



skipit

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Smart tourism; Skipit case

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Introduction

ICTs are “emerging, disrupting and affecting our everyday life”, however digitalization also builds and impacts societies in new and often unexpected ways (UNWTO, 2021). Nevertheless it is important to consider in which way we can guarantee in a “collectively and individually way”, that these fast pace changes give us some benefits (UNWTO, 2021).

With the use of the digital technology is possible to increase “innovation, to create economic and environmental efficiencies and improve productivity, including in the highly globalised tourism industry” (OECD, 2017; cited in OECD, 2020). From bringing flight and hotel booking online possible (UNWTO, 2021) to the creation of platforms where several countries publish their advise for travelers to “keep track of global travel restrictions” (Covid checker, 2021).

Furthermore, the UNWTO (2021) states that a “digitalized tourism sector must innovate and generate new business opportunities to make sure there is competitiveness, growth and sustainable development of the tourism sector, in order to achieve the Sustainable Development Goals and the global development community”.

According to The UNWTO (2021) “startups and micro, small and medium enterprises, which are drivers of innovation based on technology and entrepreneurship in tourism, will take on a fundamental role in developing the skills needed for the jobs of the future”.

In relation to the previous mentioned, this paper has as objective to point out aspects of smart tourism and the use of open data to develop platforms for mobile applications that contribute to the innovation of tourism in aims for a more effective, sustainable and easy tourist experience.

This paper will present the case of Skipit, a smart tourism platform, which through a mobile application offers the tourists an easy way to use public transport by providing a digital card that facilitates urban mobility. The card has the concept of “tank op” with a minimum amount of credit,

which the user should pay from the smart phone wallet. As main feature, the digital card allows the user the purchase of public transportation tickets using the payment software supplied by the smart phone, enabling to visit local and authentic places by the use of Skipit's community.

Considering also the challenges that Tourism Industry has been facing over the last few months due to the Covid-19 pandemic, as 90% of the world population had to adapt to life under travel restrictions, the sector came to a near-total standstill. The sector has sought to enhance traveller safety, provide for their workforce and support local communities (Wyman, 2020). As a matter of fact, industry leaders are seizing the crisis as an opportunity to further enable the inclusive and sustainable growth of the sector (Wyman, 2020).

As an intern in Skipit, I have been researching the market and partnerships for the company. Gathering data from hospitality employees working or that have worked in companies related to tourism, like hotels, restaurants, hostels and museums, looking for the tourist preferences in relation to their experience and the perspective from the service provider position about the use of public transportation concerning the tourists. Moreover, I have been working on extending Skipit's network among the Tourism sector by getting in touch with different hotels, hospitality professionals on high positions, who can influence others to recommend Skipit as a tool that can facilitate their everyday work of those who work in direct contact with the tourists.

Regarding all the aspects mentioned before, the research questions that emerged from the investigation are the following:

- What is the role of a fintech company in Tourism, what is Skipit's objective and collaboration to smart tourism?
- Can Skipit app solve tourist problems related to public transport and local places to visit to spread the tourism to new neighborhoods and provide benefits to the tourist and the local community?

Company description

Skipit is a Fintech, IT and Software startup company with a B2C and B2B business model (The hub, 2021), which core focus is transport, travel, tourism and advertising, in aims to develop a smartphone application that incorporates urban mobility, sustainability and leisure activities.

The main objectives of Skipit are to make sustainable transport accessible to all, so as to encourage tourists and locals to support local businesses in the different European capital cities in order to develop a more sustainable tourism, building a mutual beneficial relationship between traveller and destination (Skipit.cc, 2021).

Furthermore, the application also offers a journey planner that operates with GPS, so the tourist feels comfortable in regards of using public transportation in an new city. The third feature of the application is an inspiration feed or neighborhood feed, where the community of travelers share the places they visit to inspire others to contribute to the sustainable distribution of tourism and their expenditure into local economies.

Methodology

In the present section, the philosophical approach of the research will be explained, so as the methodology that was followed to gathered all the data.

Research Paradigm

The objective of this paper is to study the use of data to develop a smart phone application as an innovation for the Smart Tourism. This research will expose what kind of data the developers have used to develop the application and what are the challenges involved in the creation of the product. Moreover, the research explain the founders motivations to create Skipit and what could be their collaboration to the Smart Tourism Industry.

Is fundamental to establish the philosophical view of the research as it will lead the way the theory about smart tourism and its components is understood, the data is gathered and analysed. Research philosophy is described by Saunders (2019) as “a set of beliefs and assumptions about the development of knowledge”. The philosophy of research objective is to study the nature of reality, by explaining the “researcher’s approach to the literature, the methods used to gather the knowledge and the analysis of it” (Bryman, 2012).

This present study adopted ontology as the research philosophy which according to Saunders (2016) refers to the set of “assumptions about how the world and reality are seen”. These set of principles determine what “research objects and phenomena” one focuses on, and how “one sees and approaches them” (Saunders, 2016). Additionally, the ontological assumptions shape the way in which the research objects are viewed (Saunders, 2016).

