that more customers than ever before can now search for information about holiday destinations, compare travel companies, as well as reserve travel products online.” (Holloway et al. 2009, 56.)

Therefore, not renting or buying the premises the agency saves a lot of money, and this money can be rather used for marketing and sales purposes, to attract future customers and establish new international business networks, as for example contracting new international partners in Croatia like hotels, restaurants, travel agencies, sailing boats, guides etc.
In the next sub-section from below we can see the process of establishing a travel agency in Finland, as well as legal and safety issues are addressed. In short, the following steps are described when opening a new travel agency as an entrepreneur in Finland.

### 4.8.3 Process of establishing a travel agency in Finland

According to Holopainen (2009, 13),

(...) to the principle of freedom of trade, legal trade complying with proper practice may be carried on in Finland:

- a natural person who is a resident of the European Economic Area
- a Finnish organisation of foundation as well as by
- a foreign organisation or foundation which has established a branch in Finland and belongs to EEA (European Economic Area).

Business can be carried on in Finland either by a private entrepreneur, in the form of a company formed by one or more persons or organisations or in the form of co-operative. The most common forms of organisation are a limited company, a general partnership and a limited partnership. In its simplest way, trade may be carried out in the form of a private enterprise. A private entrepreneur who is a natural person resident in the EEA (European Economic Area) may carry out a legal trade complying with proper practise in Finland.” (Holopainen 2009, 13.)

Travel agent as a start-up company can be established in Finland in a form of a private entrepreneur called in Finnish “Toiminimi” (“Tmi”). It means that the owner of the company acts on the behalf of the company and concludes its contracts. Furthermore, Croatia as a country also belongs to the EEA and EU zone, in that way it is easier to conduct the business between the countries (see Holopainen 2009, 14).

Afterwards, as a private entrepreneur the representative has to be notified for an entry in the Trade Register. According to Holopainen (2009, 16), “the start-up notification forms are joint forms of the NBPR (National Board of Patents and Registration) and the Taxation Administration., which in addition to Trade Register notice, can also be used for entry into registers maintained by the Tax Administration.” (Holopainen 2009, 16.)

Furthermore, according to Enterprise Finland (2017b), “package travel agencies (travel agencies, package travel, etc.) and supplier must be entered in the travel agency register maintained by the Finnish Competition and Consumer Agency.


Package travel may be, for example:

- vacation, recreation or adventure travel
- short city vacation, sailing vacation or sailing course
- hobby, cultural, sport or exhibition trips (or course) both for participants and reviewers
- exchange student trip

The provisions of the Package Travel Act generally apply to all package travel organisers and suppliers as well as agents of a foreign travel operator irrespective of whether the package travel trading takes place in fixed premises and/or on the Internet.” (Enterprise Finland 2017b)

Furthermore, “private traders (Tmi) submit the following appendices:

- A receipt of payment of registration
- Extract from the Trade Register (not older than one month)
- Extract from the Population Information System
- Certificate from the Register on Bankruptcies and Reorganisations, see Legal Register Centre
- Extract from the guardianship register, see Local Register Offices
- Plan on future operations” (Kilpailu ja kuluttajavirasto 2014a.)

The task of the FCCA (Finnish Competition and Consumer Agency) is “to secure the claims of purchasers of trips if the travel agency goes bankrupt. For this reason, the FCCA must continuously monitor the adequacy of securities lodged by travel agencies. In addition, the FCCA monitors the quality of the operations and invoicing practice of registered travel agencies and the scope of the activities.” (Kilpailu ja kuluttajavirasto 2014b.)

Furthermore, the protection of the travel agency and customers should be a priority for all travel agencies. Therefore, “the rights of passengers depend on whether they have purchased a package tour or choose to travel independently. In the case of a package tour, the tour operator is responsible for the services included in the trip, such as transport and accommodation. If there are deficiencies in travel other that than that relating to a package tour, complaints should be made to the company responsible for the trip. Passenger rights in
public transport depend on the means of transport or mode of travel.” (Kilpailu ja kuluttajavirasto 2014b.)

Ethical and safety issue of the travel agency are in question. According to Kilpailu ja kuluttajavirasto (2014), “before purchasing a package travel product, it is always a good idea to make sure that the agency you are thinking of using is entered in the register of package travel agencies maintained by the Competition and Consumer Authority. A check of the register of package travel agencies also provides you with information on what security the agency has lodged as collateral against advance payments made by customers.” (Kilpailu ja kuluttajavirasto 2014c.)

4.9 Conceptual framework

The key concepts of my research are: single people, travel intermediary, tourism package and services. These concepts set the basis for the theories that I use in this study, which are: typologies of tourists, consumer psychology and behaviour, tourist market segmentation, branding of the travel agent, as well as establishing a travel agency in Finland as an entrepreneur.

In the figure below, we can see how my empirical research, based on my literature review and their key ideas answer to my research questions.
Singles as social category
Motivations to travel
Consumer behaviour
Psychology of tourism

Travel intermediaries
Tourism products and services

Travel agent branding
Business idea
Start-up process of the company

Singles’ preferences of travel
Holiday package for singles
Establishing a travel agency for singles

Figure 3. Conceptual framework.
5 Research methodology

This chapter focuses on the research philosophies of the study and research methods, my data collection analysis, validity and reliability and ethical issues.

5.1 Research philosophy

“Research philosophy refers to a system of beliefs and assumptions about the development of knowledge”, in a particular field, where the research wants to take place (Saunders, Lewis & Thornhill 2016, 124).

The research phenomenon in this study is to study a singles customer segment market and its potential to travel with a travel agency aimed for single people. The main focus is to create and provide travel packages for potential Finnish single customers and subsequently broader its goal to become a leader travel agent in Scandinavian market for singles only.

Furthermore, objective of the thesis is to develop a travel agent, which would be suitable for single people only, where single people would feel comfortable enough to travel with other single-minded people, which means that they wouldn’t be accompanied or mixed with other customers like couples, seniors or family customers and other customers groups.

Overall, the main research question is what are the motivation and needs of the single people to travel. The secondary question is, with who do single people normally travel and what kind of travel agency could answer to the needs of single people, what kind of services and products single people would like to have, as well as what is needed to establish a travel agency in Finland as an entrepreneur.

Saunders et al. (2016, 122) have developed a research process onion which can be described as “the diagram we use to depict the issues underlying the choice of data collection techniques and analysis procedures”, where the layers are described as a philosophy and approach to theory development.
The following picture shows the research onion and research methods linked to it:

![The Research Onion](image)

**Figure 4.** The Research Onion (see Research Methodology 2017).

In the research design process, it has to be clearly stated what are the ontological assumptions. They deal with questions what exists in the world. They are assumptions about the nature of reality, which can vary, as there are many cultures, philosophies, and peoples in the world, and in this study research, human actors and organisation constitute existing entities. My epistemology is concerned, in the context of business and management, of knowledge-production created by textual and visual data, from earlier academic studies, and narratives of people related to their travelling habits (see Saunders et al. 2016, 127).

