

BUSINESS FROM EVERYDAY PHYSICAL ACTIVITY

**A futures image
of a sustainable
business ecosystem**

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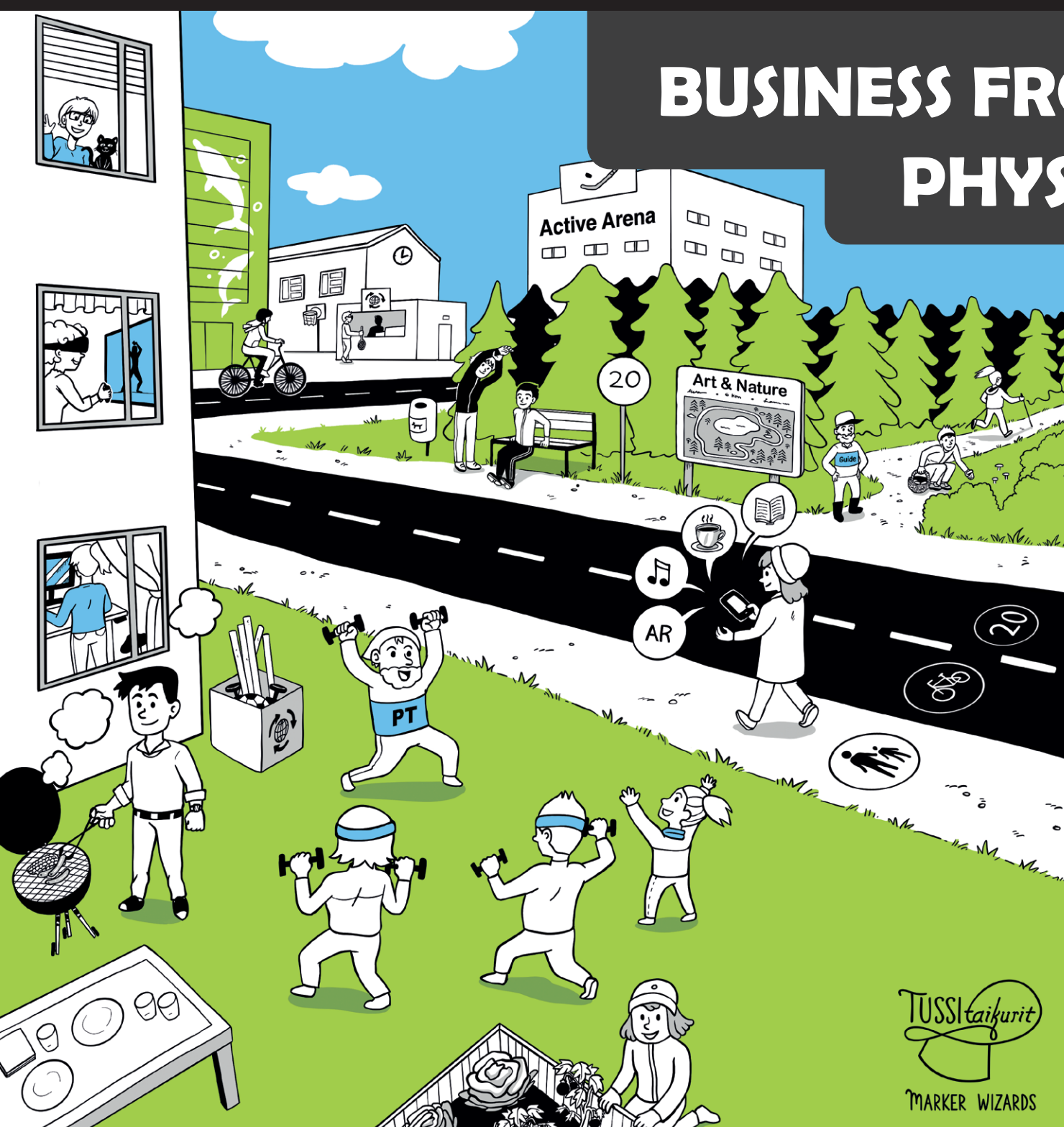


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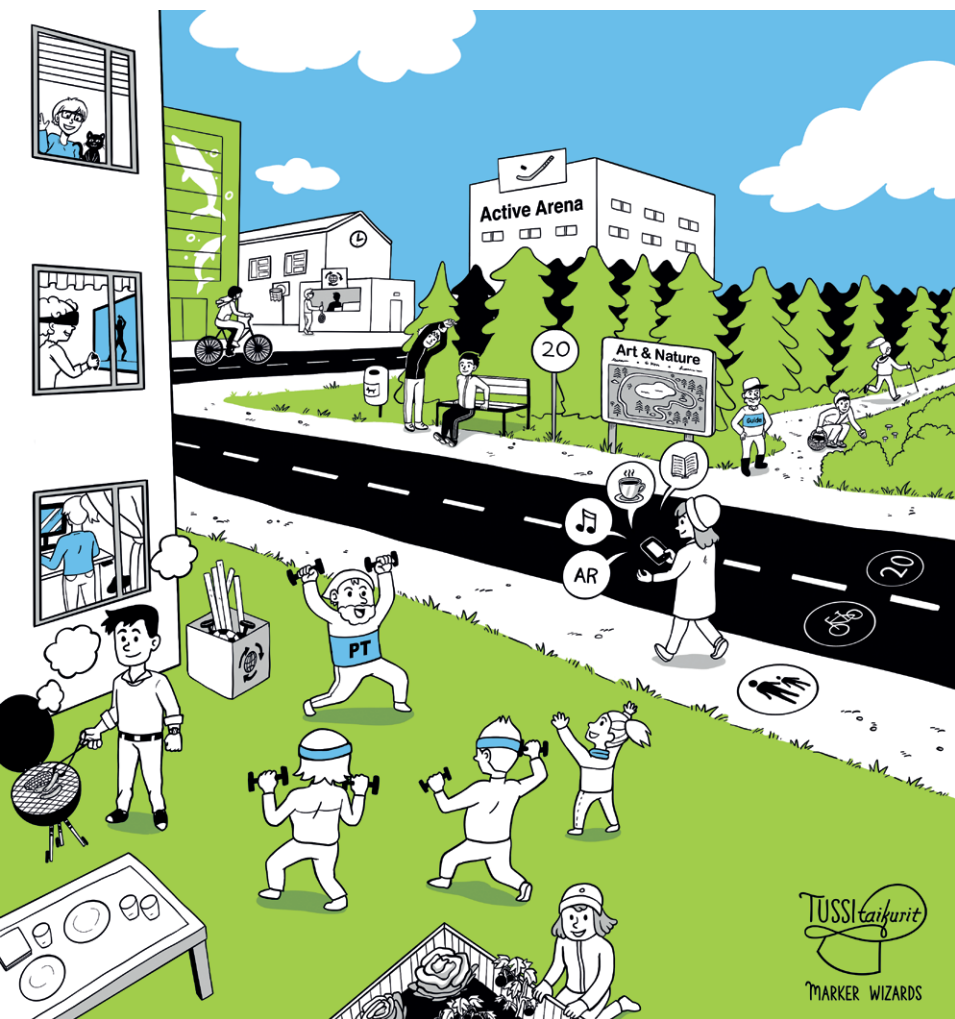
Healthy Lifestyles to Boost Sustainable Growth (STYLE) project is combining interdisciplinary knowledge on trends in transport and physical activity. Interpreting them through infrastructure and service designs and changing lifestyles, we generate insight on novel business opportunities and intervention models that induce physical activity. This provides innovative pathways towards current national policy targets and promotion of the societal vision. STYLE project is funded by the Strategic Research Council at the Academy of Finland.

Further information: www.styletutkimus.fi.



The aim of the **Healthy Lifestyles to Boost Sustainable Growth (STYLE)** project is to find ways to increase the physical activity of people of different ages, so that the solutions promote both the use of active travel and businesses supporting an active lifestyle.

In the spring of 2021, Finland Futures Research Centre held two workshops utilising the Mental Time Travel method. The workshops were organised as a mental time travel to the 2030s, to a Finland promoting physical activity, where the focus was on reflect on the business opportunities emerging from the promotion of everyday physical activity. From the results, a futures image of a physical-activity-promoting ecosystem was created.



A FUTURES IMAGE OF A PHYSICALLY ACTIVE FINLAND IN THE 2030S

In 2030, everyday life offers us opportunities for meaningful ways to be physically active, and, for an increasing number of people, it has become a natural part of daily life. A physically active, but unhurried pace of life is valued and enjoyed. The use of active travel, such as walking, cycling, and using public transport, is encouraged and appreciated. Since there is a general preference to reduce stress and the strain that it puts on people, the quality of any travel is highlighted over speed.

In addition to the digital leap, in Finland, we have also seen a "sweaty leap", due to which being physically active has become trendy and dressing accordingly has become socially acceptable. The most popular clothes support everyday physical activity, and even inspire this activity.

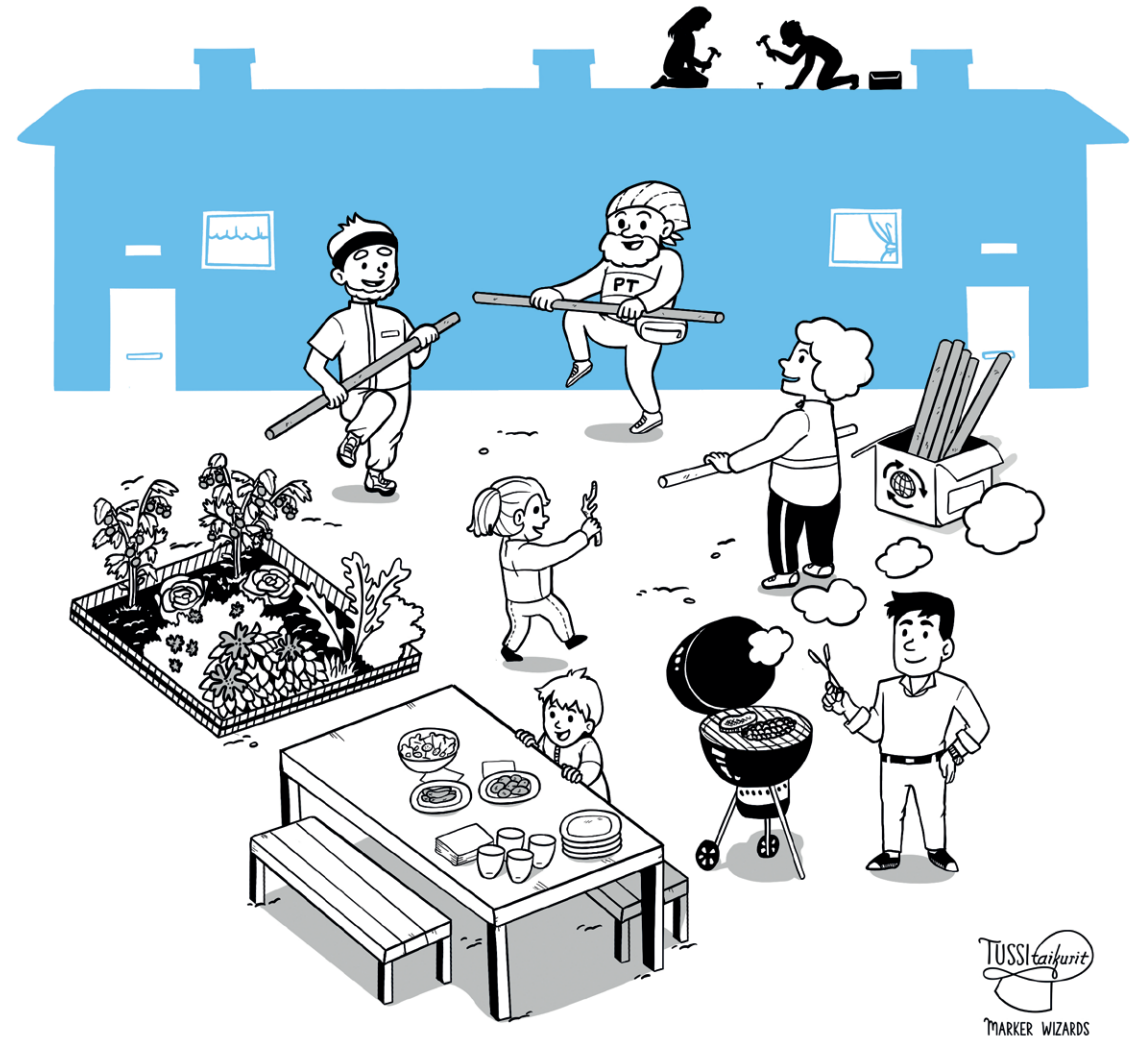
Everyday physical activity is supported by the activity points that can be collected and used for entry fees, for cultural and sports events, or for insurance fees. The new combinations of physical activities bring the opportunities of everyday physical activity into places and experiences where we are not used to seeing or using them. Passivity can be activated by developing solutions for movement in places and tasks where people have up until now only been sedentary or immobile for a long time. All solutions for physical activity are scalable – regarding time, efficiency, and level of difficulty – to be suitable for people's unique daily lives. Services supporting physical activity are created to be equal, in other words, open and accessible to all.