According to Berryman (2019) ontology encloses what ones believe can exist, what one consider fundamental. Ontology is the study of being, that explains “What can be known” (Crotty, 2003).

Burrell et al., (2016) explain that Epistemology is the way one can transfer the knowledge to others, referring to it as the set of assumptions about knowledge, which include “acceptable, valid and legitimate knowledge”. In addition, depending on this epistemological assumptions, it can be denoted the kind of “contribution to knowledge as the result of the research” (Saunders, 2019).

Ontology and epistemology give “the insight about what the researcher believes to be the nature of truth, the nature of the world and how to be in that world” in aims of describing the researchers view (Berryman, 2019).

This study will take a constructivism perspective as it coincide with qualitative research (Bryman, 2016). Constructivism is an ontological position which “implies that social properties are outcomes of the interactions between individuals, rather than phenomena ‘out there’ and separate from those involved in its construction” (Bryman, 2016). The term also considers that phenomena are in a “constant state of revision” (Bryman, 2016).

The previous suggests that the researcher focus is on studying the point of view of the interviewees in order to understand the reality of the case through different frames of reference aroused, recognizing that is not feasible to present objectivity in reality as the social phenomena are constructed based on human interactions and not on quantitative parameters.

Research design and strategy

This study will have an inductive approach and will be conducted by the data generated in aims to explore the use open data to develop a smart phone application that will be used to contribute to

Smart Tourism. In other words the researcher does not intend to prove or refuse a theory but to formulate a framework to let the data gathered to respond to the research question.

Furthermore, it will be elaborated a theoretical description as the data gathered is analyzed (Saunders, 2016). Saunders (2019) suggests the use of the inductive approach for the research of a "small sample of subjects". Flick (2011) recommends the use of this method to study qualitative research, where the data from interviews regarding a specific subject, will be analyzed with the purpose "to find patterns between informants".

The inductive approach allows the use of the "existing theory to formulate the research question" and it does not need to dismiss a theory, as the researcher formulates the research question and the objectives, so therefore it is possible to follow the research with knowledge of pertinent literature and the theories it comprises (Saunders, 2016).

This is an exploratory research, where the research topic is explored with different "levels of depth" and addresses new problems that have not been approached previously or too little research has been done (Brown, 2006).

Data collection methods

This investigation is of qualitative order where the researcher collects data from certain participants. The method used to collect data was semi structured interviews, which were answered by specific sources from Skipit to provide data about the work they perform and the use of data and development of software.

The qualitative research methods contribute with a better understanding of social phenomena (Silverman, 2013). They are also used to gather information about experiences, activities, events and behaviors, in order to give deeper understanding of actions and processes in their social context" (Goodson *et al.* 2004).

Primary Data

Primary data is an original and unique data that has been collected from first-hand experience and is more reliable, authentic and objective (Kabir, 2016). Primary data has not been changed or altered by human beings; therefore it is of great validity (Kabir, 2016).

Semi-structured interviews

The purpose of the semi-structured interviews is to obtain the interviewees statements in order to explain new insights into their life world and the research theme (Kvale, 1996), and therefore offer a path to what people do and think” (Longhurst, 2009). This study will pay attention to the development of a smart phone application, how all this development can be used for Tourism and which were the motivations to start this project.

Semi-structured interviews offer the participants the chance to “pursue subjects they feel are important” (Longhurst, 2009). Moreover, semi-structured interviews can provide a better use of the knowledge produced and its potential by offering the participants more freedom to follow up with the information that is considered more important and the researcher has a better chance to guide the conversation to obtain the data considered important for the study (Leavy, 2014). All the interviews were performed face to face during working hours. The interviews lasted between 10-30 minutes, as the roles of the participants is varied, only few members of the team have whole knowledge and understanding about the development of the application and the use of open data.

Thematic analysis

This study is qualitative, so it is recommended coding as an analytical tactic during and after data collection (Miles et al., 1994). Coding is an exploratory “problem-solving technique” which primary objective is to find “repetitive patterns of action and consistencies in human affairs as documented in the data” (Saldana, 2008).

Coding is linking: “It leads you from the data to the idea, and from the idea to all the data pertaining to that idea” (Richards et al., 2007). Moreover, for this study the data was organised by colors to find the patterns and allocate a subject describing the theme that relates them with the theoretical literature.

Criteria on social research: Reliability and Validity

The most eminent criteria for the evaluation of social research are reliability and validity (Bryman, 2012). This criteria is important aspect of the research methodology thus they provide the accuracy and consistency of a questionnaire (Taherdoost, 2016).

Reliability is related to the repeatability of the results of the study. The term is generally used in relation to the question of whether the measures that are devised for concepts in the social sciences are consistent (Bryman, 2012). Moreover, the most relevant criterion of research is validity, which "is concerned with the integrity of the conclusions that are generated from a piece of research" (Bryman, 2012). Taking in consideration the research paradigm of this study, the data gathered was determined by the researcher and study participants own beliefs.