What produces valid knowledge in my study research is data, which is obtained from face-to-face interviews. The interviewees’ preferences, ideas, and thoughts are taken as a valid knowledge, as that is based on their experiences, values, and motivations. I build my analysis and final conclusion on their knowledge of the world.
The second layer of the onion is the research approach inductive, abductive, or deductive. I conducted my research from a deductive approach, as I had first a literature review of the issue of my interest, and I start to collect data about the phenomena, explore it in details in order to create a data package, as well as the theory helped me to draw conclusions (see Saunders et al. 2016, 145). The data has to be collected systematically in order to explore the phenomena.

5.2 Research strategy and method

In this study, qualitative research is applied. Case study as such, “involves collecting and analysing information from multiple sources, such as interview transcripts, observations, and existing documents, case study research sometimes requires the researcher to spend more time in the environment being investigated than is the case with other types of research” (Hanckok & Algozzine 2016, 29-30).

My research study draws from face-to-face interviews, in which ‘where’, ‘how’, ‘why’ and ‘what’ questions are used, in order to get the data and answers as precise as possible. This study research also includes interviews that are conducted over the phone with the singles.

Therefore, as with most research, doing case studies creates opportunities for the researcher to explore additional questions through the act of investigating a topic in detail. Doing case study research means identifying a topic that lends itself to in-depth analysis in a natural context using multiple sources of information. (Hanckok & Algozzine 2016, 29-30.)

According to Gerring (2006, 29), “a case study may be understood as the intensive study of a single case where the purpose of that study is at least in part to shed light on a larger class of cases (a population). Case study research may incorporate several cases, that is, multiple case studies”. (Gerring 2006, 29.)

This study research is presented as a single case study with its holistic design. Furthermore, it is studied the potential market of a travel agency for single travellers, with the main focus to create and provide travel packages for potential Finnish customers and subsequently broader its goal to become a leader travel agent in Scandinavian market for singles only.
Overall, the main research question is: What are the motivations and needs of single people to travel? and the secondary questions are: With whom do singles normally travel and what kind of travel agency could answer to the needs of single people? and what kind of services and products single people would like to have? and what is needed to establish a travel agency in Finland as an entrepreneur.

5.3 Data analysis

According to Gerring (2006, 21), “traditionally, the case study has been associated with qualitative methods of analysis. Indeed, the notion of a case study is sometimes employed as a broad rubric covering a host of no quantitative approaches – ethnographic, clinical, anecdotal, participant-observation, process-tracing, historical, textual, field research, and so forth.” (Gerring 2006, 21.)

In this study, I have used a qualitative method. The questionnaires are used as a tool, to find out the answers of interviewees. Furthermore, the interview does not only include a set of defined questions, but might also include additional questions during the whole interview session.

In that way, study research also includes, especially in recommendations and conclusions, reflections on the life situation, Finnish culture of building relationships, and unspoken preferences of single people that have to be taken into consideration in the travel business.

In this study, the data collection is conducted by face-to-face interviews, as well as conducted over the phone and carried out on in the public places by encountering people in the busy areas of Helsinki, for example the Kamppi center and other public areas, such as school lobbies, libraries and so on.

Furthermore, answers were also collected among friends who are being single, by meeting them face-to-face at homes. There are two questionnaires, the first one includes sixteen questions and the other questionnaire, which was taken additionally to find out more information about the singles and it includes ten questions. Afterwards, data is collected and analysed qualitatively.
I as a researcher have obtained an understanding of what kind of data is needed and whether that information can be obtained internally or externally. Finally, the relevancy and the reliability of the data obtained have been evaluated.

Data presented in this study were collected and sorted by their similarity. The findings show what single people think about the travel agent, which is specialized in single customer segment, what is their motivation and need to travel, what kind of holiday packages would single people like to have when conducting the travel.

Furthermore, data collected give the input for creation of the suitable travel package (see Appendix 2), which is adapted to the single customers wishes and hopefully positive boost to start a travel business. As well other data are collected as what are motives and needs of a single people to travel, their travel habits and preferred travel destination.

5.4 Validity and reliability

According to Saunders et al. (2012, 684), validity is “the extent to which data collection method or methods accurately measure what they were intended to measure. The extent to which research findings are really about what they profess to be about.” (Saunders et al. 2012, 684.)

In order to have a high external validity, which means that the results of my sample can be applied to a larger population, people were included from different neighbourhoods, different income groups, educational levels, form of living (alone or in a shared household) and so on. Therefore, to have a high internal validity, all the questions were analysed carefully, and it was seen why some differences or similarities occur.

According to Saunders et al. (2012, 680), reliability is “the extent to which data collection technique or techniques will yield consistent findings, similar observations would be made or conclusion reached by other researchers or there is transparency in how sense was made from the raw data.” (Saunders et al. 2012, 684.)

Reliability is aimed to be reached as well as possible, as there is no influence by me as an interviewer on; what the answers are like, honest or dishonest ones. But regarding that there are many actors interviewed; it can be concluded that the majority of similar or same questions
answered are valid. In other words, the majority prevails. A gathered data and information is used for the purpose of the decision-making.

Furthermore, interviewees were interviewed also as a group interview, in some cases more than two people answering same questions at the same time, so the reliability might be here in question, as the interviewees have been able to influence on each other. The risk was that the answers could be same or similar. In order to avoid that, I have been assisting them with more detailed sub questions and necessary explanations, as what I really mean by the questions. In that way, the reliability of the answers was more accurate and precise.

The research consists of two questionnaires (see Appendix 1), the first one includes sixteen questions and the other questionnaire, which was taken additionally to find out more information about the singles, includes ten questions. All questions have some multiple choices and some with open space for more free explanations and individual reflections. The target group of the survey are people from 30 to 45 years age group, further divided into two groups 30–40 years old and 40–45 years old, single men and women from Finland from Helsinki area. The survey was held in public, as well as in private, and it took 1–5 months to complete.

Furthermore, I tested the interview first and then I added a few more questions, such as; if the interviewees had ever heard about any travel agency offering trips for single customers in Finland, as well as what are the branding suggestions for the travel agent to be seen and recognisable on the market. Additionally, I have decided to conduct another interview round, which involved additional six people, to find out more information about the single people their travel destination, travel products and services and what motivates them to travel.

Nevertheless, most of the interviewees were held in person one by one, so the risk of influencing the answers was minimal, and the questions were explained in detail. Furthermore, interviews were conducted in English (my non-native) language, which was understood by both parties. Interviewees’ native language is Finnish. The atmosphere when conducting the interviews was relaxed with all the interviewees.
5.5 Ethical issues

The research ethic of the interview situation is of an issue, as the interviewees might not be comfortable with a question “are you single?” so there is a risk to interrupt their privacy. In any case the interviewee is not forced to respond to the question, but she or he still can answer other questions, despite not answering the first verbal question if she or he is single, so the questions can be carried on, without interrupting the privacy.