Communities move – physical activity is a natural part of everyday life

Everyday physical activity is a way to be together and a factor strengthening the community. The well-being and inclusion experienced in the neighbourhoods have increased as a new kind of volunteer spirit has developed. The neighbourhood communities function based on a principle of reciprocity: the members of the community offer each others services according to their own unique skills. A resource smart, circular-economy-based everyday life is created by sharing tools, sports equipment and vehicles as well as neighbourly help with daily chores.

Active seniors and families with children flexibly coordinate between themselves the supervision of children playing on the grounds. The backyard personal trainers run a wide range of exercise sessions for their neighbours. Community suppers are organised in connection with the gardening in the common garden. The neighbourhoods have communal spaces for exercising and DIY activities that members of the communities have furnished together. Learning traditional skills e.g. through online courses is a popular way to improve ones active DIY skills.

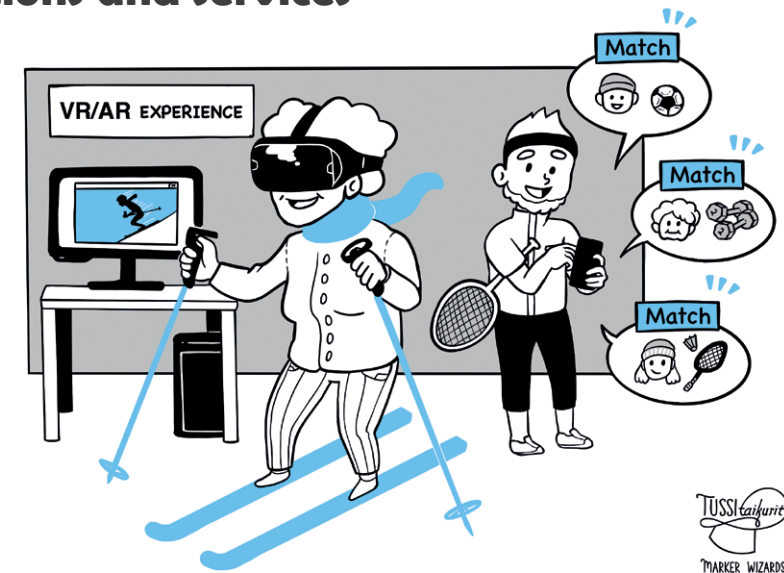
Sports activities for families can either be done together or at the same time, so that each family member can choose their own way of exercising. Teams and exercise groups are set up to be diverse, instead of having age- and gender-based groups. In addition to those aspiring to peak fitness levels, also those who relate to physical activity in all other ways are taken into consideration when developing the sports services.



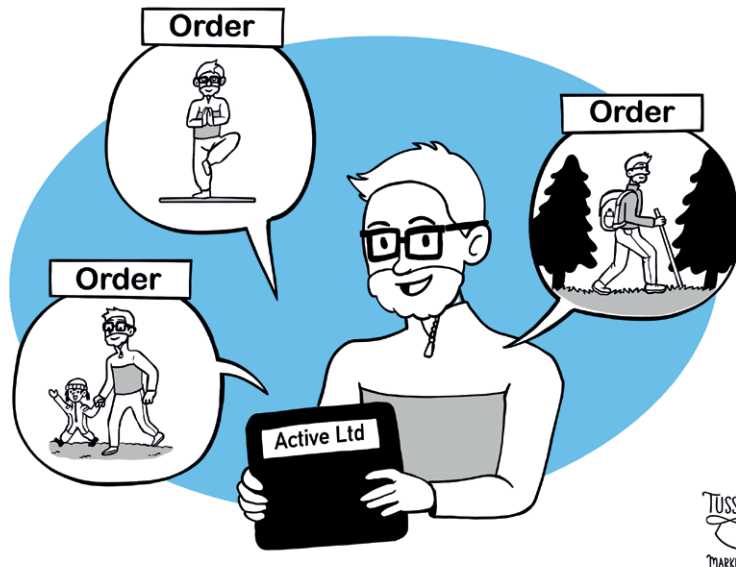
Everyday physical activity is supported by many applications and services

Everyone in the neighbourhood can be invited to join in the common activities by using the neighbourhood activity app. The Sportify app gives its users recommendations for suitable forms of everyday physical activity based on location. In the everyday physical activity sharing app, one can communicate with family and friends about everyday physical activity. The Sports Tinder can be used to find company for exercising. The Lifestyle Testing service provides personal coaching and an action plan as well as the equipment needed to try out lifestyle changes, such as cycling to work, finding a regular sleep schedule, or living in the countryside.

The Sports Malls are important centres for physical activity, inviting people to be active by offering experiences such as climbing walls, bowling halls, bouncy castles, AR/VR arcades, escape rooms, activity, and water parks. In connection to many supermarkets, there are activity paths or relaxation and recovery areas for yoga, stretching, and relaxation. The AR shopping aids are also a central part of the supermarket experience. The everyday life is also activated by personalised and social gaming solutions. Some people are excited about crowdsourced data collection, where they can obtain small financial compensations by collecting and producing information on a platform, to which different users can add their information requests.



There are flexible and diverse solutions for seniors to participate in working life



Having a strict boundary between working life and retirement is not conducive to people's ability to cope on either side of the retirement age, so the transition has been staggered: many seniors of different ages are still partly in the working life, or work part-time after having formally retired.

Some of the work they do is focused on community and neighbourhood needs. Many active seniors work, for example, as local nature sports guides, senior yoga and bodywork instructors, mobile childcare service providers or community volunteer organisers.

The active lifestyles of seniors are supported by regular and year-round exercise groups for seniors, where the focus is on maintaining and improving their physical ability. Many seniors act as peer trainers, supporting each other's everyday physical activity. Personal trainer and physical rehabilitation services for seniors are also available as home care services. The interactive everyday physical activity channel for seniors creates interesting content related to solutions for an active lifestyle. The voice-controlled app supporting the channel invites the users to get active and stay in touch with the seniors' peer community.

The new school curriculum encourages physical activity and learning

The way to school is a gaming platform for school-related projects and learning assignments. While on the way to school, one can focus on performing various tasks along the way. As an added motivation, AR-based, light and stylish helmets free up one's hands and, at the same time, protect one's head from the possible bumps caused by enjoying cycling, skateboarding, parkouring, and other speedy ways of moving about.

Physical education classes are based on a vast range of sports and exercises. In the after-school physical activities, the main emphasis is on collaborative events. They are produced in collaboration with sports clubs and private actors, and bring more movement to the children's daily life as well as opportunities to do sports to those who have no other hobbies. Some school children prefer to get active in the environmental projects organised as a collaboration between their school and local companies.

In connection to the schools, there are equipment lending centres, which provides access to bicycles, skis, toboggans, ice skates, stunt scooters, and other equipment promote everyday physical activity also outside of school hours.



Employers and public employment services together ensure the physical and mental well-being of people of working age

Employers and public employment services together ensure the physical and mental well-being of people of working age. The occupational well-being services are available to all people of working age, supporting physical and mental coping at work seamlessly. Healthcare as a whole has shifted more towards health promotion and prevention. As careers become longer and more fragmented, an active everyday life is seen as an increasingly central factor in the maintenance of brain health, well-being and the ability to cope with work. The Aids of everyday physical activity play a central role both in the activation of passive work postures as well as in lightening of strenuous work postures.

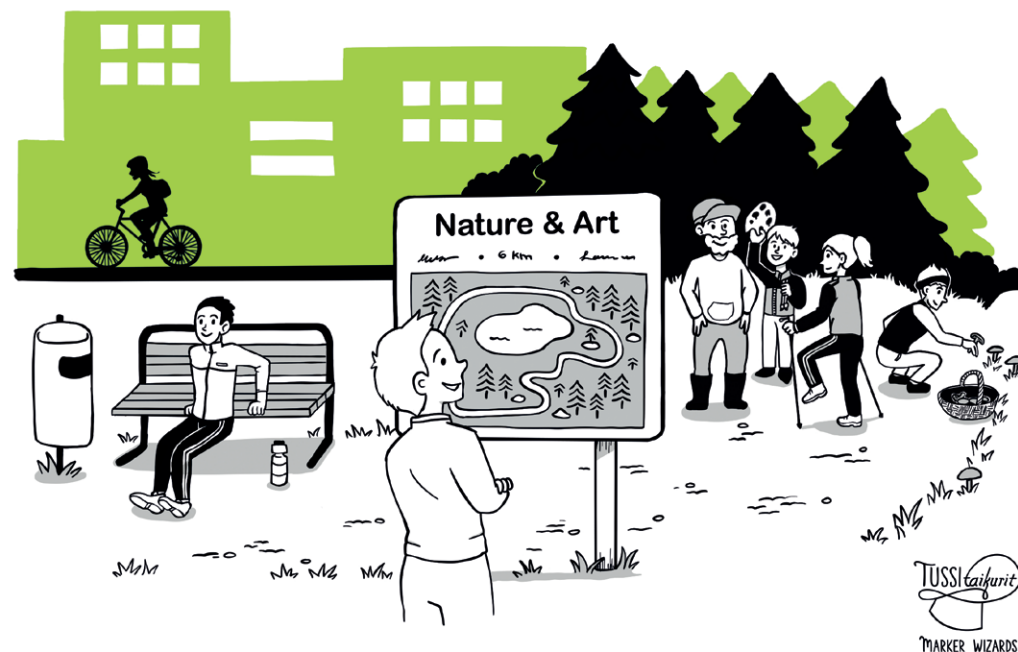
Active lifestyles promote both the ability to work and the opportunities to gain employment. There is a wide variety of coaching services encourage everyday physical activity. In the "What moves you?" chat service, an expert of everyday physical activity helps the customer design a personalised, health-supporting programme for physical activity and relaxation. The Sports Box supports this by delivering equipment, programs, and instructions as a service. Different Workplace Games have also become more common, and they are organised as friendly team games in various formats.



Attractive, enjoyable and safe routes in the local area encourage active travel

Nearby services and leisure facilities invite people to get out and about in everyday life. Cycling is encouraged by the well-maintained networks of cycle paths, interesting scenic and art routes, as well as the safe bicycle parking solutions. The routes for active travel are maintained all year round. The outdoor areas and local nature trails have clear and inspiring signs, and they also offer opportunities for resting and relaxation. Popular activities in the local nature include hiking, berry picking, mushroom picking, bird watching, gardening, species identification, light wilderness skills training, orienteering, camping, and fishing.

In addition to seating on long-distance public transport, also opportunities for movement and relaxation, such as games, gym equipment and meditation cars, have been introduced. The urban transport system offers Sports Routes designed to take people directly to the sports centre complexes. They also form the basis for the safe transport of children to their hobbies.



The city is a pleasant environment for everyday physical activity

The soundscapes of urban spaces create new adventurous experiences for walkers, both locals and tourists. The story, historical narration or soundtrack selected through the city app changes based on the location of the walker. Sometimes the routes lead to a library or a popular café, or give tips on the best spice shops or meringue bakeries in town. The soundscapes are created by writers, artists, musicians, and ordinary citizens alike.

As it becomes darker towards the end of the year, the light art installations carry on the bright colours of autumn, and are then transformed into Christmas lighting, and later, at the end of winter, into light art celebrating the brightness of the snow and the increase in sunlight. The city is, indeed, a lively, pleasant and safe environment, attracting travellers and generating many other services, as well.

Urban adventures also take advantage of the possibilities created by augmented and virtual reality. In the route planner apps, the user can see the city environments in a way that supports the soundscapes and audio stories. The metaverse also creates significant everyday environments outside one's own city: using a virtual bicycle helmet and other augmented reality tools, one can go on a bike ride in the Alps, take a walk in Venice in spring, or even dance at the Carnival in New Orleans.