Limitations

The researcher main limitations encountered during the process of data gathering was due to the present tourism crisis due to Covid-19 pandemic, where Denmark was dealing with the second lockdown. Due to this not all the members of Skipit could be together at the same time at the office, so there were to members working on programming and development of the app, that the researcher was not able to meet and when there were situations when it was required to get hold of them, took long time to get an answer. Another limitation was the lack of time as a consequence of the load of work to perform from part of the CEOs, there was not enough time to sit and interview them because they had tight schedules.

Literature review

The word smart is defined as "in a clever, intelligent and effective way" (Cambridge Dictionary, 2021). There are many contexts in which the word "smart" can add meaning to certain terms. In relation to smart cities, are represented as cities which aim to use "technologies in an innovative way to achieve resource optimization, effective and fair governance, sustainability and quality of life" (Gretzel *et al.*, 2015).

Smart Tourism

In the case of smart tourism, is defined by Gretzel *et al.* (2015) as “*tourism supported by integrated efforts at a destination to collect and harness data derived from physical infrastructure, social connections, government/organizational sources and human bodies/minds in combination with the use of advanced technologies to transform that data into on-site experiences and business value-propositions with a clear focus on efficiency, sustainability and experience enrichment.*” Molz (2012) explains that Smart tourism is related to the five aspects:

- “Connectivity through web-based applications with location capabilities;
- Tourists as co-producers of destination content;
- Enhancing experiences through new technologies;
- Connecting and interacting with local communities and other tourists in the destination;
- Improving social and environmental sustainability”.

Smart Tourism Components

Smart tourism involves multiple components and layers that are supported by ICTs (Gretzel *et al.*, 2015a). First, it gives reference to Smart Destinations, “which apply smart city principles to urban or rural areas and consider both residents and tourists in their efforts to support mobility, resource availability and allocation, sustainability and quality of life/visits” (Gretzel *et al.*, 2015a).

A tourist destination that supports innovation, which counts with the infrastructure of technology, guarantees the sustainable development of tourist areas, accessible to everyone, which facilitates the visitor’s interaction and integration the surroundings and as a result, it increases the quality of the experience at the destination, and improves residents’ quality of life (Gretzel *et al.*, 2015a).

The traveler is the main user of these systems, that are developed to support them by: 1) anticipating user needs considered upon a variety of factors, and recommending related to the specific context and consumption activities like interests, food preferences and recreation; 2) improving tourist “on-site experiences by offering complete information, location-based and customized, interactive services”; and 3) “enabling travelers to share their travel experiences to help other travelers in their decision making process, revive and reinforce their travel experiences as well as construct their self-image and status on social networks” (Gretzel *et al.*, 2015a).

Another important component of Smart tourism is Smart Business, that refers to the "complex business ecosystem that creates and supports the exchange of tourism resources and the co-creation of the tourism experience" and in a dynamic way "interconnects stakeholders, the digitalization of core business processes, and organizational agility" (Gretzel *et al.*, 2015a; Buhalis and Amaranggana, 2014).

The smart tourism experience is efficient and rich in meaning, where tourists are active participants in its creation, where they not only consume but also create and enhance data "that constitutes the basis of the experience by uploading photos to Instagram with hashtags related to the destination" (Gretzel *et al.*, 2015a). To that end, smart tourism business depends on plentiful of "free information and on access to open technological platforms to be transformed into value propositions" (Gretzel *et al.*, 2015a).

Open Data

The idea of Smart Tourism Cities developments and data, is utilized as a part of the whole ecosystem, so the real benefits of open data can be utilized (Pesonen *et al.*, 2016). Tourism is considered the first industry where open data is applied (Longhi *et al.*, 2014, Wu *et al.*, 2014, Pantano *et al.*, 2017).

The use of open data in different areas opens many business opportunities, such as the reduction of application costs as well as the combination of multiple sources of data (Garcia *et al.*, 2015). Data is a central strength in management and marketing of tourism destinations and businesses, and has a big potential to increase innovations and destination management tourism (Pesonen *et al.*, 2016). The development of information and communications technology is rapidly changing the tourism industry (Pesonen *et al.*, 2016).

According to the Open Knowledge Foundation (2005) open data is define as "data that can be freely used, shared and built on by anyone, anywhere, for any purpose". Open data is published mainly by government agencies and public administrations, which collect their data manually from their data portals (Duca, 2019). Lately, research on open data has been exploring open data as a catalyser of

innovation (Lakomaa et al., 2013, Maccani et al., 2015). In addition, open data can be used to enrich existing online services and offerings (Duca, 2019).

Open data is freely available with similar licensing and ideology as an open source and mostly provided by public sector and third sector organizations (Pesonen et al., 2016). This represents the "openness movement which encourages transition from private owned information to public and easily accessible information" (Pesonen et al., 2016). Open data is recognized as a potentially powerful, emerging force (Gurstein, 2011).