The interviewees’ names and surnames are not collected, as they certainly feel more comfortable answering the questionnaire as anonymous persons. Their personal confidential data is anonymously mentioned in the study research.

My role was an outsider researcher, and I was looking at my research object from outside. Moreover, I do not have any travel company (yet), and therefore I am not working for any company or any other institution or social bound which would be directing my research. As an outsider and researcher, I have in a way free hands to get as relevant and objective data as possible.
6 Analysing the findings

This chapter represents the analysis of findings obtained from both questionnaires. Furthermore, the analysis of the first questionnaire is divided into four sections, which are personal information, travel habits, preferred travel package and branding of the travel agent and are explained from below.

6.1 The studied group of singles in Helsinki area

The gender distribution was equal and among 16 interviewed persons, there is equal representation of genders: 8 males and 8 females who were questioned. All single males live alone, and do not share a household with anyone. Furthermore, we can see that all eight single females despite being single, do not live alone, and share their household with other people, for example sharing the whole house, with separate entrances.

Through the conversations related to the area of living, it can be assumed that the living costs and rental agreements of the apartments, rooms or a house in the Helsinki city centre is more expensive then, rents and other living costs outside of Helsinki area.

Therefore, it seems that many people share a room in city centre of Helsinki. There were only few people who actually own the place. The information is important to see how much money is spent for travels, which we can see in the next coming figures.

The aim of my interview question on housing was to find out if single people live alone or not, as this may influence the decision making when choosing a travel, as well as single purchasing power.

Furthermore, we can see how the age group of the interviewees can be into two age subgroups, and how they are divided by gender.
Figure 5. The age groups of the interviewees and the gender representation

In above, the age group is divided in two subgroups:

- 30 – 40 years old and
- 40 – 45 years old.

In the study group are four males and four singles, from 30 to 40 years old and in the other group, which is from 40 to 50 years, we have five males and three females.

The two age groups were included in the study in order to prevent the study to include only “young” people, but still limit it to the age of 45 years. People at this age also often have stronger purchase power.

In that matter, it is easier to match people with similar or even the same age group, and thus maybe succeed in creating and answering to similar generational interests, because of similar thinking, expectations, status and mind-sets, which are all important factors when taking one’s holiday trip.

However, even if the age group is quite small, the study enables to see differences among age group and between the age groups. As we see in the end, both groups can be considered as active and they fit to similar thinking and expectations when choosing their travel.
Furthermore, the travel agent’s wish usually is that the customers come back content and satisfied, as this is the best personal image for the company.

In the image below, we can see that the interviewees live in Helsinki area, as well as in Vantaa and Espoo, as shown on the map from below:

![Figure 6](image_url)

**Figure 6.** Place of living of the interviewees within the Helsinki “Uusimaa” region

In the figure above, we can see that all the interviewed people are from the Helsinki area: Ruohonlahti, Töölö, Alppila, Munkkiniemi, Pukinmäki, Roihuvori, Lauttasaari and Käpylä. Other persons are living also in other satellite Helsinki area, which are Espoo (Matinkylä), as well as in Vantaa (Malminkartano and Martinlaakso).

The study wanted to identify where people live in the Helsinki area, and if that has any impact on their purchasing power when buying a travel product. Later on, in Figure 12, we will see the purchasing power of the interviewees.

Furthermore, in this study I was interested to find out what is the educational background of the interviewed singles. The educational level is not directly linked to the issue of class and power in Finland, but can be of an issue regarding their incomes, as educated people tend to
have better wages than other people. That is important when choosing companies’ marketing and sales strategy.

Furthermore, from below we can see educational background of the study group.

Figure 7. Educational background of the interviewees.

In figure above, we can see that people belong to different educational groups. The first is Bachelor degree group, which includes eight people and following group is Master degree group, which includes one person. Furthermore, in the Doctoral degree group, we have none people and in the other section we have none people.

Furthermore, we can see three people in the first Bachelor degree group, following group is Master degree group, which includes two people. Furthermore, in the Doctoral degree group, we have one person and in the other section there is also one person.

The aim of that question was to find out singles’ educational background and thus educational representativity according to different age groups. This is important when combining a travel package, as you can determine the level of expectations of the customers and the activities planned for singles already beforehand, before the travel takes place.
6.2 Travel habits

The second section of the survey contains five issues that were asked in order to find out the basic travel habits of the single customer segment.

When asked, where have you travelled earlier on your last holidays, I received following answers:

![Previous travel destinations chart](image)

**Figure 8.** Previous travel experiences of interviewees.

In figure above, we can see that 14 people have been travelling to European countries, zero people to Asia, one person to Latin America and one person belongs to other.

According to the study, most of interviewees have been visiting the European countries, which are leisure country destinations like Greece, Italy, Croatia, Spain, France, as well as other European destinations have been visited by the interviewees like for example Sweden, Austria and Germany.

That is important information in order to know to where do singles travel the most and according to that information, we can conclude that the Croatian travel destination would be more than suitable for singles to conduct their travel. Croatia is a safe place and it is in situated in Europe and it is not too far, and thus also a cheaper destination then the other continents.
Furthermore, singles’ desires to travel for their next travel destinations are shown in Figure 9. When I asked what is your next preferred destination, I received following answers:

![Preferred next travel destination](chart.png)

**Figure 9.** Preferred future holiday destinations.

In figure above, we can see that the next preferred destination is again Europe with similar destinations as before, which are Greece, Italy, Croatia, Spain, France and other European destinations like UK, Austria and Germany, also other travel destinations in Asia were mentioned, like Japan and Australia. Furthermore, there was none interested in South America and question other was left blank.

The main reason of these questions was to find out how much have single people been travelling before, and what their futures travel might be. That is an important factor, when creating the travel package, as you want to find out what kind of travel experiences people have had in the past, in order to combine a good travel package according to their experience level.

An important piece of information is that many people have already heard about Croatia, and actually have already been travelling there, or want to travel to there in the future. Croatia is a booming tourism country, and a potential place for a traveller to take place also in the future.
To the question ‘how many times per year you usually travel’, the interviewees answered flowingly:

![Travel times per year](image)

**Figure 10.** Travel habits of the interviewed people per year.

In figure above, we can see that five people travel only once per year, six people travel twice per year and three people travel three times per year or more.

The aim of this question is to determine interest to travel, what is the real purchasing power of the customers, how many times per year singles can afford to travel, as well as how much money singles spend per year on their travel, which can be assumed by how many times people travel per year. We can conclude that majority of singles travel at least twice per year, which is a good sign for a travel agent.

To the next question, what is the durability of your travel, the interviewees answered following answers explained from below in the figure 11.
Figure 11. Duration of travel.

In figure above, we can see that four people purchase their travel not more than for seven days following the other seven people who answered that their holidays are at least two weeks long, and other four people spend ten days on their travel.