INTRODUCTION

Passive lifestyles and the business challenge of everyday physical activity

A recent, extensive study shows that Finns are moving increasingly less as the COVID-19 pandemic has further reduced physical activity levels among people of all ages (Husu et al. 2022). The annual economic cost of too little physical activity is estimated at €4.7 billion, affecting in particular healthcare costs, labour productivity and quality of life (Kolu et al. 2022). At the same time, health awareness is a growing trend and there is a shift from medical care to more preventive healthcare. In Finland, the promotion of an active lifestyle has been done through public education, health care, sports clubs, administration, and research, the potential for business to provide solutions to increase everyday physical activity has received less attention.

However, already in 2014, a report published by the Ministry of Economic Affairs and Employment estimated the total annual volume of sports activities at EUR 5.5 billion (TEM 2014). The productisation of physical activity services has been easy when a fee is collected for access to activities taking place in a specific building. The productisation of everyday physical activity has, however, proved to be more challenging (Parkkinen et al. 2019; Lamberg 2021). Currently, companies providing physical activity services do not recognise the potential of everyday physical activity as commercially viable. Some of the barriers identified in the operating environment include legislation that does not support everyday physical activity, the car-centred decision-making and transport planning, the limited cooperation between public and private actors, and lacking preventive health care.

Business barriers identified include the perceived low profitability of everyday physical activity services, the reluctance of companies to take risks when it comes to developing related services, and a lack of knowledge of the sector and understanding of its potential (Vezzoli et al. 2015; Lamberg 2021). The industry sees the increase of daily physical activity as a way to promote sustainable and healthy lifestyles. However, its key business challenge is the uncertainty of whether sustainable innovations as such can be used to build a business capable of meeting the divergent objectives of the various stakeholders.

In the current business environment, a sustainability goal for which no clear business case can be built will not go far in addressing the sustainability challenge in question

(Bocken et al. 2019; Lüdeke-Freund 2020). In business, prioritising financial return objectives leads to short-term planning and an avoidance of uncertainty. Even if the sustainability perspective is taken into account in an organisation, the traditional institutional rules and internalised behaviours strongly drive the culture towards capitalising on secure and quickly profitable business opportunities. At the organisational level, this makes it challenging to put sustainable values at the centre. (Bocken & Geradts 2020).

Developing a sustainable business requires strong strategic collaboration and aligned long-term objectives between actors in different sectors. Here, a challenge is often the reluctance of organisations to share tacit knowledge about their business or information that can be perceived as trade secrets with other actors. This undermines the conditions for the development of strong, strategic partnerships. In addition to information, many organisations want to have a strong degree of autonomy over their own decision-making and avoid limiting it even when the interests of strategic partnership or a sustainable solution would require it. (Vezzoli et al. 2015; Rusanen et al. 2014).

The transition from maximising profit goals to prioritising sustainability goals requires a fundamental change in the values, identity, structure, and operating models of a company. Any sustainable solutions must be of primary value to the operators, i.e. the profit objectives must be subordinate to the sustainability goals of the operations. These goals are also placed at the heart of the value proposition of the company to its stakeholders. In the long run, a sustainable approach to business, in addition to and through the benefits it brings to society, can also generate more financial returns for the organisations that develop it. This, however, requires their owners and investors to have a strong vision for the change and its viability, a commitment to continuous development, a tolerance for uncertainty, and a strategic and patient view of the investments over the long term. (Aalgaard 2019; Bocken & Geradts 2020).

The increasing user demands on organisations to be more responsible are seen as an important driver of the sustainability transition. However, as consumer behaviour is shaped by complex psychological factors, social norms, and personal preferences, we cannot assume that sustainability is a key criterion for all consumers' choices (Vezzoli et al. 2015; Van Riel et al. 2021). Consumer behaviour is also a manifestation of business sustainability, and a result of the systemic behaviour of business stakeholders. The more responsibility is built into solutions available on the market, the more responsible choices consumers can make in their daily lives.

In this report, we will present a futures image of the business opportunities that can be created by increasing physical activity, especially everyday physical activity. We will also assess what kind of business ecosystem has the potential to support everyday physical activity in an economically, ecologically, and socially sustainable way. The results of this study support Lamberg's (2021) perspective of an everyday physical activity ecosystem, where the actors are companies from different sectors, operatives from the public and third sector, as well as customers. In addition to this, we will focus on a community-based approach to increasing everyday physical activity and on the opportunities for local, small, and part-time businesses that it creates. Finally, we will present possible revenue logics for business opportunities and, through responsible business models, describe how different perspectives to sustainability are addressed in the process of building a sustainable business.

Creating a futures image

A future vision of a society that promotes everyday mobility was built by implementing a mental time travel to a Finland of 2030 that supports active mobility using the Mental Time Travel method.

The futures image of a society that promotes everyday physical activity was created by using the Mental Time Travel method by carrying out a mental time travel to the 2030s, to a Finland promoting physical activity. In this futures studies' method, the participants have the opportunity to experience, feel, and see images and details of the future, using the content and mechanisms of their own episodic memory. The aim of the method is to nurture the creativity of the participants by creating a future context in which they can imagine possible futures in a creative and disruptive way, free from the constraints and prevailing trends of today. (Busby & Suddendorf 2005; Markley 2008; Cuhls 2017).

The mental time-travel experience we carried out landed in the year 2030, in a Finland that promotes physical activity as a goal. The introduction to this futures image was implemented through the story "Moving Finland 2030", during which the participants got to know four personas and the challenges they face when leading a physically active life. The participants were tasked with finding solutions for people of different generations and life stages relating to physical activity as well as with identifying and developing suitable business models, partnerships, and networks to build a new business. The story and personas were created based on the STYLE project's internal expertise and previous findings on barriers and opportunities to everyday mobility. (Parkkinen et al. 2019).

The first workshop, organised on April 27th, 2021 was attended by about 10 international students from the Master's course in Futures Studies at the University of

Turku. The workshop questions were designed with the consideration that the participants would look at the personas and their situation more as peers than from a business development perspective, which led to the following set of questions:

- What kind of **physical environments** support the personas' active lifestyle?
- What kind of **services and products** support the personas' active lifestyle?
- How does their **social environment** (family, friends, school, community) affect how the personas use activity-supporting services and products?

The second workshop, organised on May 10th, 2021, was attended by around 10 representatives from various companies and the public sector. When preparing for the workshop, we identified that the participants would be able to reflect on the situations and solutions of the personas from a business perspective, which led to the following set of questions:

- What kind of **business opportunities** are created from filling the personas' needs?
- What could be a viable **revenue logic** for them?
- What actors need to **collaborate** to realise this business opportunity?
- What kind of **sustainability-related questions** do we need to consider when developing it?

The participants' workshop notes and the workshop recordings produced a significant amount of material that was transcribed and pseudonymised. As the data consists of hundreds of observations recorded during the workshops, some of which are separate, they have been combined through interpretation, supported by the recorded group presentations and the facilitators' observations of the work process.

The data was thematised according to the principles of qualitative analysis by identifying individual business opportunities and grouping them into broader sets.

The data analysis was carried out using the NVivo analysis tool. The data was thematised inductively according to the principles of qualitative analysis, identifying individual business opportunities and grouping them into broader sets (Gillham 2000; Hsieh & Shannon 2005). The data was enriched in the analysis phase by bringing in information on the revenue models in use, and by identifying actors who, when collaborating, have the potential to develop the ecosystem of everyday physical activity around the identified business opportunities.

The analysis of the data revealed 47 business opportunities with numerous interconnections. This led us to examine them from the perspective of sustainable business ecosystems and business models

A COMMUNITY-ORIENTED BUSINESS ENVIRONMENT THAT ENCOURAGES ACTIVE EVERYDAY LIFE

The business opportunities arising from the research are the result of combining ideas, thoughts and suggestions emergin from the material. The material paints a rich picture of the potential future operational environment. This picture contains business opportunities that, on their own or in combination with other societal activities, can be used to build sound business models.

As shown by Figure 1, the business opportunities identified in the everyday physical activity vision mainly fit into the four business categories (Tailored Wellness Packages, Programme and Adventure Services, Urban Design, Gamification in Physical Activity

Promotion) identified by Lamberg (2021), some of which have been slightly expanded in the light of the results of this study. For those models that did not fit into the identified business opportunity themes, a common factor was found: their community-based nature and their vision of the potential of a community-oriented lifestyle as a means of promoting everyday mobility. The business opportunities shown in Figure 1 are described in more detail in chapter 5 “Business opportunities in the ecosystem of everyday physical activity”, along with their potential customers, revenue logics, and the levels of collaboration required to create a business.

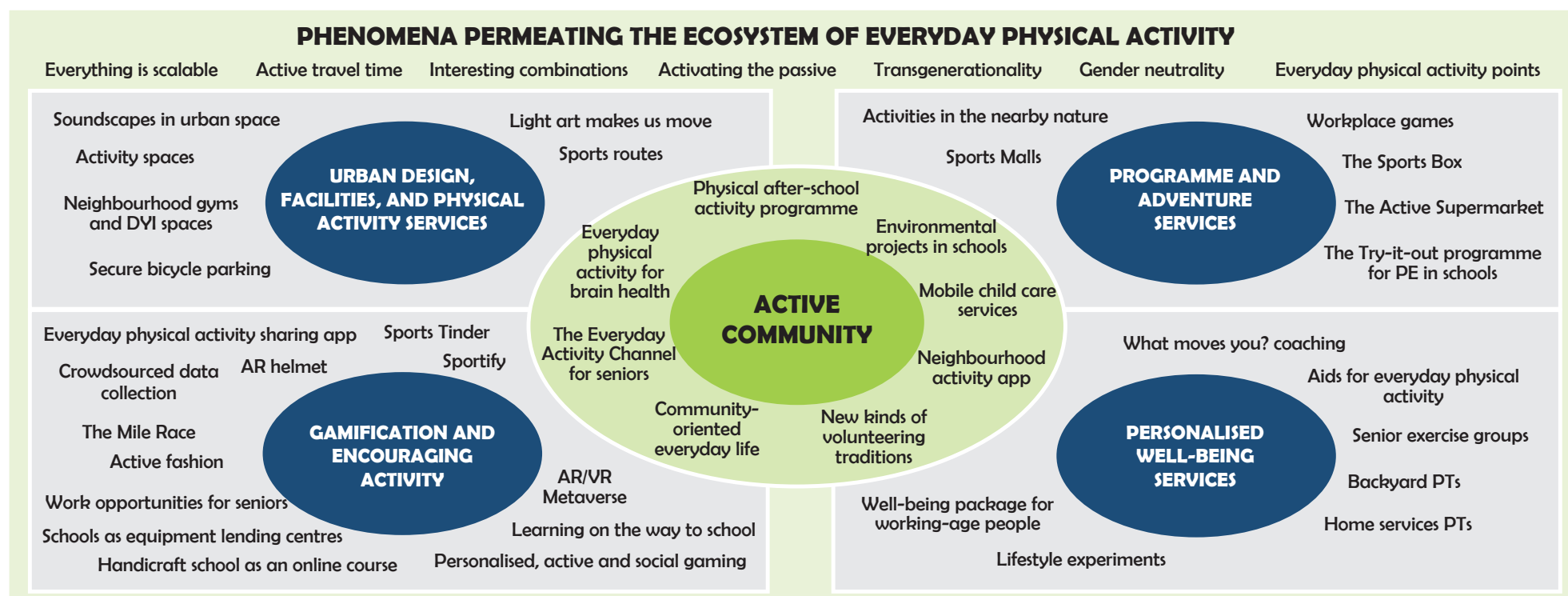


Figure 1. The opportunities in the business ecosystem of everyday physical activity, divided into mutually supportive categories.

In addition to the business opportunities themselves, the study identified seven **phenomena that permeate the ecosystem of everyday physical activity**, based on which the services of the ecosystem are developed. These include making travel time active and activating activities that are now commonly perceived as passive. All services are designed to be scalable, with different levels of challenge for different users. In line with the principle of intergenerationality, the services can be used simultaneously by users of different ages. Following the principles of gender neutrality, the activities are targeted at a diverse range of users, with no gender-specific groups or restrictions. The everyday physical activity services aim to combine previously separate themes, thus creating interesting new combinations. For people who are active in everyday life can collect everyday physical activity points, which can be used, for example, for activity and cultural services as well as entrance fees.