Deloitte (2012) argues that it is possible for businesses in all industries to find and utilize open data to improve their products and services. Especially for tourism destinations there are significant possibilities in utilizing open data for development of cultural sights, transportation, marketing and environment (Pesonen, 2016).

According to Dorcic *et al.* (2019) mobile technologies, mostly mobile smart phones and their application, have an important influence on smart tourism development. Purcell *et al.* (2010) defines mobile apps as a "end-user software applications that are designed for a mobile device operating system and which extend the device's capabilities by enabling users to perform particular tasks."

Furthermore, "open innovation is based on the assumption that an organisation cannot just rely on its own resources, but has to engage with partners in order to innovate" (Dahlander et al., 2010; West et al., 2006), and as a result tourism companies need "to collaborate with stakeholders beyond their organizational borders in order to source and exchange resources for value co-creation" (Gretzel *et al.*, 2015a).

Today, tourists are able to use smartphones during travel for communication, social activity, information acquisition, information search and entertainment (Wang *et al.*, 2016). Additionally, smartphone use during travel is rising with "no consensus regarding consequences from the daily usage of mobile technologies to travel-related activities" (Dorcic *et al.*, 2019). Wang et al., (2013) claimed that daily smartphone use becomes a habit, which influences the use of mobile technologies while travelling.

Analysis

The main objective of this study is to explore the role of a fintech company like Skipit in the Tourism Industry, so as its collaboration to smart tourism, so as the use of open data to develop a smart phone application. This chapter will provide an analysis of the different data collected through the interviews conducted to the members of Skipit, which will be connected to the literature review, in order to support the knowledge obtained regarding the subject, and to respond the problem formulation stated in the introduction of this paper.

FinTech companies contribution to Smart Tourism

Smart tourism as an individual tourist support system within the context of information services and an extensive technology (Li et al., 2017) requires of multiple elements and layers that are supported by ICT (Gretzel et al., 2015a). The smart tourism initiatives in Europe are primarily focused on innovation and competitiveness for the development of "smart end-user applications that support enriched tourism experiences using already existing data combined and processed in new ways" (Lamsfus et al. 2015; Boes et al. 2015a, Boes et al., 2015b). Bodil, the app designer explains what Skipit application does in order to improve the tourist experience by the use of smart applications:

"The great strength of Skipit regarding FinTech and tourism is how it tries to solve a problem that we have in Europe right now, which is hard to travel across borders ticket wise. So what Skipit can do is, with this oyster cardish, is on the long run, it should allow you to travel from let's say: Copenhagen to Rome on just one click which, of course, takes a lot of fintech back-end technology, because of the currency, and the way that the already existing ticket system works in different countries has to be taken into consideration. So it's a big job to make sure the infrastructure fits everywhere you go through, so it's difficult. I mean some countries are more developed on the digital front than others so in Scandinavia and England and Germany, it works, but when you get more to Southern Europe, it's less digital. So Skipit depends on the rest of Europe following this development, digitalizing public transportation. Let's say we just talk in big letters but Skipit might start this revolution of making everything more digital to make it easier to travel across borders with this global Oyster card". (Appendix 3)

Smart technologies are creating new business models (Gretzel et al., 2016), in this study Skipit reveals how digitalization can blend with urban mobility, tourists and the locals in aims of empowering sustainable tourism. Furthermore, among other groundbreaking examples of innovations are “mobile apps, location based services, geo-tag services, virtual reality, augmented reality, and Social Networking Services”, which have been improving the tourism experiences and services (Wang et al., 2012). Maria, Skipit’s co-founder, explains what was the reasons behind the development of an smartphone app as their innovation model:

“I think we are very aware of what are the trends right now, and what the tourists want. And, what we can see is that they want these more authentic experiences. At the same time, we can see that everything is going digital, totally, so of course we also need to be providing a tool that is digital, and is easy to use basically, so an app, a mobile application is a perfect answer to that. To address these things and make it so much easier for people to move around basically”. (Appendix, 4)

Additionally, smart tourism market is fostering “new ways to manage tourist flows, better tourist services, new advertising models and new collaborative ventures that build on cloud services and open data to innovate beyond the traditional industry boundaries” (Gretzel et al., 2016). Conor describes the improvements that Skipit can provide to tourist flows:

“I think also to spread a little bit the tourism to other areas. A way to engage tourists and travelers to use data or to volunteer to share that data in order for them to be able to make better informed decisions for themselves, but also for them to be able to create more smart tourism so it could be for example, an app, allowed users to let each other know that area B is busy right now. For example, the line to the Coliseum is too long, like that kind of engagement and empowerment through using the data to empower users decisions”... If you look at research from Copenhagen, It says that the more that tourists visit outside of the city center, the happier they are and the more likely they are to return”. (Appendix 1)

Another example that Conor provides to illustrate open data contribution, is the way it helps to make better use of time, make better decisions and enhance user services:

John travels on the number 88 bus from here to there every day, all we would do is we'd say okay if John travels on the number bus every day we can help offer him a personalized data traffic, so that he knows if his bus number is canceled or delayed, so he knows, on time in real time". (Appendix 1)