This question is important, as one can define single people’s length of the stay, as they should not have the feeling that the trip is too short or too long. The travel time need to be just right for singles to enjoy truly their holidays.

6.3 Preferred travel packages

In this section, the answers to four questions are presented. Their aim was to find out what kind of travel packages single customers prefer to have, is Croatia a travel destination to where singles would like to travel, how much the interviewees are willing to pay for holiday package and how much they are willing to spend money on their travel.

To the question, what kind of travel packages the customer prefers to have, I received various replies. Some of the interviewees responded that they would like to have leisure package and to enjoy the sun and beach, while others wanted to have more adventurous experiences. Furthermore, they wanted to move from the mass tourism, hotels and standardised full tourist package trips. Singles did not want to have fully booked schedule on their travel, but rather
more relaxed organised trips, where they could also have some free time to hang around on
their own and to explore other interest in the area.

Therefore, expectations were shared by interviewees in the study. Some participants in the
study wanted that a travel package includes flights, transport, and accommodation as some
sort of base, and that they could choose different available excursions, provided by the agent,
but also to have time to spend on their own during the travel. While the minority wanted to
have fully organised trips with nice excursions and fully planned program.

Differences could be found in different travel and activity packages. Some wanted to have
more cultural trips, such visiting cities and historical sites, have nice and good local food,
others more visiting bars and clubs and having parties. While others wanted also to visit
nature, to hike, to explore the islands and to sail, but also fishing was a valued activity.

After all, majority of interviewees share some common things in their travel preferences,
which are: sea, sun, food and fun and interesting travel programme, as well as meeting local
people on their way.

The answers of this study help us to define customised travel packages and well-done travel
packages according to customers’ wishes and preferences. Of course, it is impossible to satisfy
each individual separately, but you might get an overall picture, what the package would look
like. As for example, it is good to have in mind that customers want to have both, fully
organised tour, where customers do not have much time to spend on their own, and more
relaxed travel tour with more free time for customer to explore the sights on their own.

Travel package could be combined as: half as a “city brake”, where the ones could visit
historical sites and other half could be more as adventures like, for example meeting locals,
sailing the islands, fishing and trying the local food specialities.

The next question in this section is to find out if Croatia is their next preferred destination
where singles would like to spend their summer holidays. This question was formed in order
to see if there is already existing interest in Croatia, and how much people know about the
country.
Furthermore, I got the following answers: It is concluded that all 16 interviewees want Croatia to be their next holiday destination and none of the interviewees was against it.

Furthermore, the next sub-question why people want to travel to Croatia, I received different replies. Some were familiar with Croatia as a travel destination and had already been travelling there, while for others it was a new appealing destination to be explored in the future. Majority of interviewees heard about Croatia. It was considered as a beautiful destination and most of the interviewees have replied that there are many beautiful historical cities to visit, beautiful islands, as well as it is price affordable destination, good food, nice people, good parties, and lots of sea and sun.

The aim of the question was to find out if it is worthwhile to create a travel product to sell Croatia as a destination to the potential single customers and what is interviewee’s awareness of the country and their culture. Furthermore, I wanted to find out if travel destination is popular and known among interviewees, and if it is desired at all by the singles. The answers are important when travel agent starts to create a travel product.

Furthermore, the question how much money you are willing to spend for the travel product, the responses were different, as we can see it in the figure below:

![Figure 12. One-week travel product budget estimations.](image)
In figure 14 we can conclude that nine people is willing to spend between 1,000€ and 1,500€ for a one week travel package, which would be bought through a travel agent. Furthermore, five people are willing to spend 1,500€ to 2,000€ for their travel and the last answer none wants to spend more than 2,000€ for their holiday travel.

The main aim of the question was to find out how much money people are willing to spend for their holiday, which is important when pricing the travel product and services. At the same time, we want to maintain the quality of the service. We can conclude that the optimum pricing level for a travel package, would be 1,000€ to 1,500€ for a one week travel.

The last question in this section is: What is your travel budget you spend for a one-week holiday? The results are presented in the figure below:

![Figure 13. Travel budget estimated for one-week holiday.](image)

In figure above, it is concluded that four people would spend less than 500 euros during their travel, following eleven people who are willing to spend between 500 and 1,000 euros during their travel, and only one person is willing to spend more than 1,000 euros during the travel.

The purpose of this question was to find out how much extra money potential single customers are willing to spend on their holiday. This information is important, as we might decide to include some extra excursion to an existing travel package, so some of that money
could be spent within the travel agent, which could benefit to companies’ revenue, instead money being spent with a third party on the spot. In other word, travel agent can charge customers extra money for additional services.

6.4 Travel agency as an intermediary

In this section, there are two main issues studied. The first one is willingness to travel with other singles and the second one, if there is a need for such travel company to exist at all.

Furthermore, the question if you would join the travel agent for single people, I received following answers, which are shown below in the figure:

![Interest in using a travel agency for singles](image)

**Figure 14.** Willingness to join a travel with a travel agent for single people

In figure above, we can conclude that out of 16 interviewees, 12 interviewees would like to join the travel agent for singles and other four interviewees would rather conduct their travel on their own, without the travel agent.

Furthermore, the singles of my study group, who would like to join a travel group of other singles would be keen to get to know each other, and others would rather prefer to explore the travel by themselves. Nevertheless, overall, they would rather travel with the same-minded single people and would not like to mix with other customer groups like families or couples.
Other interviewees who would not like to use a travel agent for their travels have responded that they would prefer to travel on their own and would not like to have their travels organised by a travel agent. They felt that organised travel holidays are limiting their freedom of travel.

Moreover, the reflections among interviewees are that the travels can be booked cheaper and better by themselves and not through a travel agent. In that way travels are more fun and exploratory. Singles would also rather have a friend to join their trip, and thus would not like a part of travel group. Nevertheless, the group does not exclude completely the possibility to travel with a travel agent and many would at least once try to participate in an organised travel.

To the question, if it would be a good idea to have a travel agent for singles in Finland, and why, the interviewees have responded following answers:

All the interviewees (16 people) agree that it would be good to have a travel agent, which would provide travels for singles. Furthermore, none of the interviewees have heard about any such Finnish travel agent yet, which provides trips for singles. As well, all interviewees agree that idea to have a travel agent for singles is actually excellent and even needed, as there are many singles in Finland and Scandinavia, who would be willing to participate in travel.

Furthermore, the interviewees have also responded to the questions that they in most of cases have difficulties to find someone to travel with, and that the travel agent for singles might be a solution to the problem. It would be an easy way to meet same-minded single people in a group of singles, then travelling with other couples and families with kids, who do not really fit into the same category as singles do.

Therefore, the aim of the questions was to find out how many people are interested to have a travel agent for singles, and interviewee’s response was that all would like to have a travel agent, which provides travels for singles only.