The category of **Urban design, facilities and physical activity services** covers not only urban design itself, but also other facilities and physical activity services, which are mainly solutions made possible by urban design and provided by private service producers. By providing experiences such as soundscapes in urban space and light art, people are encouraged to move around in the urban environment. Neighbourhood gyms, DIY spaces, and activity spaces open up underused public and private spaces to the communities and clubs at a reasonable cost. Secure bicycle parking solutions motivate people to enjoy cycling by encouraging them to buy a better bike without the constant fear of it being stolen. Sports routes are public transport services that conveniently transport residents to the sports facilities, reducing the need for private car journeys for leisure activities.

The **Programme and adventure services** are mainly solutions provided by private operators for different target groups to encourage and inspire them to be physically active in their everyday lives. The Try-it-out programme aimed for the physical education classes in schools offers children and young people the chance to try out a wide range of forms of physical activity. At the Workplace games, work communities challenge themselves and each other in a variety of competitions that develop intelligence and fitness. The Sports Box brings the necessary equipment and instructions directly to the user's home. The Sports Malls bring together under one roof a wide range of services that promote activity and well-being, and the Active Supermarket store brings experiential physical activity experiences to the core of everyday life: doing the shopping. Somewhere between Urban design and Programme and adventure services, the category of Activities in the nearby nature benefits, on the one hand, from the infrastructure supporting sports created by urban design and, on the other hand, gains attractiveness through the production of adventure services.

The **Personalised well-being services** are services aimed at meeting the personal and group needs of individuals. The Well-being package for working-age people is a

service model that extends occupational health services to all people of working age, in order to improve their well-being, employment, and ability to cope with life and work. The Lifestyle experiments provide the client with the tools and guidance to try out a new, more active lifestyle, supported by the therapeutic and solution-focused coaching programme "What moves you?". The Aids for everyday physical activity offer a wide range of aids to activate and facilitate everyday physical activity, both to support work and to meet the needs of seniors. The Senior exercise groups provide active exercises suitable for elderly people. Exercise coaching, physiotherapy, and mobility support services are also available as in-home services by the Home Service Personal Trainers and the Backyard Personal Trainers.

Gamification and activity encouragement include applications that can help motivate people to be active and maintain a sense of community. The Everyday physical activity sharing app and the Mile Race app provide opportunities to share and compete in everyday physical activities within the community. The Sports Tinder app allows users to find suitable company for exercising, while Sportify suggests suitable physical activities based on one's user profile. Crowdsourced data collection provides users with opportunities to earn money through physical activity, as do the Work opportunities encouraging seniors to be active. Activewear and sports-inspired fashion encourage an active lifestyle. People can learn to make their own activewear, for example, through online courses. Augmented and virtual reality, as well as the virtual parallel reality Metaverse, which is being developed, create specific business opportunities related to everyday physical activity. These can be realised for example through AR helmets. Personalised and active social gaming will increase physical activity, which for children and young people is also linked to Learning on the way to school. Schools act as centres for equipment lending, enabling the inclusion of all young people.

At the centre of the four categories of business opportunities, and to some extent also unifying them, is the theme of **Active community**. It includes forms of being active in the community that can be supported by business means. Everyday physical activity for brain health is based on social activity within the community and can be supported by both community and individual coaching and guidance. The Everyday activity channel provides activities for daily life and a sense of community among seniors living in different areas. The environmental projects in school connect the values and needs of pupils and students to that of working life, producing interactions that are beneficial to both parties as well as the environment. The Physical after-school activity programme in schools get young people active and can to some extent be carried out in collaboration with businesses. New volunteering traditions put neighbourly help and working together at the heart of community life. One example are the mobile childcare services that can be provided wherever the need arises.

FROM INDIVIDUAL BUSINESS MODELS TO ECOSYSTEM THINKING

Examples of the solutions and services described above already exist on the market. However, they have not yet become mainstream, because achieving economic viability requires combining the business perspective with societal values and broader objectives of well-being (Parkkinen et al. 2019; Lamberg 2021). Their implementation requires an ecosystem approach in businesses, communities, and the public sector alike, that tackles common challenges, cuts across sectors, and integrates their objectives.

The presented futures image of a society that activates everyday physical activity identifies a number of business models that are not clearly profitable for a single company, nor do they have a clear, traditional revenue logic. However, when we look at the futures image through the perspectives of sustainable business ecosystems and stakeholders representing diverse interest groups, there is potential for improvement also in the economic conditions for the business.

Developing a sustainable ecosystem through cross-sectoral cooperation

A business ecosystem consists of actors representing different sectors, industries, resources and capital that are benefiting from their interrelationships and sharing the value they create together. In an ecosystem, it is understood that the value created together, even if shared, is more significant than the ability of individual actors to create value through their actions.

In a sustainable business ecosystem, the actors' understanding of value is based on the value to society and the environment created by the ecosystem's activities. Economic value is only one factor in the overall value creation, rather than the primary objective (Basole et al. 2015; Wulf & Butel 2017). In ecosystem value creation, the actors shift their perspective from the value that their organisation creates for its own customers to the value created for multiple stakeholders by sharing the ecosystem's diverse actors and the resources under their control. At the same time, there is a shift from the linear pursuit of economic returns for individual actors to the

pursuit of collective, societal value and to the sharing of the added value between multiple stakeholders. (Rusanen et al. 2014; Aalgaard 2019).

According to Van Riel et al. (2021), business sustainability should be considered specifically through the ecosystem and its overall impact. In the solutions needed to develop sustainable business, each value proposition requires a systemic review and a critical overall impact assessment in its highly interactive context. Due to the systemic nature of natural, social, and economic systems, a positive solution in one area cannot be classified as sustainable if it has negative sustainability impacts in other parts of the system (Bocken et al. 2019; Lüdeke-Freund 2020). On the other hand, when developing solutions, one must also be able to carry out a holistic assessment. If a significant improvement in one system has only minor negative effects on the others, the solution will improve the overall resilience of the systems.

The sharing of co-produced value also poses challenges if, in line with the traditional business default value, one actor seeks to maximise its own economic return as part of the value distribution. Being able to put social impact and sustainability, rather than the economy, at the centre requires a genuine change in organisational culture and embracing the demand for a sustainable ecosystem (Brown et al. 2019).

The actors in the ecosystem of everyday physical activity

It is fruitful to look at the different actors that have an interest in everyday physical activity and the promotion of a sustainable lifestyle. What are their interests and roles in an ecosystem that brings benefits to all actors (see Beirão et al. 2017)? The value produced and received by different organisations in an ecosystem is interlinked, and so each actor's actions are contributing to the achievement of the common, shared objectives. Looking at the interactions within an ecosystem is also

useful for understanding the overall value of the ecosystem and its equitable distribution. Key actors with a known interest in promoting health and well-being have been identified in Figure 2 as potential implementers of the business ecosystem presented in the futures image of the ecosystem of everyday physical activity.

Below, we assess the factors that can motivate these actors to develop businesses promoting physical activity in cooperation with other actors in the ecosystem.

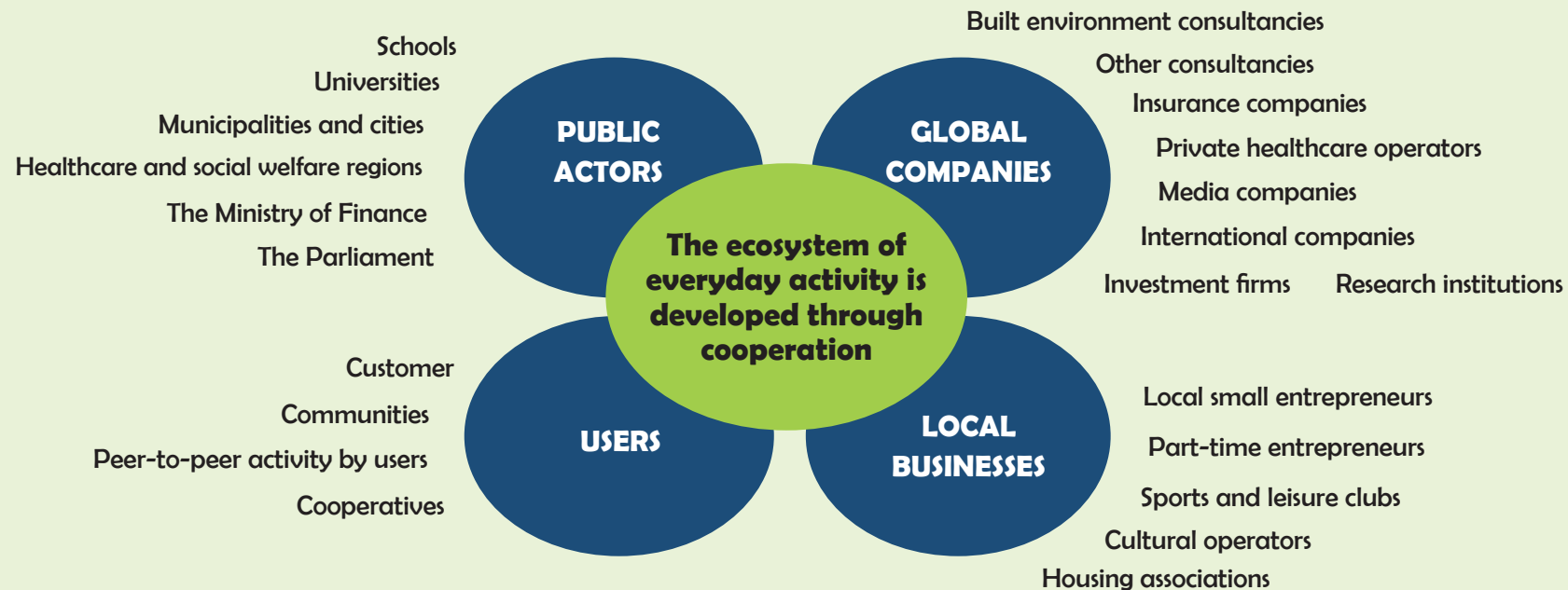


Figure 2. The development of an ecosystem of everyday physical activity requires the integration of the business perspective with societal values and broader well-being objectives. Their implementation requires an ecosystem approach that cuts across sectors and integrates their operational objectives, in businesses, communities, and the public sector alike.

Public actors

Public actors are those publicly funded actors whose role it is to ensure services that support citizens' well-being and ability to function. It is in their economic interest to make decisions that enable citizens' participation in society, now and in the future, through both education and active participation in the working life. In principle, public actors are not considered to be doing business, but the decisions they make must be economically viable. The solutions of these public actors can be key enablers for businesses to do business:

- The Parliament, through legislation that supports and promotes physical activity, supports the achievement of the environmental and social objectives of the EU and the functioning of the economy.
- Municipalities and cities use urban planning and urban design to determine how urban environments can support an active lifestyle. Many sports facilities are also under their control. Their interest is in a functional and safe environment as well as a high level of use of services.
- Education and teaching services, particularly schools, play a key role in shaping the lifestyles of children and young people. The aim is to ensure inclusion and opportunities in society, starting in childhood.
- The Ministry of Finance is responsible for preparing the tax legislation, which may have a significant impact on the opportunities for peer-to-peer activities as well as small and part-time businesses to support active lifestyles. The aim is to find ways to increase the tax revenue by increasing the well-being and economic activity of the actors in question.
- The wellbeing services counties are responsible for organising social and health services. Priority objectives of the healthy policy are health promotion and disease prevention. There is also an interest in reducing the costs of providing care.
- The public sector is responsible for a significant amount of public procurement on an annual basis, which also provides customers for the private sector.
- Universities have an interest in producing ambitious scientific research on health and mobility and in promoting well-being in society.

Global companies

Global companies representing the private sector work on the international or at least the national level, and their ambition is to expand. This category also includes start-ups with a clear focus on expansion. Global companies are looking for a broad user base and economic return for the solutions they provide. These companies may

also produce local solutions, but this usually entails a broader concept that is presented through local branches:

- Insurance companies have a business interest in the health, well-being, and general safety of their customers.
- To private healthcare operators, business solutions related to physical activity offer direct business opportunities in the promotion of health and well-being.
- Media companies have an interest in attractive content production, a broad customer base, and the power to influence the choices of individuals.
- Research institutions have an interest in producing research on health and well-being.
- Built environment consultancies play an important role in the design of the urban environment.
- To other consultancies, promoting everyday physical activity offers both research and coaching opportunities.
- Through impact investing, investment firms have an interest in investing in businesses that address societal challenges, assuming that they also have a financial return perspective.