Additionally, Bodil mentioned another feature that may be implemented on the app, in order to improve tourists services: *"We want to implement in the app, where you can get access to public toilets and water tap where you can refill".* (Appendix 2)

Smart tourism offers smart tourism experiences, which involves the use of big data not only from residents but also from tourists in their efforts to support mobility, resource availability and allocation, sustainability and quality of life (Gretzel, et al., 2016). Furthermore, smart tourism enables a better interaction with and in the cities to create a closer and better relationship with residents, local businesses, local government and city attractions (Gretzel et al., 2016). Conor states how smart tourism tools provide solutions:

"Here needs to be some sort of synergy...tourism planned in a smart way, needs to be able to break down the barriers with tourists. I guess the role of Skipit in tourism is twofold. One is to provide a solution to make it easier for people to use public transport and a new city, and at the same time inspire them through a personalized inspiration feed so in a way, we're making it easier for this target group who demand more local experiences demand more authentic experiences, the ability to positively contribute to climate change and want to leave a positive footprint on the city and we provide that solution, combined into one." (Appendix 1)

Conor denotes that another way to benefit the locals is through planned tourism:

"It helps also for the locals to still feel in their city. Ensuring the redistribution flow of travel and tourism to benefit local, local areas of businesses. That is one sort of key elements". (Appendix 1)

(Gretzel *et al.*, 2015a) states that an innovative tourist destination that is supported with the technology infrastructure can "guarantee the sustainable development of tourist areas, accessible

to everyone, which makes the visitor's interaction and integration easier into its surroundings, increases the quality of the experience at the destination and improves residents' quality of life", correspondingly a smart destination is also that one that thinks about their residents so as the tourists with "factoring multilingualism, cultural idiosyncrasies and seasonality into tourism planning" (UNWTO, 2021).

Tourists as smart tourism participants

Gretzel et al., (2015a) explains how the smart tourism experience is efficient and rich in meaning, where tourists are active participants in its creation, where they do more than just consume but also create and enhance data "that constitutes the basis of the experience by uploading photos to Instagram with hashtags related to the destination" (Gretzel *et al.*, 2015a).

"Yeah, I think social media has a big saying in the tourism, like Instagram, which is a big player here within tourism. And people also likes to show off, and sometimes it was there a boring lives at home with kids, maybe without kids with their studies, and they don't really feel like they're doing anything, the things that people are showcasing and sharing on social media, is when they are having fun, It's when they're out doing stuff that is not the everyday living, so it's going to restaurants, it's going to a festival or a concert and it's also going traveling, let others know what they're doing. Yes, no doubt about it, it's showcasing, look how interesting my life is!!". (Appendix 4)

Applications like social media platforms, digital pictures and videos, commercial transactions, advertising applications helped to accelerate data generation in the past few years (Khan, et al., 2013, Michalik et al., 2014). Furthermore the role of the smartphone gives many opportunities to support travel experiences (Wang, et al., 2012), so as Conor explains it:

"I think social media is a good tool to have on tourism and travel. I also think there is a dangerous. It can also create over tourism. And you can also damage areas as well, because the over popularity it's a double edged sword." (Appendix 1)

Molz (2012) denotes that one important aspect of Smart tourism is that tourists are co-producers of the destination content. In the particular case of Skipit that offers a neighborhood feed, tourists also can contribute to data generation in the same way that many other applications used by tourists like Instagram, Pinterest, Facebook, Foursquare produce information. Tibi comments how the users participate in creating information through Skipit:

“We are kind of generating data in our app, for example the moments, they can post an image and they can just comment it, inform people about that place and this kind of stuff, but the data that we are collecting we are just mainly using to give as much information for the users as they need, when they travel somewhere”. (Appendix 3)

Today tourists are able to use smartphones during travel for communication, social activity, information acquisition, information search and entertainment (Wang *et al.*, 2016). Additionally, smartphone use during travel is rising from “the daily usage of mobile technologies to travel activities” (Dorcic *et al.*, 2019). Wang *et al.*, (2013) claimed that daily smartphone use becomes a habit, which influences the use of mobile technologies while travelling.

Use of open data

Smart is a popular term to describe technological, economic and social developments incited by smart technologies that rely on big data, open data and open API, new ways to connect humans, devices and exchange of information. (Gretzel *et al.*, 2015a), “Data sources are available everywhere, smart phones, computers, environmental sensors, cameras, GPS and even people” (Al Nuaimi *et al.*, 2015). Conor explains how open data available from the cities is available to be used and transformed into urban solutions:

“We work with public transportation data with open API's. So API's are solutions that have that serve a certain purpose, that can be replicated and incorporated into different databases. We also work with live data from public transport networks so for example if your number a bus is late. We should be able to see, and therefore update our user group based on the data that the bus is providing”. The whole concept with regards to the global card wouldn't be possible without open data. It plays a massive role in what we can do. I mean,

we could try to stuff ourselves but I think that would be super long, and we'd have to get individual agreements with each city. But this way with open data as cities are basis, it's all there.” (Appendix, 1)