The last issue was posed as a voluntary answer to the question “Other comments?” and there the interviewees had a freedom to add or comment anything according to their wishes. The majority of the interviewees under that section have responded following: they underlined that it would be a good idea to have an agent, which is specialised for singles and to have several travel products to choose from. Here interviewees meant that they can choose among leisure
long travels and short travels, as for example short city break travels, for example a weekend trip to Berlin. City breaks are cheaper and usually the travel lasts max 3 to 4 nights, which is price and time wise a good period for singles who do not have much time and want to explore only city life as a city brake. There were also other ideas mentioned like interest for city bar hoping, as well as clubbing in the city.

Furthermore, other comments were present, such as that interviewees were interested to meet other singles before their travel occurs, as the interviewees were concerned about a worrying issue, who are the other singles travelling in a same group. Mostly interviewees’ concern was if singles might not fit together, regarding of their age or personality or any other issues. The answers on that topic are further discussed in detail in next sections.

6.5 Travel agency branding

Interviewees responded that in order to create a good branding value for a travel agent, it would be necessary to create a good presentation of the travel destination, and made it visible to the others as through comments, nice photos displayed and positive feedbacks from the customers. Furthermore, the travel agent should be implementing their marketing strategies, through different social media channels like Facebook, Twitter and other communication channels. The aim of the question was to identify what are travels agent branding choices and how to be recognisable on the travel market.

In order to find out more about what are customers’ habits to book their travel, what kind of travel product and services customers prefer to have, as well as other information regarding the travel destination, I have realised that I would need more information. Therefore, additional interviews were conducted. This all could help in branding. Consequently, six new interviewees were interviewed separately and their age group was 30 to 45 years old and all belong to the Helsinki area. Therefore, the interviews were held in person and over the phone. The questionnaire consisted of ten additional questions and was divided in to 3 sections, which are motivation to travel, travel destination and travel products and services. Furthermore, the interviews were short and in the questionnaire, it was possible to mark one of the options: a, b, c, d, and “other”. The interview time was maximum 20 minutes per interviewee and interviewees wanted to be anonymous.
6.6 Singles motivation to travel

From this section on, I present the results of the second questionnaire.

In this section, the research study is concerned with a question, what motivates you to travel, with an option to mark the desired answer:

a) to see and explore new travel destination
b) to rest and relax
c) social interaction
d) local cultures
e) other

I received following answers, which are explained and shown in the figure below:

![Motivation to travel](image)

**Figure 15.** Motivation to travel.

In figure above, we can see that four interviewees have answered the a, b, c, and d, which means that they all would prefer to see and explore a new travel destination, rest and relax, have social interaction and meet and explore local cultures.
Furthermore, it is concluded that other two interviewees would like to explore only local culture, and were not much interested in other activities (look at “d” answer from above), while under section “other”, which is “e” section, there was no answers. We can also conclude that the motives of the singles are not different from the motives of other people who are not single.

6.7 Travel product and services

In this section, this study is concerned with four different questions, each having an option to answers a, b, c, d and option ‘other”, but also questions with the answer options “yes” or “no”. The questions are as follows:

- Would you share a room with other single person?
- If you would pay less for the single room (no extra single charge supplement), would you still share the room?
- How would you like to book your travel?
- With whom you would prefer to travel as a single person (in a small travel group)?

The questions are important in order to find out, what kind of service customers would like to have at their travel destination, how flexible and comfortable singles would be when sharing the room and meeting other singles in a group, as well as how they would like to book their trip.

To the question “Would you share a room with other single person?”; the answer options were:

a) male with male  
b) female with female 
c) mix  
d) no sharing.

The answers to this question showed interesting results and they can be benefited in designing travels for the singles. The answers are explained in a figure below:
In figure above, we can see that 4 people have answered answer “c (mix)”, which means that they would like to share their room with other singles, regardless of their gender. The finding is important, at the time when travel agent is booking rooms for singles, as usually single room is more expensive and you have to pay an extra single charge supplement for it, making the end price for a travel trip higher for a consumer.

Furthermore, a travel agent can book a double room and accommodate two singles in one room, which is usually cheaper than booking two separate single rooms, which at the end result as a higher price for a consumer. Meantime, if he or she does not mind to share the same double room with other male/female guests is seen as an advantage and ideal combination for the travel agent when booking an accommodation for the customer.

Only one person gave the response to the answers “b and c”. In that answer, we see that there is openness for sharing a room with mix genders. The last answer was answered by one female interviewee, which is answer “b”, which means that she would like to share the room only with the same sex person. The importance of this issue could be tested by the willingness to pay extra in order to have accommodation as one individually prefers.
To the question “If you could pay less for the single room (no extra single charge supplement), would you still share the room?” the answers were:

a) YES with whom: - male/male, - female/female, - or mixed gender
b) NO sharing room, I rather pay single charge supplement,

I received following answers, as explained in a figure below:

![Single charge supplement per room](image)

**Figure 17.** Willingness to pay single charge supplement per room.

In figure above, we can see that four people answered the answer “a”, which means that four singles are willing to pay less for a single room, but yet are ready to share a room with other singles regardless of their gender. The answer “b” was answered by two interviewees, who are not willing to share the room with anyone, and would even pay an extra supplement for the room.

It was important to find out if a travel agent would offer an option to book single rooms without extra supplement charge, and not having a higher price per single room as usual. As a result, travel packages would be cheaper for customers.

Furthermore, the agent and the customer have a freedom to choose between cheaper single rooms and cheaper double rooms and also mix genders would be as an advantage for both
customer and agent. In that regards, it would be easier for travel agent to book an accommodation.

The next question, “How you would prefer to book your travel?” the possible answers were:

a) online
b) travel agent,

I received the following answers:

All six people answered the answer “a”: all prefer to book their travel online (Internet travel web page), and further none would like to walk into an office and book the trip on the spot.

That information is important for a travel agent, as the agent does not need to have an office for the customers to visit, which would result in higher fixed cost expanses for the travel organisation, which means that the travel agent can be more flexible (price wise) when producing a travel package for the customers.

The next and the last question under same section is “With whom would you rather travel as a single person (in a small travel group)?” and the answer options:

a) male /male
b) female /female
c) or mixed gender.

To this question I received following answers:

All six people answered the answer “c”, which means that all people are willing to travel with mixed genders (female/male). The other options were answers “a” and “b”, where you could only choose to travel with only a female group of single people or male group of single people. Interestingly, none people who choose “a” and “b” option, which means that all prefer mixed gender mode of travel.

This finding is important for a travel agent, as travel agent does not need to use much of its time for planning different types of accommodations for singles, which means that agent can mix the genders freely and none complains for the customers would arouse.
Furthermore, singles might have a free choice to choose traveller accompanies, with only male or female, or mixed gender option. If these options are well communicated in advance to the customers, then there is a space for more options, and a potential to attract more customers to travel with a travel agent.