Local businesses

Local businesses and operators are primarily interested in their own local area and its customer base, although some local businesses may be larger players:

- When it comes to sport and other well-being-related services, many service providers aim primarily to profitably employ the entrepreneurs themselves. Small operators have the interest and potential to provide services to target groups that large companies do not find profitable. Small operators are also often flexible in developing and experimenting with new services.
- Some of the local business activity is also part-time or secondary work for the entrepreneur.
- Housing associations etc. are local actors promoting the interests of their shareholders, and may also have an interest in developing community activities.
- Cultural operators as well as sports and leisure clubs are relevant both as developers of solutions for everyday physical activity and as promoters of a culture that supports it.

Users

Local activities are also carried out in non-business contexts, where value and reward are measured in other ways:

- Many communities and cooperatives are nonprofit organisations, but have the resources to produce activities and content at a reasonable cost.
- The users have a wealth of knowledge that they may be willing to put to use for the benefit of their community. Peer-to-peer activities can also generate part-time entrepreneurship, which in turn can lead to more extensive entrepreneurship as the demand for the service provided expands.
- The customer perspective and the customer's willingness to pay for everyday physical activity services are central to the creation of the business ecosystem.

The ecosystem's revenue logic is a combination of different revenue models

To find a business logic and reach profitability, the actors in the ecosystem need a range of revenue models that work in the practical market and fit the needs of the users. These make up the revenue logic that underpins the ecosystem (Figure 3).

When designing the profitability of services and solutions for everyday physical activity, the potential revenue models need to be assessed not only through traditional, simple revenue models, but also through more complex revenue models of the platform economy and circular economy, as well as combinations of these. In addition, peer-to-peer reward models may also be highlighted as part of the value of the activity (see Teece 2010).

In the design and evaluation of sustainable business model revenue logics, we must combine the assessment of economic sustainability with the expected increased prevalence of social and environmental sustainability objectives. Also the impact of the objectives on the operators' expected returns should be included. Examples of interesting perspectives on the revenue logics of future sustainable business models include: What else has value beyond money, and how can we use our public resources in the most sustainable way?

Table 1. The potential revenue logic consists of a combination of several revenue models used by different actors in the ecosystem to achieve profitability.

PUBLIC FINANCES

- The public sector is a major provider of services, as well as a buyer of services from private operators.
- Non-monetary value; preventive action saves money in the future.
- Active and productive private sector generates more tax revenue for the public sector.

PEER-TO-PEER EARNING MODELS

- An exchange economy is an exchange of help and services between individuals, with mutual benefits for both parties. Taxation must be taken into account.

TRADITIONAL REVENUE MODELS

- In product sales, customers are charged for the products or services they buy.
- In the subscription model, a monthly or annual fee is charged for the service.
- In transaction billing, customers are charged according to the number or value of transactions.
- In the ad-supported model, advertisers are charged instead of users.
- In the sponsorship model, the funding of a service is based on sponsorship, which does not aim to provide direct financial benefits to the payer. The user benefits from the sponsorship and the payer gains visibility, reputation, accountability, etc.
- In the network model, the distributor uses, refers, and acquires new users and gets a price advantage – the producer benefits through volume, and the active user earns through referrals.

REVENUE MODELS FOR THE PLATFORM ECONOMY AND CIRCULAR ECONOMY

- When calculating the user lifetime value of a subscription, membership may be free and fees are charged for the use of content.
- In the additional income from services model, additional paid services are developed for an existing product or service.
- In the Product-as-a-Service (PaaS) model, the company charges for the service/usage instead of the goods.
- In the revenue-sharing models, the developer charges a percentage of the client's earnings.
- In the indirect earning models, as part of the use of the service, the company accumulates data from customers that is valuable when analysed.
- In the licensing of intellectual property (IP) rights, companies sell the rights to use the brands, concepts, products, etc. that they own.

SUSTAINABLE BUSINESS MODELS AT THE HEART OF THE ECOSYSTEM OF EVERYDAY PHYSICAL ACTIVITY

A sustainable business ecosystem promoting everyday physical activity is formed between multidisciplinary actors through business models that define the operative values, objectives, and forms of action, costs and productivity and that are perceived by the users as attractive and engaging. We will now take a look at sustainable business models, and how to develop and evaluate them through different aspects of sustainability.

Developing a sustainable business model

The starting point for designing a sustainable business model is a clear value proposition: What value do we want to generate for society and the environment? The next step is to decide how to do this in an economically sustainable way. (Biroslavo et al. 2018; Aalgaard 2019).

Traditional tools for designing a business model focus on the economic aspects and do not specifically consider social or environmental impacts (Teece 2010; Osterwalder et al. 2015). As the Sustainable Development Goals (SDGs) have become a central part of the public discussions, research has sought to integrate the sustainability perspectives into the design process of business models. The development work has sought to find ways in which the design framework for business models can provide a sufficiently holistic picture of the business and its interactions with its environment. Using this framework has been an effort to enable an understanding of the needs and perspectives of the stakeholders of the business model under development, as well as a constructive dialogue to support the making of strategic choices. (Biroslavo et al. 2018; Aalgaard 2019).

In the following, we take a look at the construction of business ecosystems for everyday physical activity and their potential to generate sustainable value to society and the environment through the Value Triangle (Figure 4) developed by Biroslavo et al. (2018). Here, the business value proposition is divided into the value it generates to society (including the environment), partners, and customers. Around the value proposition, value is created through the key operational activities, in collaboration with society, partners, customers, and funders.

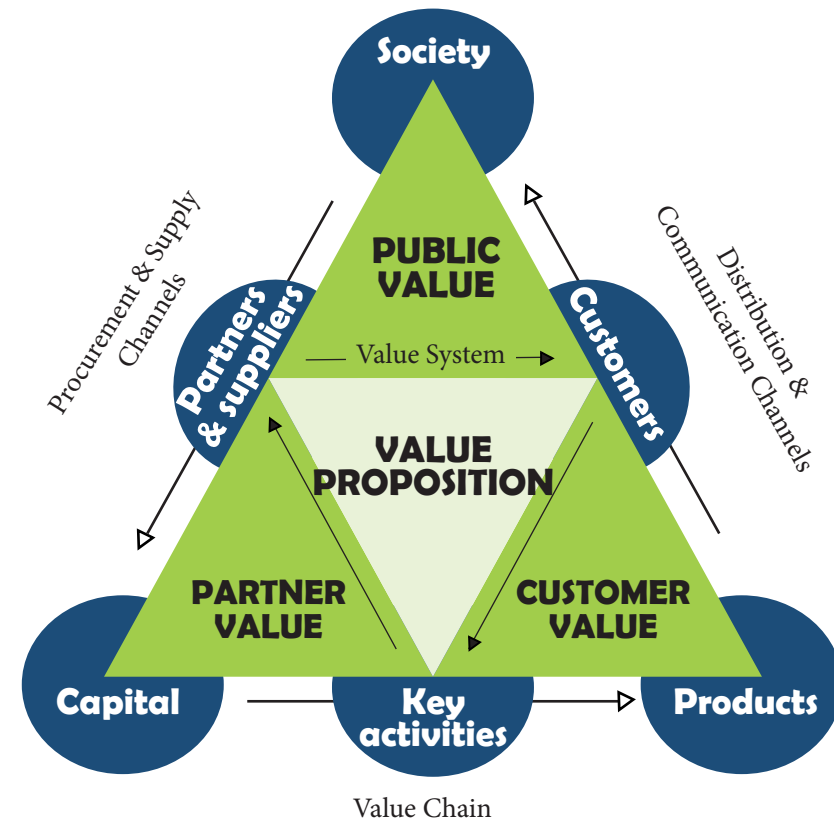


Figure 3. In the value chain, the business value proposition is divided into public value, partner value, and customer value. This guides the consideration of different stakeholders when designing a business model.

Deriving a business planning tool from the Value Triangle results in a model where the business strategy and its effectiveness are developed through the following nine variables:

1. **Society:** includes social, business-related actors and their interactions with the natural environment and its ecosystems, which are the source of all life and resources.
2. **Value proposition:** a business value proposition states the value it adds to society and the natural environment in partnership with its stakeholders, as well as how it meets their needs and solves their challenges.
3. **Customers:** which customer groups the business primarily reaches and involves in the creation of sustainable value.
4. **Products:** solutions that generate value to customers and stakeholders.
5. **The operational model:** includes activities related to both the production and the distribution of solutions, product development, communication, and the structure to produce them among the actors in the ecosystem in a sustainable way.
6. **Capital:** the types of capital required by business, such as financial capital, industrial and intellectual property rights, knowledge capital, human resources, social and relational capital, and natural capital, as well as how to use them in a sustainable way.
7. **Partners:** the network or ecosystem, with which the value promised by the business model is generated in a sustainable way.
8. **Benefits and impact:** the benefits and impact of the business on society, the environment, customers, and partners, and the economic return model that the business uses to justify its long-term profitability.
9. **Costs and resource use:** the economic cost structure of the business and its impact on the environment through the resources used as well as the emissions and waste produced. Minimising negative impacts is key to achieving sustainability.

Business sustainability includes the continuous development of the business, following the principles of sustainability. It also contains the supporting mechanisms and processes that seek to constantly improve their effectiveness in relation to the sustainability objectives, which evolve as the conditions and requirements of the business environment change. It is important that the motives for sustainability are internalised and connected to the business, starting from its values and policies, and that they are a key assessment factor in every business-related decision. (Aalgaard 2019; Brown et al. 2019).

Sustainability-related themes to be assessed when developing a business model

The STYLE research project focuses on the potential of everyday physical activity to promote sustainable growth, which was also taken into account when the futures image for everyday physical activity was created. Solutions to promote active everyday life and active travel were themselves seen as sustainable for the individual and the environment, as they increase the well-being of individuals and reduce transport emissions. It was also deemed possible to improve ecological sustainability, for example, by making the transport routes and public transport modes more attractive and by increasing bicycle parking. Safety was also perceived to increase by the enlivening of the urban environments through, for example, light art and soundscapes, and as a result of the people they attract. Particular concerns about environmental sustainability emerged related to the Sports Malls. What sustainability criteria can be used to justify an entire centre designed for physical activity as well as its emissions during construction and operation? On the one hand, how can these ecological impacts be minimised, starting from the planning stage, and, on the other hand, how can the conditions of a social and cultural sustainability be maximised?

The themes of social sustainability were prominently featured when creating the futures image. Key perspectives were inclusion and equality for the service user but also for all members of society. In the future imagined, occupational well-being will cater for the whole working-age population, instead of the current situation where access to occupational health care is limited to those with employment. Young people's inclusion and access to leisure activities and equipment, regardless of the income of their parents, emerged in the contexts of school and related business opportunities. Community-based lifestyle solutions and home care services were seen to tackle many of the sustainability challenges associated with loneliness, exclusion, and accessibility.

From a sustainability perspective, cultural sustainability was the most challenging aspect, which we noted for example during the first workshop, in which international students took part. Their perceptions of the opportunities and needs of the operational environment were based on the way that they did everyday physical activities in their own country. This certainly brought the potential of community more strongly into focus in this futures image, as well. Notably, the participants with a Finnish background also became enthusiastic about developing the potential of community in activating lifestyles. Here, the reflection on cultural sustainability was mainly expressed through changing the operating cultures in communities, schools, and workplaces. However, the importance of culture was also highlighted

as a basis for sustainable ecosystems, as these are built on values that put sustainability at the heart of any activity.

A starting point for a sustainable business model is solving a social problem. However, having solved one problem is not enough to justify sustainability – for every decision in the process of building a sustainable business model, its systemic impacts must be assessed and, based on these, choices must be made. When developing a sustainable business, one must take a critical and solution-oriented approach to sustainability, including the social, cultural, ecological, and economic perspectives. Figure 5 provides examples of questions that can be used to assess and develop the sustainability of a business during this development process.

In developing a sustainable business model, we must be prepared for the fact that solving problems from one perspective can create a set of new challenges as seen from the other perspectives. This, however, is part of the process of promoting sustainability, because solving challenges from a systems perspective and finding the best overall solution can also serve as a solution to some of the other sustainability challenges in the system. A transparent and thorough process will educate the ecosystem actors involved and provide them with a long-term sustainability perspective for the development opportunities of future business.