The idea of Smart Tourism Cities development and data is utilized as a part of the whole ecosystem, then the real benefits of open data can be utilized (Pesonen et al., 2016). In this case, Skipit uses DSB, the Danish ticket system, open data to be able to have the digital card on the application, where they get access to all the live information regarding public transportation. Following, Bodil explains the benefits that open data brings to a Fintech startup:

“To some degree we rely on open data, you need to, in order for you to not build everything from scratch, and that's a lot of work, so that saves time, money, and efforts, and I mean if it's something that's available to you, why not just use it, it's an open community of people who are in the same boat, especially for a startup. I think you just take anything that you are everything that is handed to you because you are very limited in resources so you just have to work with what you got”. (Appendix, 2)

Furthermore, Tibi, Skipit 's back-end developer also explains in which other way Skipit uses open data, extracted from Google maps, in order to show the maps and where in the map, the destinations are located:

“So having all these data available can make your job easier. For example, all the data coming from Google Maps. We don't have to bother you know collecting that information because it's already provided. So we work with data that we gather from these open API's and then we sorted, what's the useful part for us. And then, for example in our chat bot, we can show their users this police station. Like, what it contains and what can they do there. And take advice of how much it would cost them to go from point A to B”. (Appendix 3)

However, there is another factor to be considered in regards the use of data in order to protect individuals data. Gruschka et al., (2018) indicates that there are “a number of technical regulations for privacy-preserving data processing, which have been initiated and developed”. The EU General Data Protection Regulation (GDPR), controls from a legal perspective Denmark and the organizations inside the European Union and also the organizations from other countries, for all

those that process data of European citizens (Gruschka, 2018). Maria mentions the regulations that one should be aware of when operating with data:

“There’s of course the GDPR, that is what we need to be very focused on and we are very focused on what kind of personal data we’re getting from people. And then of course, getting their approval of what is it that we’re using their data for both the personal one, but also the tracking, like when we are doing the tracking of them. But GDPR is a big major player in this no doubt”. (Appendix 4)

Moreover, Conor explains the difference about the way Skipit uses data:

“Its...like data empowerment in a way. And obviously we keep everything secure and we don't want to be a social media ,we want to be a platform that helps people get around, and we want to be a community. This isn't about you or me, this is about creating greener cities, and it's about supporting local communities and businesses” (Appendix 1).

The GDPR regulates the collection, storage, and processing of personal data, that is any kind of data that can be linked to a specific natural person (Gruschka et al., 2018). This includes not only direct “personal identifiers like name, ID numbers and also indirect identifiers like phone numbers, IP addresses, or photos with identifiable people” (Gruschka et al., 2018). “Data that do not include such identifiers are commonly regarded as anonymous and are outside the range of GDPR” (Gruschka et al., 2018). For Skipit this is one of the factors where they must pay attention since the use of peoples data is a sensitive matter and there could be privacy violation problems when handling personal data. Tibi adds:

“We are not really collecting that much information about users and I know that it's one of the highest priority. If we going to collect that type of information, we need to make it secure because privacy is really important”. (Appendix 3)

In the case that the privacy of individuals is threatened and violated against data protection laws, “data controllers and data processors may be punished with tough fines for non-compliance that can have as consequence bankruptcy” (Gruschka, 2018).

Importance of Partnerships for a Smart tourism Startup

Another important part of Smart tourism is Smart Business, that covers “all the connections in between stakeholders, the digitalization of the business processes and the organizational matters in order to exchange the tourism resources” (Gretzel *et al.*, 2015; Buhalis *et al.*, 2014). Maria, the cofounder and Head of Partnerships explains the importance of stakeholders in the business and how they have helped in the business and market development:

“In order for us to succeed, we need to cover a lot of stakeholders, we need to get a lot of people on board to the idea of Skipit and we want to build. We are also working across sectors, and areas of business. And we also work with people not necessarily working within tourism. So I would say that we expand quite far in our stakeholder map, and every one of them is very important, and I think the hardest part here is also to both work with public sector, which is very bureaucratic. And then on the other side we work with private companies that is just like, we can do it tomorrow. (Appendix 4).

As Maria explained, open innovation is based on the principle that an organisation cannot just succeed with its own resources, but has to work together with partners in aims to innovate (Dahlander *et al.*, 2010; West *et al.*, 2006), that is the reason why tourism companies need “to collaborate with stakeholders beyond their organizational borders to source and exchange resources for value co-creation” (Gretzel *et al.*, 2015). Moreover, in the following citation, Maria explains the function of networks in the innovation business:

“We perceive them as super essential. Without them, we don't really have a product”. And that's the thing within the tourism industry that's super important, is partnerships, working together, otherwise it would just be a standard product otherwise. There is a lot of helping each other out. So as well as we're getting hands to be pulled up. We also have to pull others with us as well”. (Appendix 4).