6.8 Travel destination

In this section, a research study is concerned with five different questions, with an option to mark the desired answers “a, b” or answer “yes or no”.

Questions are as follows:

- Would you like to have a discussion about your travel, before your travel starts?
- Would you like to meet your travel companions before starting your trip?
- Would you like to book and pay for your return flights yourself and meet at the starting point of travel, or you would like that travel agent takes care of your return flight?
- What would you prefer regarding your overnights during your travel?
- How long in advance you usually book your travel holidays?

The questions are important in order to find out, what is important for single people customers’ decision-making when choosing travel destination and how long in advance customers want to acquire their holidays.

Answers to the questions are from below “Would you like to have a discussion about your travel, before your travel starts?” and the answers options were:

a) YES       b) NO.

Furthermore, I received following answers, which are shown in a table below (look at the figure 18):
In figure above, we can see that five people answered the answer “a”, which means that all five are willing to have a discussion about their travel before their travel. Furthermore, we can see that one person answered that it is not necessary to have prior discussion to his or her travel.

This finding is also interesting for the travel intermediary, as it is important to know if single people as tourists are willing to take part in prior discussion to the travel. In that sense, it is good to know that majority is willing to get to know about their trip beforehand. Why? In that sense travel agent explains about the travel, and the customers get familiar with it and might imagine and reflect what their travel expectations are. In that way, you can already beforehand minimise the risk of customer being unsatisfied and he or she can also be more motivated and exited to conduct the travel. In short, the customers know what can be expected on their travel.

Figure 18. Prior discussion to a travel.
The next question under same section is “Would you like to meet your travel companions before starting your trip?” and the answers:

a) YES  b) NO

To this question, I received the answers, which are explained as shown in a table below (look at the figure 19):

![Meeting singles before your travel](image)

**Figure 19.** Meeting singles before your travel occurs

In figure above, we can see that that four out of six people are not interested or not necessarily want to meet other singles that would travel together as a group. Other two people answered answer “a”, which means that they are willing to meet other singles, who would travel in a same group prior to their departure.

That finding is important to figure out if it is necessary that single people meet at all prior to their departure. The idea of the travel agent is that prior to travel there would be a discussion about what customers are planning to see, as well as how the singles would match with each other travelling as a group.
Nevertheless, it is not of big importance for the travel agent if customers do not want to meet prior the departure, as the choice of participating to prior discussion about the travel would be voluntarily.

Indeed, there is a big chance that most of the people would participate at the discussion, as they are paying for their travel adventure in advance, and the curiosity would prevail in most of the cases, especially, if you would tight up customers to a loyalty programme or some sort of travel club belonging.

The next question under same section is “Would you like to book/pay for your return flights yourself and meet at the starting point of travel, or you would like that travel agent takes care of your return flight?” and the answers:

a) YES b) NO, TRAVEL AGENT TAKES CARE OF THE FLIGHTS.

To this question, I received following answers, which are explained in the figure below:

![Pie Chart](image)

**Figure 20.** Booking a flight to a destination.

In figure above, we can see that five people answered “a”, which means that the majority is willing to book their return flight by themselves. Furthermore, there was one person who disagreed to purchase the return flight by him/her self and prefers that the return flight is booked by the travel agent which arranges a travel for the group.
This question was important for a travel agent to know, how customers prefer to conduct their return flights, which shows that the customers are willing to arrange their return flights by themselves. Furthermore, customers want to have a freedom of choosing their return flight according to their wish, price, choosing a different travel agent or booking it online, as well as choosing different type of travelling commodity. Customers can also have different return tickets, which not necessarily needs to be the same as the place of departure. Single people customers could also be attracted from different places, cities or countries in Scandinavia.

Furthermore, it is also a good piece of information for a travel agent, because agent does not then need to stress about customers flights, which often has to be booked in advance, and it is quite risky if customer cancels booked flight prior to their departure. Travel agents still, in most of the cases need to pay for the lost flights, and consequences are losing of money for the travel company. In that matter, it is best for both parties that travel agent meets the customer at the same starting and same ending point of the travel.

The next question under same section is “What would you prefer regarding your overnights during your travel?” and the answer options were:

a) staying at one location/place
b) or moving to several different locations.

I received following answers:

All six people answered answer “a”, which means that all would like to change the accommodation several times during their travel. The answer “b”, there was none who wants to stay only at one accommodation or location.

This finding is important, because the trip that is sold to a single customer does not need to be connected only to one sleeping place and area (e.g.: hotel, motel or room), but the customer rather might change his or her overnights for several times and prefers to sleep at different places on their travel.
Furthermore, it is easier for the travel agent to arrange the travel, especially if the travel is of an adventurous type, when it is hard to stay always at the same place and might change the sleeping places constantly during the travel.

The next and last question under same section is “How long in advance you usually book your travel holidays?” and the answers:

a) Less than 30 days
b) more than 2 months.

I received following answers, which are explained in the figure below:

![Booking time period](image)

**Figure 21.** Booking time period.

In figure above, we can see that two people answered the answer “b”, which means that they book their travel holidays less then 30 days in advance. The other answer “a” concerns four people who rather book their holidays several months or at least two months before their holiday takes place.

That is important from the point of a travel agent, because the travel agent can predict when the customer’s usually book their travel, as well as it can predict its marketing and sales activities beforehand and well planned. Usually travel agents, start to commercialise their holidays a bit before, in that way customers can have more time to choose the right holidays.
7 Conclusions and recommendations

In this section, the results of the study research are presented, along with a conclusion, suggestions and recommendations, as well as self-reflection of the study work.

7.1 Conclusion

In this study, the main goal was to study the potential market for a travel agency for singles, what motivates singles to travel, what are their needs for traveling, and their preferences regarding a travel package. The ideas and reflections of the customers were also tested on the specific travel destination: the Croatian coast. Furthermore, it was find out how single people would like to conduct their travel and if there is a need for a travel agent in Finland, which is specialized for singles only.

The research was a semi-structured questionnaire survey consisting of 2 separate questionnaires, in which first one included 16 questions and other one 10 questions: some multiple choices and some with open spaces for more free explanations and individual reflections. The target group of the survey were people from 30 to 45 years old. The first questionnaire was conducted with two groups 30–40 years old and 40–45 years old. All interviewees are single people, male and female, from Helsinki, Vantaa and Espoo area and living in Finland.

The study shows that the single people customers are willing to experience their travel with same-minded people and do not have any difficulties or prejudices to engage with a travel agent which provides travels for singles only. Furthermore, the study showed that single people would like to travel in small groups and meet other single people of their age.