Table 2. When developing a sustainable business, it is important to consider the sustainability impacts of its operations from diverse perspectives of sustainability. (Aalgaard 2019; Brown et al. 2019; Bocken & Geradts 2020; STYLE workshops 2021).

SOCIAL SUSTAINABILITY

- How does the business model promote health, well-being, and inclusion in the community?
- How does the business model promote and support diversity, the understanding of differences, and equality?
- Does the solution cause disruption or inconvenience to any of the stakeholders? How can we prevent this?
- Is the business accessible to all, and does it also support the inclusion of those in risk of exclusion? Can it make marginalised people more actively involved in society?
- In what ways does the business model give its users and stakeholders new perspectives on what they can do, opportunities to better manage their own lives, and support so they can take responsibility for their own well-being?
- Are the actors responsible in their performance and its development?
- Are the solutions safe and how could they be made even safer?

CULTURAL SUSTAINABILITY, including the culture of the ecosystem

- How is cultural diversity acknowledged in the ecosystem?
- Is the ecosystem developing a culture that supports everyday physical activity?
- How are the actors in the ecosystem chosen based on their values and their sustainability criteria?
- What kind of leadership fosters enthusiasm and inspiration related to sustainability?
- In what ways do the actors in the ecosystem support each other and other stakeholders in setting and achieving their sustainability goals?
- How will the customer and stakeholder relationships in the ecosystem evolve in the future in order to provide the appropriate solutions for changing needs?
- How are the well-being, pay, as well as employment and working conditions taken into account in the culture of the ecosystem?
- What principles are established for the quality, accuracy, and ethics of communication?

ECOLOGICAL SUSTAINABILITY

- What is the positive impact potential of the business on its environment?
- Does the ecosystem replace existing activities that have a heavier environmental burden?
- How is the transparency of the resource use, partnerships, and distribution channels built?
- What resources does the ecosystem need for its activities now and in the future?
- How can the acquisition and use of resources be optimised?
- How is the restoration of resources taken into account in the business?
- Are the materials renewable and can recycled materials be used?
- What emissions are produced, and how are they minimised and compensated for?
- How is the life cycle design of the solutions carried out?
- What criteria and indicators are used to assess sustainability?
- How are (technical) innovations developed in order to reduce the environmental impacts?
- What is the source of the energy used in the production and processes?

ECONOMIC SUSTAINABILITY

- How are the core business activities designed to follow the principles of sustainable business models?
- In what ways do the structures created promote sustainable innovations for the future?
- What is the reward system for increasing sustainability in the future?
- In what ways are the skills of the staff and the ecosystem partners continuously developed?
- How do we continue to ensure that sustainable development is valued and placed at the centre of the business model?
- How do we create and maintain patient investment strategies on the part of the owners and investors alike?
- How do we balance the social benefits and economic returns in the long run?
- How does the business support local development and economic well-being as well as promote the conditions for local small/part-time entrepreneurship?

Building a sustainable business model and business ecosystem

Bocken et al. (2019) propose a combination of idealism, pragmatism, and critical thinking as an approach to building a sustainable business ecosystem. Idealism brings forth new ideas, hope for change, and the entrepreneurial drive to make it happen. Realism is used to balance personal and stakeholder expectations to a level that is practically achievable. With critical thinking, one can assess the real impact of the change on sustainability.

To ensure that the objectives pursued are genuinely working towards a sustainable solution, the development of a sustainable business model and ecosystem must take into account the knowledge and perspective of all key stakeholders, in particular those representing society and the environment. Similarly, the inclusion of the user perspective is essential to ensure the market viability of the solution. The actors in the ecosystem must be genuinely motivated by the values and objectives, and willing to co-create a vision and processes for action through multiple alternative solutions, so that all key issues related to sustainability are addressed. The vision must be clear for it to have the power to steer the innovation process in the right direction. (Aalgaard 2019; Bocken & Geradts 2020).

When multiple stakeholders are involved, it should be noted that a low hierarchical structure supports the innovation processes and also the adoption and further development of sustainable solutions. When stakeholders represent diverse perspectives on the topic to be developed, managing the development process becomes important. In this way, we can reap the benefits of diversity for the process without the disagreements that it may create challenging the conditions for achieving the objective (Helkkula et al. 2018; Mead et al. 2022).

For a sustainable solution, and therefore an ecosystem, to emerge and thrive, it is crucial to ensure during the process that the actors have an equal role in developing the vision and action, and that no one organisation-specific agenda ends up dominating the solution at the expense of others. At the same time, it is important to ensure that there is essential trust between the actors and other actors in the ecosystem, as well as in the common objectives and value distribution, to ensure the highest quality input and commitment to the visioning, production, and implementation of the solution and also its long-term development (Helkkula et al. 2018).

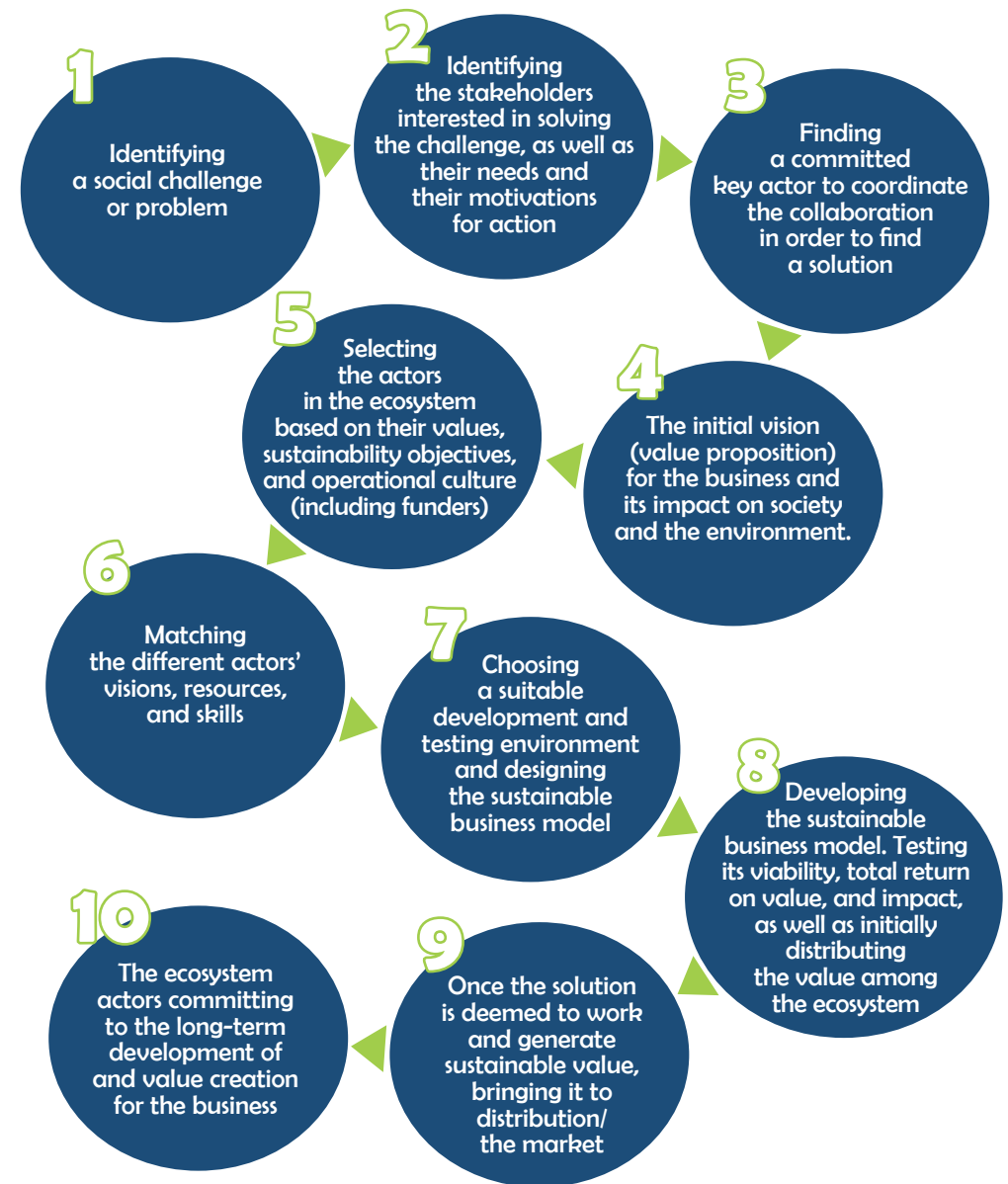


Figure 4. The stages of a sustainable business model in a business ecosystem (cf. Di Pietro et al. 2018; Brown et al. 2019).

Examples of sustainable business models and potential business ecosystems

When we look at the business opportunities of everyday physical activity, the following interesting business opportunities can be combined, for example, with the overall well-being of working age people: Lifestyle experiments, the What moves you? coaching service, the Sports Box, workplace discounts, everyday physical activity for brain health, work opportunities for seniors, active fashion, and the everyday physical activity sharing app. In relation to these opportunities, the actors identified in the study, such as municipalities and cities, employment and economic services, wellbeing services counties, private healthcare providers, and insurance companies, may have an interest in investing in the promotion of the residents ’well-being and capacity to work.

At the same time, significant business opportunities may open up for a number of large and local companies – partly in providing services to public authorities and partly in selling their services, either to companies that want to promote the well-being of their employees, or directly to end-customers, who also have an interest in their own well-being, ability to cope, and livelihood. When the aim is to instil a sense of community and active everyday life into young people’s lives when they are still in school, interesting business opportunities can be created by combining some of the following: a physical after-school programme in schools, environmental projects for schools, AR helmets, learning on the way to school, the Try-it-out programme for physical education in schools, active social gaming, crowdsourced data collection, and the Sports Malls.

In this framework of opportunities and through the public procurement quality criteria, municipalities and cities may be interested in collaborating with private companies to provide a range of activity services for schoolchildren. The same services can also be available for purchase on the open market and serve not only schoolchildren, but also other customer groups. For example, schools, as equipment lending centres and in line with the principles of circular economy, can provide the equipment for the Sports Box service, offered to employers and adults who want new physical activity experiences. Schoolchildren can participate in the maintenance and distribution of the equipment through their school’s environmental projects, which offer them diverse perspectives on working life as well as opportunities for traineeships.

When a sustainable business ecosystem is built from an urban design perspective, the following business opportunities could be combined in an interesting way, creating attractive environments for walking and cycling: soundscapes in urban space, light art to encourage physical activity, secure bicycle parking, everyday physical activity for brain health, activities in the nearby nature, the Sports Tinder, Sportify,

and active fashion. By developing and opening up their public spaces and by emphasising the quality criteria for public procurement, cities create the conditions for large and smaller businesses to produce services that inspire people to walk around. These new services attract people to the city centre and, at the same time, also bring customers to the other businesses in the city. At the same time, there will be demand for temporary services such as mobile childcare as well as urban and nature guides, providing part-time work opportunities for seniors and others who want to activate themselves through part-time work.

The ecosystem of everyday physical activity offers opportunities to a wide range of actors and their collaborations. The business opportunities highlighted in this study can be combined, developed, and further added to by considering the challenges in one’s own environment that need to be addressed, as well as by combining them with other societal activities with an open mind. We hope the findings and the analysis will inspire the readers to reflect on their own opportunities to promote an active everyday life and to create well-being in their own lives, in their communities, and through their work.

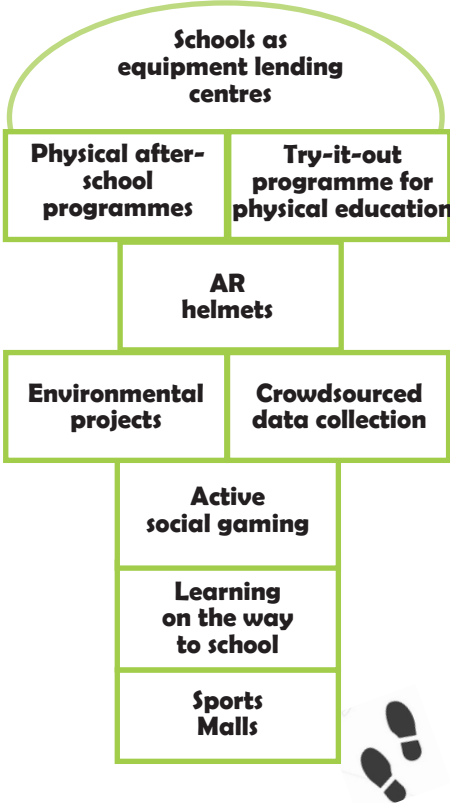


Figure 5. Interesting business opportunities to promote an active everyday life in schools.