Smart tourism also relies on “connections and interactions outside tourism itself with governmental departments, provincial and local administrations, demanding a global smart tourism strategy formulation at every single level” (Gretzel *et al.*, 2016). The density in urban business also facilitates

the extensive coordination and collaborations needed across different industry and government players described by Gretzel et al. (2015b).

Discussion

Contribution to literature

The study findings provide a better understanding regarding the objective of a FinTech company performance in the smart tourism industry, which is working towards a better distribution of the tourism, encourage the use of sustainable transport and support the local community and businesses. However, the research about smart tourism is still on an early stage, there is not enough literature available in regards to smart tourism with focus on urban mobility, for this reason this study can determine a program for future research in tourism and the new tendencies in relation to smart tourism.

Practical implications

The outcomes contribute to a general comprehension of the role of a FinTech company in the tourism industry and the linkage of information that is available in order to develop technology and digital tools to help the tourist to make better decisions based on the available resources under a sustainable base and benefit the community and locals by supporting the local economy and improving the distribution of the tourism.

Smart tourism applications have the capacity to promote innovation, to enhance the use of resources to produce economic growth and environmental efficiencies. In the specific case of Skipit, the features that the application offer are an innovation in the industry, it covers urban mobility, local economic support, enriching the experience of the tourists, empowering them to use public transportation in an easy, secure and confident way and promotes the reduction of the environmental impact by reducing the vehicle mobility which is still one of the main contamination generators.

Additionally, the data collected also showed that smart tourism innovations happen with the help and the collaboration of a broad network and stakeholders from different disciplines, that go from ICTs to social science, digital development, marketing, city planning, business developers, and without this join efforts, this would be very difficult to succeed.

Skipit has potential to contribute to the solution of problems related to public transport, as it facilitates the easy use of the public transport avoiding language barriers, stress factor when traveling and getting lost, money currency exchange impracticalities and encourages to travel outside the main tourist places and streets in the search of more authentic and local places.

However, the academics main concerns about Smart Tourism is the use of open data and what are the regulations regarding the users/population data (Dredge, 2018), in order to guarantee their privacy and protection, and not fall in a misuse of it. Skipit is aware of the regulations and claim a respectful use of data by using it only for mobility improvement and sustainability purposes, however that topic is fundamental for further discussion and research.

Conclusion

The objective of this study was to investigate the role of a FinTech company in tourism and the benefits a smart phone application with focus on urban mobility. According to the literature and the answers from the participants, the study shows that smart innovations such as a digital smart phone applications can provide solutions to the destination regarding tourism by contributing in leaving a positive environmental footprint on the destination, a more efficient utilization of resources and enriched tourism experiences, by using existing and available data that has been analyzed, processed and stored in a live database.

Before Covid Pandemic, some European capitals were facing over tourism challenges as a consequence of the substantial amount of tourists concentrated in one place. Digital innovations like Skipit can improve sustainability and encourage others to follow the initiative. However, the smart tourism industry is still developing, and in order to improve smart tourism, is needed the infrastructure, development and innovation to support it.

Some European big cities count with the technology, nevertheless, some others do not. The outcomes of this study can lead the path and set an example to other smart tourism startups promoters of digital innovation and entrepreneurship in tourism to work towards a positive environmental impact.

Moreover, further research is needed in regards to smart tourism to evaluate if it is in all cases satisfactory for all parties. Additionally, researchers analyze a possible contribution of policy

makers and regulation bodies and a knowledge of who wins and who loses from digitalization and smart tourism (Dredge, 2018).

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Appendix 1.

Conor; Cofounder

Liliana: What was your motivation to start a fintech startup?

Conor: So I think a lot of people approach this problem of getting around a city by basically trying to create digital solutions that make planning, better. And one of the biggest challenges that newcomers face in the city is the actual payment of transport, you know, anyone can use Google Maps, but also the, main challenges is that it's a struggle. Oh, I can't say that it's a problem to know which ticket to buy for all of these different systems that exist around the world, and it shouldn't be that complicated. And the idea came from walking down the stairs at Kongens Nytorv in the central in the city center, seeing a big line of tourists, trying to figure out the zone system, the ticketing system. What the Danish language was all about. Basically,

and then at the same time, I observed, things just walking past could have also just been local people walking past with. Yes, I have with the rejsekort just checking in, checking out, going from A to B. And, you know, having no problems. And I thought that were 21st century, at least in it was 2018 when I got the idea, but, you know, we can send people to mass, basically, we had the technology, but you can easily pay for public transport in another city. That's just really weird for me. So that's something that I wanted to, to create.

Liliana: So, what do you do here?

Conor: A little bit of everything I think maybe nine then like in the company. I'm officially the CEO. But as with every startup that doesn't really mean anything. That means that you basically do everything and anything that might arise so my main tasks are centered around fundraising, the business development, the product development, not on the technical side, but on the more of the UX, UI side as well. Also the marketing communication. Also the daily management. So, yeah, a lot of other things.