Furthermore, according to the majority of interviewees, the travel packages should not be classical travel packages with familiar tourist traps, but should rather consist of a mix of adventures and classical services. Singles of my study were also all fitting to allocentric and mid-centric group of type of personalities as customers (see Ross 1994; Holloway et al 2009), who are more of an explorative nature and eager to experience travel destination in various ways. I did not meet among the study group any person who would belong to psychocentric group, and who would prefer using solely the services of travel agency. All persons of my study group wanted to use their own decision-making for choosing the places of the visits, but
meantime in some situations, the travel agency’s services and different packages. Their know-how was also valued. Besides interesting packages that the travel agent would offer, the study group also preferred to on explore their own. Therefore, travel package should allow customers to have some free time during their travel to have a chance to discover things also by themselves.

The potentiality of Croatia as a destination was tested in the interviews, as this country is becoming more and more popular among travellers because of its cultural, economic and environmental reasons. The study showed that the majority of the interviewers would like to travel to Croatia and also think of it as their next preferred travel destination holiday. The interviewees have also heard earlier a lot of good and positive things about Croatia, such as beautiful historical cities, delicious food, friendly local people, beautiful beaches, stunning environment, and other interesting and positive things.

Interviewees had also some interesting ideas on other travel packages for singles, such as city breaks, these travels are usually shorter than five days, and not just a leisure travel packages, which usually last longer and need more time to complete. It is a good idea, as singles could have more options to choose from. City breaks are worthwhile to consider, when creating travel packages for singles, as they require less days of travel and can be also sold to customers who have less time to spend for their travels.

It is also concluded that the price range of an optimal travel package for singles is 1,000 € to 1,500 €, which is according to Finnish wages quite reasonable and affordable price for a travel package in Finland. Therefore, travel agent can create a good quality travel product and services for customers’ needs and wants. Single customers also tend to travel more than one time per year, which means that the purchasing power and demand for travelling is high.

Looking at what motivate singles to travel, it can be concluded that main motivation factors for singles are to see and explore new travel destination to rest and to relax and have social interaction, as well as to meet and explore local cultures at their preferred travel destination. Furthermore, it is concluded that the motives of the singles are not radically different from the motives of other people who are not single, but interestingly, the singles like to be with the similar single people when conducting the travel. Couples with kids, for instance, can rarely realize all their preferences and wishes during the travel, while the singles have more liberty to do so.
Concerning travel products and services, it can be concluded that the majority of singles would like to share their room with other singles, despite the gender of single person. This finding is important for a travel agent when booking an accommodation for singles, as usually single room is more expensive, because of extra single charge supplement, which results in a higher price for the consumer. Furthermore, majority of singles do not mind sharing the room with other singles. If possibility by a provider or travel agent, singles would rather pay less for the room and stay alone in the room, if the single supplement wouldn’t be charged at all.

No single charge supplement is also becoming trendy, as single customers are more and more recognisable in the tourism sector. Some of the hoteliers who have already recognised the singles as a niche customer segment have started to exclude extra single charge supplement for singles. In that matter travel agent can be more flexible regarding the booking of accommodation for singles customers.

Singles would prefer to book their return flight by themselves and the rest of the services would be acquired through a travel agent. Singles prefer to change their accommodation several times, and do not mind to sleep at different places during the travel. Meantime, some singles would like to acquire their travel in shorter period of time (less than one month), while others prefer longer period of time (more than two months).

Now designed travel product (see Appendix 2), Croatia as a destination, offers a variety of things for different people to do, to see, and to explore. There people can explore numerous islands, beaches, mountains, forests, remote villages, big cities, restaurants, clubs, hotel and so on (see Blue Wings Playful Issue, 2017). The trip to Croatia could ideally be planned for seven days in price range of 2000 € and during these days the tourists could visit and explore many interesting sights. One of the highlights is town of Split, the capital of Dalmatia, with its Roman routes and castles, dating back more than 2000 years, and the outstanding islands that all differ by their identity. Island of Hvar is today popular among young people due to its live bars and clubs, but also the historic atmosphere, and it has been said to be a new Ibiza. Furthermore, island of Vis, which is one of the remotest islands in Croatia, one can escape and find piece and practise yoga, for instance and enjoy the amazing natural scenery.

The islands Mljet is not to be missed out as well, as there are numerous walking and hiking trails, as well as a beautiful National park, where one can enjoy and feel the abundance of piece and relax in a laidback atmosphere. At the island of Korcula, the one can enjoy the
historical city of Korcula surrounded with old city walls, as well as enjoy the surrounding areas and practice different activities on its disposal. Wherever one is situated, one can enjoy fresh Adriatic seafood with local people, or even go to fishing and grill the catch on the fire, drinking local wine and the chanting of the local songs.

The study also produced significant information that is related to branding of a travel company. The majority expressed that in order to create a good business and image for the travel company, as well as to have a great brand value for the travel agent, it would be necessary to create a good Internet website to present the company and its travel destination. Singles prefer to book their holidays online (Internet travel website). Therefore, travel website should include also positive comments, beautiful photos, and most importantly creating and displaying a good travel stories from travellers who have already been travelling with a travelling agent. Furthermore, interviewees have responded that the travel agent for singles should be marketed and recognised through different social media channels, like Facebook, Twitter and others. These are some of the ideas that the study carried out has caused me to imagine.

It is also concluded that majority of singles would like to have a travel discussion prior their departure, as it is useful to get more detailed information of your travel itinerary, as well as some would prefer to meet with their travel companions prior their departure. Mostly singles were interested to get to know each other before starting to travel, and others were keen to meet spontaneously on their travel.

Overall, one of the most important issues was that the singles of my study would like to travel in a group of other singles and would not like to mix with other customer segments, like couples, families with children, seniors or other psychocentric customers. In that way, they felt that their travel would be enjoyable and relaxed. Why? In that way holiday travel would not be comfortable for them, as it would not satisfy singles’ needs, wants, wishes and expectations, even if singles customers’ behaviour do not significantly differ from the other customers.

The singles of my study support the idea to have a travel agent, which would provide preferred travel packages according to their wishes, needs and preferences. Regardless of their gender and their age group they were interested in having a travel agent, which is specialized for singles only. Therefore, this study on single people, which is a potential customer segment for a travel agent in Finland, is a crucial prerequisite for opening a travel business in the near
future. This research offers a good a base for conducting a further step: a business plan and afterwards establishment of a travel agency itself.

Furthermore, to establish a start-up travel agency as an entrepreneur in Finland, one first has to start from your business idea in order to create a business plan: to execute the idea of your business.

A new travel agency does not need to rent or buy any premises, but make it an on-line based travel agency, and thus decreasing the costs. In that way, it is also easier and faster for the customers to see and reserve a travel product. By not renting or buying the premises the agency saves a lot of money, and this money can be rather used for marketing and sales purposes, to attract future customers and establish new international business networks, as for example contracting new international partners in Croatia like hotels, restaurants, travel agencies, sailing boats, guides etc. Some of the potential business partners in Croatia are local small hotels, as well as others like Falkensteiner, Adriatic, and Best Western hotel chains, and other travel agencies and tour operators as are Croatia travel, Atlas, Kompas etc.