BUSINESS OPPORTUNITIES IN THE ECOSYSTEM OF EVERYDAY PHYSICAL ACTIVITY

A futures image of the ecosystem of everyday physical activity was created by using the 47 business opportunities that had been identified. They are sorted below by the phenomena that permeate the ecosystem and by five mutually supporting categories. For each business opportunity, the potential customers of the business, the revenue logic, and the partners needed to implement the business are also described.

By combining different business opportunities, sets of business opportunities could be created as a basis for sustainable business models and ecosystems. We hope that these suggestions will inspire cross-sectoral actors to reflect on their own opportunities to be part of a business ecosystem that promotes sustainable everyday physical activity.

Phenomena permeating the ecosystem of everyday physical activity

Active travel time

Active travel time means walking or cycling, or switching from private cars to public transport for short journeys. In addition to this, the development of autonomous means of transport makes it possible to offer activities to those who travel longer distances, as well. Cars and public transport vehicles can offer not just seats, but also activating recreational activities, such as games, exercise bikes, and treadmills.



All users of passive means of transport.



Equipment to be purchased or a time-bound shop-in-shop solution. For the end-user, this may be included in the ticket price or be available as an additional service/monthly/annual membership.



Businesses as solution developers and producers. Universities and research institutes collaborating in the development. The public sector as a provider of opportunities for physical activity during the use of public transport.

Everyday physical activity points

Everyday physical activity can be a currency that creates more opportunities for fun physical activities. The activity points can be used to pay for cultural and sports event entrance fees, insurance premiums, among other things.



All residents equally, especially those at risk of exclusion and those with low incomes.



The public sector as a provider of points and at least partly as a funder. There may be a user co-payment for using the services.



The public sector as the implementer of the system. Research institutes to study its effectiveness. Businesses and cultural actors can also provide targeted benefits to those who use the points, thus attracting new customers.



Everything is scalable

A design model that allows all forms of sport and physical activity to be scaled to suit everyone from young people to seniors, taking into account their reduced mobility. By designing all physical activity to be scalable in advance, the instructor is best prepared to cater for the individual needs of each participant.



Physically active people, at all levels.



Service sales, ad-supported model, concept licensing.



Companies, communities, sports and leisure clubs, users.

Interesting combinations

Allows for the bringing together of new, seemingly crazy and illogical things, and having new experiences. It is socially desirable to combine truly imaginative ideas with everyday physical activities.



Everyone, especially customers interested in experiential activities.



Offers opportunities to businesses through almost all revenue models.



Businesses, communities, local small businesses, peer-to-peer users, e.g. on social media platforms.

Activating the passive

A principle of planning physical activities, whereby functions that currently passivate the population are activated so that they naturally support more activity and movement.



People with a passive lifestyle in all age groups. Employers and the public sector could be the customer groups developing the policy.



Can contain many kinds of revenue logics and the solutions can be licensed.



Businesses, communities, and local small businesses as providers of activation through services and products.

The public sector and urban planning can consider this principle when developing public transport and facilities, the health care sector can use it as part of preventive health care.

Gender neutrality

A planning principle for physical activities that dismantles the perceived gender bias in the existing services.



Everyone will be able to expand their range of activities.



Concept licensing. The expansion of the target group will increase the user volumes of the services.



Businesses can help promote a change of mindset, sports and leisure clubs can adapt their activities, and research institutes can conduct research to develop gender neutrality in practice.

Transgenerationality

A principle of planning physical activity that motivates families to exercise together or, alternatively, simultaneously in the same space, but so that different members of the family can exercise as they choose, but still organise their physical activity trips together.



Families with children, young people, grandparents.



For providers of sport and leisure services, this can be a new and interesting target group from the viewpoint of service development and sales.



A business model implemented by companies. The public actors provide spaces for the private local entrepreneurs to offer their services in. May also include peer-to-peer activities among users.

Urban design, facilities, and physical activity services

Soundscapes of urban space

Routes with their own history and atmosphere are built into urban space. Audio plays and soundscapes will be created for the routes. Audio content will be provided for places of interest to inspire people to walk around the city, listening to the different soundscapes that have been aggregated from the environments.



Residents of the city, tourists, schoolchildren (the routes function as a learning environment), also as content creators.



A revenue-sharing model for the app developer, advertising revenue.



Companies as app developers. Communities, users and cultural operators as content providers.

Light art makes us move

An interesting lighting installation that attracts people to the town even after dark. The installation is not a single event, but a continuous lighting experience that lasts and keeps changing throughout the winter season, inviting people to walk around looking at it and providing safety in the dark.



Residents of the city. For tourists, this can also be an attraction motivating them to travel to experience it even from further away.



The revenue-sharing model, sponsorship model, ad-supported model. The light art installations can be licensed or transferred from one destination to another.



Public actors, the city, businesses, local entrepreneurs, possible users in peer-to-peer activities, cultural operators.

Neighbourhood gyms and DIY spaces

Urban and housing planning is taking advantage of shared and communal spaces, as the square footage of homes decreases, especially in city centres. As the circular economy becomes a more widespread reality, the need for spaces to repair goods will increase. In the digital age, doing things by hand has become a source of both relaxation and creativity. There is also an interest in exercising together with other people.



Primarily urban apartment dwellers, young people, students, people of working age, seniors.



The network model, exchange model, community basis, subscribing, partly public funding, sponsorship model, renting spaces to small or part-time businesses.



Housing associations, local small businesses, users in peer-to-peer activities, communities as producers.

The Sports Routes

The public transport system offers Sports Routes designed to take people to sports facilities easily. The Sports Routes are also a safe transport option for children to travel to their hobbies, making it possible to do activities also for children whose parents cannot drive them.



Anyone whose participation in physical activities is restricted by the difficulty of accessing a sports facility.



Increased use of facilities and public transport, an increase in service sales.



The public sector, urban planning, producers of sports services, clubs, communities.

Activity spaces

Working together, community, and cultural production activate people, but they need spaces for these activities. These spaces can be outdoors, indoors, multi-dimensional, permanent, or temporary.



Communities, cooperatives, cultural operators.



In addition to money, the owner of a space can receive value by participating in the activities, by having a space renovated by the community, through bartering if the community provides something reciprocally, or through a revenue-sharing model if a space is used to organise an economically productive activity. Opportunities for advertising revenue.



The public sector, businesses, private individuals by offering empty spaces to communities, cultural operators, sports and leisure clubs, communities as producers.

Secure bicycle parking

Many people are happy to cycle in the city even for longer distances, because there are secure storage solutions for the bicycles. Secure bicycle parking spaces encourage cycling and also protect the more valuable vehicles.



Cyclists; employers as a service to their employees.



The user pays either following the subscription model, per transaction, or per time unit. Insurance companies may cooperate in the implementation or provide a discount/deductible for their insurance.



Insurance companies, businesses providing the service, the public sector providing the facilities for parking.

Programme and adventure services

The Active Supermarket

The Active Supermarket activates both its employees and its customers. A visit to the store is combined with fun and physical activities, suitable for all and consisting of experiences, physical activity spaces and services, as well as opportunities for relaxation.



Customers and employees of supermarkets.



An increased number of customers brought in by the experience, possible paid services alongside those open to all, and a slight increase in the price level of basic products, which customers accept as a trade-off for the experience and the fun.



Large national companies, with opportunities also for local small businesses and clubs as providers of the activity services (shop-in-shop). The importance of peer-to-peer activities for users. A fruitful environment for research institutes, e.g. to do research on everyday physical activity and consumer behaviour.

The Sports Box

A circular economy solution for purchasing sports equipment and enabling training at home or at work. Includes the equipment, instructions, and a virtual PT if necessary. The exercise plan has a time limit, after which the box is sent back to the service provider for washing and maintenance of the equipment.



Home exercisers who want to try and learn different types of exercises.



Service sales, Product-as-a-Service (PaaS), an alternative subscriber model, transactional billing. The subscriber can be the user or the employer; public funds may be used to provide these services to some users.



A business to provide the service, possibly an app to manage the activity.

The Try-it-out programme for physical education in schools

Physical education classes in schools offer a variety of opportunities to provide young people with experiences and make them enthusiastic about physical activity. Could PE mean after-school and on-the-way-to-school activities to increase the everyday activity, trying out new sports, discovering one's own favourite sports, and experiencing the joy of movement?



The public sector, schools, young people, schoolchildren and students.



Partly paid for by the public sector, and may partly be based on a subscription or sponsorship model.



The public sector, schools and healthcare actors, businesses, sports and leisure clubs, local small enterprises.

Activities in the nearby nature

The service packages for Activities in the nearby nature include hiking, berry and mushroom picking, bird watching, gardening, species identification, light wilderness skills training, orienteering, camping, fishing, etc. The experiences are created by a combination of the client's own activities and the opportunities offered by the nearby nature, to widen the possibilities of physical activities.



Tourists, adults, young people, schoolchildren, residents of the city.



Service sales, content licensing.



Communities as producers; clubs, local small and part-time entrepreneurs, peer-to-peer user activities.

Sports Malls

The Sports Malls are one of the key business models for everyday physical activity, as they enable other business activities around physical activity. The active arenas encourage people to enjoy an active everyday life, offering a variety of opportunities for entertainment.



People of working age, families with children, seniors, schoolchildren, businesses, the public sector, non-profits. Diverse experiences of physical activity for all.



For the owner/developer of the premises, a rental or revenue-sharing model, ad-supported model, possibly a sponsorship model. For operators, sales of products and services, a subscription model (season tickets), transactional billing, etc.



Businesses, local small entrepreneurs, the media.

The workplace games

The workplace games with their wide range of challenges are either ongoing or separate but regular events, ideally involving all employees – individually or in teams. The content is a well-being coaching programme that highlights the importance of everyday physical activity, physical fitness, and team spirit.



Employers (businesses and public actors) and, through them, people of working age.



Workplace games as a Service, the ad-supported model, a licensable concept, as a single event, a service sales logic, as a longer-term contract it can be a subscription model.



The service provider offers the Workplace games. In the network model, the service providers offer specialised services either as subcontractors to the main contractor or directly to the client.

Personalised well-being services

Lifestyle experiments

The service offers people lifestyle experiments with a variety of themes, such as a physically active everyday, healthy living, getting fit by cycling, and being the top chef of one's own life. It combines everything one needs for a holistic lifestyle experiment: the plans, tools, necessary skills, and ongoing support.



Adults of working age, students, families with children, seniors, communities.



Service sales, licences to users, an ad-supported model, a subscription model, customer lifetime value.



Businesses, local small entrepreneurs, cultural operators as content providers, sports and leisure clubs in cooperation (pilot groups/courses), insurance companies and the public sector health care as references/with referrals.

Aids for everyday physical activity

The market for everyday physical activity aids is driven by the growing number of senior citizens, the technological advances, and the idea that physical activity is a fundamental right for everyone. There is also a need for a broader perspective on aids promoting physical activity in the workplace, for example in warehousing work and to improve passive work postures.



Adults of working ages, seniors, work communities.



Product and service sales, PaaS, customer lifetime value, partly purchased with public funds, a sponsorship model, a subscription model.



Businesses, the public sector, health services, insurance companies.

Home care services PT

With the ageing population, increased remote work, and better platforms, more and more services are being delivered directly to the customer's home rather than the customer having to go to the service point. Examples of services that promote physical activity in everyday life and can be provided in the home include physiotherapy, massage, and personal coaching.



Seniors, the elderly, people with reduced mobility, remote workers. Anyone who wants or needs physical activity services delivered to the home.



Service sales, can be partly publicly funded.



Businesses, local small entrepreneurs, the public sector, the healthcare sector.

What moves you?

Therapeutic and solution-focused coaching to help people find the things that motivate them to become more physically active and take care of their own well-being. The coaches specialise in treating physical inactivity and increasing movement in everyday life as part of improving well-being and health.



People for whom physical activity is particularly difficult and unpleasant, employers for their employees, the healthcare sector for their customers.