Therefore, the residents of Finland and the EU (European Union) and all the countries which belong to the EEA (European Economic Area) are entitled to open and register a travel agency business in Finland (or in any EU country) without any major legal problems. Furthermore, as an entrepreneur to open a Start-up travel agency business in Finland you have to register the company (travel agency) to the Trade Register, then register it to the NBPR (National Board of Patents and Registration) and afterwards notify travel agency to the Notification travel agency register, which is maintained by the FCCA (Finnish Competition and Consumer Agency).

7.2 Recommendations and suggestions

In this study, the needs and motivations of single people have been explored as a potential market for the future establishment of a travel agency. There have been many useful findings, which could serve as a base for a private business or any other travel organisers or travel intermediaries. Furthermore, this kind of travel agent, which would provide products and services for singles does not exist in Finland yet, and the study shows that it is a good opportunity to have such an agency in the near future.
This study thus offers a good potential for the future planning, when thinking of establishing a travel agency in Finland, which would provide and adjust their services according to the single customers’ needs. Travel agencies or travel tour operators or other intermediaries could easily apply the model of this research, and specialize in single segment customers, or to establish a special department, which would only concentrate on a single customer segment and their needs and preferences.

Furthermore, to establish a travel agency in Finland I recommend to carefully study legal, safety and ethical issues, as well as what are the actual cost of opening the company. As the company can be small or large, so the costs of opening the business might vary.

The travel agency as a start-up agency does not need to be a walk-in agency, as the expenses for the rent and equipment are high, so you want to lower your costs to minimum. Most of the small travel companies should rather be on-line based, as the marketing technology today is a very powerful tool to attract the customers through different communication portals, so there is no need to wait for customers to walk in, book or ask for information, as all the information, booking and payment can already be implemented on your travel internet portal site.

It is recommended to identify which business partners or contractors (hotels, agencies, restaurants, guides, boats, transportation etc.) are your potential partners in the future and how reliable and trustworthy they are, as well as where are you going to market your travel products and services to attract the travellers to travel to Croatia. All these issues are very important when thinking of establishing a travel business. It is also good to know who are your competitors in order to create something different and unique.

7.3 Self-reflection on the study

The study about the single customers segment was indeed a current topic to research. In this study process, I have been able to apply the knowledge and ideas, which have been received from the interviewees and my previous tourism knowledge as a travel professional, where I have been active for the last 10 years.
I applied my studies and previous work in the travel industry in a reflection way to my knowledge-production during this research. For me, the research process was intriguing, and I hope, that this research will also be interesting for other scholars and business parties as well.

Furthermore, I have learned about the needs and motives of single people, their travel habits, travel product and, in general, what is needed to establish a start-up travel company. I know now better how to seek needed information and how to apply new knowledge in problem-solving. Moreover, throughout my study I have learned to be a constructive and analytical thinker and think step by step, as in that way you can get better results and clearer conclusions.
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APPENDICES

Appendix 1 Questionnaire 1 & 2

QUESTIONNAIRE 1

SINGLES AS A CUSTOMER SEGMENT FOR TRAVEL INTERMEDIARIES IN FINLAND

1. Are you a male or female?
2. Do you live alone?
3. What is people age group?
4. Where do people live?
5. What is your education degree?
6. Where have you travelled before on your last holidays and what is your next preferred destination?
7. How many times do you travel per year?
8. How long is your holiday travel?
9. What kind of travel package customer prefers?
10. What would be your preferred travel destination is maybe Croatia the one you want to visit next and why?
11. How much money would you spend for a travel package (including transport, accommodation, food and excursions) on one week summer holiday?
12. How much money you spend on a one-week holiday?
13. Would you join the travel, if the travel agent for singles only would exist in Finland, and why?
14. Is it a good idea to have a travel agent in Finland specialised for singles only and why?

15. What is your branding suggestion for the travel agent to be recognisable on the market and to be hopefully successful brand in the future?

16. Other?
QUESTIONNAIRE 2

MOTIVATION TO TRAVEL

1. What motivates you to travel?
   a) to see and explore new travel destination
   b) to rest and relax
   c) social interaction
   d) local cultures
   e) other

TRAVEL PRODUCT AND SERVICES

2. Would you share a room with other single person?
   a) male /male
   b) female /female
   c) or mix
   d) noone

3. If you would pay less for the room (no single charge supplement), would you share the room?
   a) YES with whom: - male/male, - female/female, - or mixed gender
   b) NO sharing room, I rather pay single charge supplement

4. How you would prefer to book your travel?
   a) online
   b) in person/agency
5. With whom would you rather travel as a single (in a small group)?
   
a) male /male
   b) female /female
   c) or mixed gender

TRAVEL DESTINATION

6. Would you like to have a discussion about your travel, before your travel starts?
   
a) YES       b) NO

7. Would you like to meet your travel companions before starting your trip?
   
a) YES       b) NO

8. Would you like to book/pay for your return flights yourself and meet at the starting point of travel, or you would like that travel agent takes care of your return flight?
   
a) YES       b) NO, TRAVEL AGENT TAKES CARE OF THE FLIGHT

9. What would you prefer regarding your overnights during your travel?
   
c) staying at one location/place
   d) or moving to several different locations

10. How long in advance you usually book your travel?
    
c) Less than 30 days
    d) more than 2 months
Appendix 2 Holiday package for singles

ITINERARY

First day
Flight from Finland (Helsinki) to Croatia (Split). Transport from the airport to the city of Split. Walking tour and sightseeing of the Split with a local guide. Afterwards, in the evening organised bar hoping tour or free time to relax and enjoy time by yourself. Overnight.

Second day
Meeting at the harbour and having an adventurous boat ride to the island of Hvar. Sightseeing of the city of Hvar and the island. Evening free. Overnight.

Third day
We board a fishing local boat and go fishing for all day. We stop on the way in the nearby islands and experience the hospitality of the fisherman’s and locals. Return to the island. Overnight.

Fourth day
Departure to the island of Vis. Sightseeing of the island and free time for swimming, snorkelling, or exploring the island. Visit of the local villages. Overnight.

Fifth day

Sixth day
Departure to the island of Korcula, the birth place of famous adventurer and explorer Marco Polo. Sightseeing of the city Korcula, then exploring the island by buggies (safari), as well as stopping at the local villages and taste some of the finest olive oils, capris and anchovies the world has ever seen. Later in the evening organised fish grill party and night swimming. Overnight.
Seventh day
Return from island of Korcula by sailing boat to Split. Free time to explore the city and organised lunch in one of the local restaurants, afterwards wine tasting and listening to the local sounds with their traditional instruments. Overnight.

Eight day
Free time to explore the city. Lunch and transport to the airport and off to Helsinki.

PRICE PER PERSON:
2000 €

IN PRICE INCLUDED:
Accommodation, food, flights, all the transports, English speaking local guide, entrance fees and VAT.

MINIMUM PERSON:
4 people and maximum 10 people