Service sales, potentially also subsidised clients arriving through the public health care system.



The public sector, the healthcare sector, research institutes, businesses, local small businesses as trainers and employers of the therapists, the media sharing stories of the benefits and joy of becoming more active.

Senior exercise groups

Regular and year-round physical activity groups for seniors that take into account the possible limitations of the participants but, above all, focus on maintaining and improving their physical abilities as part of their overall physical activity.



Seniors and the public sector, which offers the services to them.



Everyday physical activity points, partly funded by the public sector; the users' deductibles, sponsorship and advertising are possible.



Businesses and local enterprises as service providers, the public sector, the healthcare sector as service provider/using procurement, opportunities for peer-to-peer activities.

Backyard PTs

Bringing physical activity guidance to the users. Increased community involvement also strengthens the ability of communities to buy and use services as part of their activities. A personal trainer can be hired to visit community members at agreed times in a near-by park.



Communities, businesses.



For the service provider, a subscriber model; transactional billing, product or service sales. Opportunities for concept development and licensing.



Public actors, the healthcare sector, businesses and local small businesses as developers of concepts, sports clubs as service providers. Opportunities for peer-to-peer activities.

The well-being package for working-age people

A holistic set of services for employee well-being, which includes occupational health care, ergonomics, PT services, massage, career coaching, low-threshold counselling. Extends to all people of working age and aims to support each person of working age in their ability to cope, study, find employment, and work.



Employers, the public sector, employment services, social security services, employees.



Service sales, a network model for service delivery, an actor coordinating the whole through a revenue-sharing model.



Companies with the resources to develop and manage the set of services, local small businesses to provide the services, research institutes to study the impact of this holistic approach to well-being at work.

Gamification and encouraging activity

The Everyday physical activity sharing app

The app offers physical activities as challenges for individual users or groups. These everyday physical activities, pictures, and stories can be shared with one's family and friends. The app can be like a diary to refer back to, when needed. Friends can keep in touch through it and at the same time become motivated to exercise by sharing updates.



Seniors, adults of working age, students, schoolchildren.



A revenue-sharing model for the app developer, an ad-supported or customer subscription model.



Businesses developing the app, the public sector promoting its use.

AR/VR/Metaverse

In the coming years, augmented and virtual reality technologies will enable the development of applications, solutions, products, and services for everyday physical activity. The development of the Metaverse, an alternate virtual reality, is widely speculated on, and it could also create significant opportunities for the business of everyday physical activity.



All customer groups through various services and experiences.



For the technology, a licensing or revenue-sharing model; selling the solutions, applications etc. as products, services, the PaaS model, a revenue-sharing model. Possibly an ad-supported and sponsorship model.



Companies and research institutes. The public sector can benefit from the services.

Handicraft school as an online course

When what we wear is suitable for movement, everyday physical activity becomes more comfortable and, therefore, we are more active. The renaissance of manual skills and the knitting boom have also created a market for making active wear and sportswear, and learning the skills needed for it.



Everyone interested in handicrafts.



Platforms that provide online courses often operate through a revenue-sharing model. The creator of an online course receives income from its sales, i.e. through the selling of services or transactional billing. An ad-supported model can also be part of the revenue logic.



Businesses, communities, local small entrepreneurs, peer support for users e.g. on social media platforms.

The Mile Race app

Families and work communities form Mile Race communities and share their physical activity results, photos, and videos. The app offers weekly or monthly physical activity challenges and includes playful competitions, as well.



Families with children, adults, young people, seniors, intergenerational activities.



Product and service sales, a subscription model, ad-supported model, a licensing and revenue-sharing model for the application developer.



Businesses as app developers, peer-to-peer activities, sports and leisure clubs, as well as local small entrepreneurs involved in developing local challenges.

Learning on the way to school

Schools are avoiding passive learning that takes place only in classrooms. The way to school and the everyday life of the student outside the classroom are a platform for school-related projects and learning activities, where a variety of creative, physical activities are carried out on the way to school.



Young people, students, schoolchildren, the public sector, schools.



Partly funded by the public sector, may also include a sponsorship model. Targeted directly at the users through service sales.



Businesses as developers, the public sector as commissioners, with opportunities for content producers.

Schools as equipment lending centres

Following the principles of the circular economy, the aim is to achieve the highest possible utilisation rate for the equipment. By bringing together many users of the same age, size, and type of equipment needs, a school can act as a centre for equipment lending, enabling children and young people to have access to equipment that promotes everyday physical activity.



Children, young people, schoolchildren, students.



Opportunities for a networking model, sponsorship model, PaaS, an ad-supported model, partly funded by the public sector, partly by service sales and product sales of equipment that have been in use for a long time.



Businesses, the Sports Box, sports and leisure clubs, users/peers, the public sector, schools, the healthcare sector.

Active fashion

The Finns enjoy comfortable clothes, and are even known as the “windbreaker nation”. This mindset that favours movement and comfortable clothes also promotes product development in the clothing industry. Good product development, again, promotes a mindset appreciating everyday physical activity.



Children, adolescents, students, adults – anyone who opts for passive ways of getting around because sweating feels uncomfortable and their clothes may not support being active.



Product sales; in line with circular economy thinking, fashion can also be a service; the technology can be licensed.



Companies in the sports and clothing industry, media, research institutes in materials research, users.

The Sports Tinder

Users can find a suitable exercise partner through the app. The service lists the user's sporting interests and suggests suitable matches based on these interests.



Anyone looking for a exercise partner, from young people to seniors.



A subscription model, e.g. free basic version and full membership with monthly pricing. Can also generate revenue from advertising.



Businesses to develop the service, with the possibility of cooperation with public health or social services to prevent exclusion and maintain the physical fitness of seniors.

The AR helmet

The features of the AR cycle helmet motivate people to use this safety equipment. It has a good design and a visor that shows elements of augmented reality, allowing the user to become part of the gaming community.



Cyclists, young people, schoolchildren, students, and why not older customer groups, as well?



Product sales, PaaS, a revenue-sharing model, an ad-supported model, licensing.



Businesses as producers and developers, media as content producers, peer-to-peer user activity.

Personalised, active, and social gaming

The games involve physical activities to be done either alone or with a gaming community. Within the games, the users can create personalised experiences for themselves.



Children, young people, adults, and seniors interested in games and experiences.



Motivates people to move, i.e. provides value in addition to money. An ad-supported model, licensing of the physical activity credit model. A sponsorship model, customer lifetime value.



Businesses as developers. Public actors, such as schools, can use or accumulate credits and gamification as part of teaching.

Sportify

The Sportify app suggests everyday activities and new experiences to try, based on what the user has done before and what they are usually interested in. It combines in its suggestions, for example, the user's taste in music, cultural, and physical activity experiences as well as other information that the user has given it permission to use for personalisation.



People interested in playing and new experiences.



A revenue-sharing model, with content producers paying the platform a fee for the users they receive through it. A subscription model or transactional billing to customers. Possibly partly funded by advertising.



Businesses (platform design and maintenance as well as service delivery). Local small entrepreneurs, cultural operators, and leisure clubs as providers of services and experiences, including opportunities for peer-to-peer activities between users.

Work opportunities for seniors

The employment opportunities of seniors are directly linked to the amount of daily physical activity they undertake. This is supported by the ease of part-time employment even after the official retirement age. For some, part-time, rather than full-time, employment already before retirement is the best solution in order to support their fitness and well-being.



Seniors, employers as well as public authorities and communities as employers of seniors.



Self-employment, or part-time employment. Must be easy, hassle-free, and profitable enough when it comes to taxation. Can also be peer-to-peer activities or based on barter.



The public sector, the tax authorities, the health sector, businesses and communities as clients and employers.

Crowdsourced data collection

A lot of data and other things can be collected and produced from nature and the environment in a crowdsourced way, while generating a small income for the data collectors. The data may relate to maintenance needs or everyday travel routes, or they may be about citizen science data collection or monitoring.



For the platform administrator, the people who need the information. The collectors are people who are interested in making money through the platform, and who may be moving about in the area of data collection anyway. Schoolchildren to fund their school trips or sports clubs to collect money for their activities.



Those who use the information, pay. From the platform operator's point of view, the revenue logic can work through transaction billing or a revenue-sharing model, also allowing for advertising revenue if the user groups are large and visibility is high.



Companies to do platform design and construction. Communities, clubs, and local small/part-time entrepreneurs can act as producers or collectors of information.

Active community

Everyday physical activity for brain health

Brain health is the basis for a quality and meaningful life, and has a significant impact, not only on the individual, but also on their loved ones and their community. A healthy and active, community-oriented lifestyle is key to preventing brain diseases. Opportunities for coaching businesses.



Adults of working age, insurance companies (pension insurance companies), the public sector.



Partly publicly funded/purchased, licensing brain health solutions (technology, coaching, etc.), a sponsorship model, product and service sales.



Businesses, research institutes, insurance companies, the public sector, employers.

Environmental projects in schools

Consideration of the environment needs to be a key part of learning and education. By integrating environmental projects into teaching, we build environmental skills for the future, create communities between schools and businesses, and promote physical activity.



Schoolchildren, students, businesses.



Partly publicly funded, in partnership with businesses, a sponsorship model, non-monetary value, investing to inspire the talent of the future and pique their interest in the topic.



The public sector, schools, businesses, research institutes, local small entrepreneurs, peer-to-peer activities between different age groups.

The physical after-school activity programme

Schools can organise community-based physical education activities after school hours. This brings more physical activity into children's everyday lives and provides opportunities for those who have no other hobbies. This could mean trying out different sports, and the schools can also run afternoon clubs focusing on different themes or sports.



Children, schoolchildren, young people.



Publicly funded, a sponsorship model, a peer-to-peer earning model.



The public sector, schools, insurance companies, sports and leisure clubs, local small entrepreneurs.

The Neighbourhood Activity app

The Neighbourhood Activity app connects people and families living close to each other to spend time together, do things, cook, and come up with new things to do together. It helps to coordinate children's play dates, adults' exercise dates and ride-sharing, as well as neighbourly help.



Families with children, adults, seniors, neighbourhood communities.



A revenue-sharing model for the app developer, public funds can be used to support the development, an ad-supported model; following the subscription model, users can also pay a monthly fee.



Companies and research institutes as developers; once in use, the app relies heavily on peer-to-peer user interaction.

Mobile child care services

Childcare anywhere while you exercise, shop, or accompany a relative during a visit to the health centre. Childcare is provided through active play/games/physical activity. You can book the service on the platform and specify the location and time.



Families with children, parents.



Service sales, a revenue-sharing or licensing model for the platform producer.



Businesses and local service providers, opportunities for part-time employment, e.g. for seniors and young people.

The Everyday Activity Channel for seniors

Community does not always mean one has to meet physically. Community and the feeling of doing something together can also be conveyed through a simple and easy-to-use, multi-directional communication channel for an active everyday life. The channel provides both activating content and encounters with others for seniors' daily lives.



Seniors, the public sector, the health care sector, elderly care, rehabilitation.



Partly publicly funded, a sponsorship model, subscription model, ad-supported model, and content can be produced through a revenue-sharing or licensing model.



Businesses as developers of the app. Content from communities, clubs, and the public sector. Sponsored by insurance companies/pension insurance companies, supported by media and users' peer-to-peer activity.

New kinds of volunteering traditions

Revitalising and reflecting on volunteering traditions in the broader context of everyday physical activity. What can we do together as part of our everyday community life so that everyone benefits? Developing new volunteering traditions will increase well-being through everyday physical activity, working together, and increasing participation.



All people in their own neighbourhood communities.



An peer-to-peer earning model, non-monetary value.



Peer-to-peer activities between users, supported by the public sector that has set clear and easy enough principles for the taxation and practical bureaucracy of peer-to-peer activities and exchanges, in order to encourage citizens to become more active. Sports and leisure clubs can be involved in volunteer-based activities.

Community-oriented everyday life

A community-oriented daily life increases the amount of physical activity in the home environment through a variety of shared activities. Renovation work done together, a shared kitchen garden, a possible jointly maintained club room – all contribute to everyday physical activity. Each member of the community has skills that they can use to benefit the whole community.



Communities and people living close to each other.



Allows for small-scale and part-time business activities and the use of the services of local entrepreneurs.



Public actors are to ensure that legislation/taxation issues do not discourage small-scale intra-community bartering and that small-scale activities can be carried out with a low threshold, without jeopardising other livelihoods/benefits.

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