Liliana: Did you know about this subject before you started with the project here about fin technology data applications?

Conor: Not really, I mean I looked into it a little bit. But I think that our mind and my co-founders sort of moment of like yeah let's do it was after meeting with DSB, who basically said to us, like, hey, we want to work with third parties, like you, and we are going to be, we already have open data, when it comes to journey planning and all that jazz. So we had to learn fast and learn steep, but at the same time I think it also gives us like a different perspective on things and gives us a little bit more of an openness to bring in our experience from other areas into this technological world. You thought it was a good idea. I did need to know what would it sound like.

I was like okay well I mean like, in my opinion like nothing is impossible. You just have to find the right is I think a matter of timing. Matter of technology and a matter of the people around you and so that is one of the things, but in my opinion like things can get done. But it's just about whether you are willing to put in the effort to make it a realization.

Liliana: Did you know about open data, big data before studying this?

Conor: I knew a little bit about it, I knew that for example, the businesses worked much like Google right they work a lot with open data city data, and I knew, based on my research that cities were opening up a lot, to, to different people being able to use that data for different reasons. And it's weird, it kind of works both ways right because the private sector, use that data, but they also create data themselves and then, in a way, set it back to the, to the public sector. So I think for us it's also about, or, for me anyway it's about like, seeing that we're becoming more of an open society where there's more of course a level playing field, so you no longer have to. Well, you do kind of budget, you don't have to know the guy who knows the guy anymore, or girl, you can. Everything is, you know, out on the on the on the web, and you can get access to it, anyone can.

Liliana: What kind of data do you use?

Conor: Yeah, so we work with, mainly public transportation data, working with open API's. So API's are basically, I'll say solutions that have that serve a certain purpose, that can be replicated and incorporated into different databases. So that is, yeah, that, that sort of, we work with that. We also work with live data from public transport networks so for example if your number a bus is late. We should be able to see, and therefore update our user group based on the data that the bus is providing.

Liliana: What is the role of Skipit in tourism?

Conor: I guess the role of Skipit in tourism is twofold. One is to provide a solution to make it easier for people to use public transport and a new city, and at the same time inspire them through a personalized inspiration feed so in a way, we're making it easier for this target group who demand more local experiences demand more authentic experiences, demand more or demanded the ability to positively contribute to climate change and want to leave a positive footprint on the city and how to address that. And we provide that solution, sort of combined into one.

And I think the idea behind skip it is, or the issue that that part of the issue that we want to solve is that tourism and travel has been around for a very long time. And every now and then you get a company that comes along and kind of just shakes it up, like Airbnb, for example, Airbnb shook up the whole hotel industry and, you know, whatever your opinion is of it. It is a good idea, and it's, of course, turned into a bit of a monster. As it's grown. And now it's you know in multiple cities, but I think, you know, we want to stay in intervention here it's given, and basically make sure that our make sure, but we would like to see like guided tours as a thing, maybe with the past. and like these more traditional tourist solutions. And basically allow individuals to be able to figure out stuff for themselves and be in forward. Be explorative, and not just sit there on a bus waiting to be told when to get off and on when to get on right. And we also see that from the, from the tourists as well and that's what they after, especially after COVID Right, that like these big excursion so 50 people, 30 people, these big groups. Yeah, they're not going to still exist anymore.

I think also like, I think people have really missed travel and I think that either two things are going to happen. Obviously we're going to go back into what we had before and this is going to be a big feature, or we're going to see a change in behavior, that's what a lot of the experts predict that there's going to be more focus around sustainability. There's going to be more focused around like, you know, appreciating the fact that we can actually travel again. I guess time will tell.

I think before even before there was already a focus on sustainability.

But yeah, there was but I think often people like, I mean it's also the same in wider society right, I mean, there is a focus on sustainability and we all know we have to eat less meat we all know we have to eat less fish and we all know we have to, you know, use our cars less, but people still do it because they like to, they like it, right. So, yes, you know we're in tourism in the tourism industry. Yes, we should you know try to support local economy we should travel in the most sustainable ways. Yes, we should, you know, try to have as little impact on the

destination as possible. But you still see shitloads of straws at the beaches, you still see all the trash, you still see you know Venice over flooded by different people. And yeah, so I think. I think it's a. I hope that these there'll be more focus when they retire.

Liliana: What is the collaboration of Skipit to smart tourism? What is your collaboration with your innovation? In which way are you collaborating to smart tourism?

Conor: Yeah, I guess basically what we're trying to do is cut out a lot of the middlemen, or women that are involved within the industry, and make it a lot more simple. Based on this technological solution, You know, for example let's take public transport as an example. They have a lot of time and money spent on customer service. Public transport not just Danes, but also people from abroad. Right. And that's puts a massive strain on public transport networks, you know, they're already super busy. And when you have such a large target group coming to the cities each year, it's super important that their stays are as efficient and as effective as possible, and that they have this information easily accessible for them. And I think that's why we've been really lucky about working together with Hotel Groups etc. Because they're like yeah, like we get asked these questions all the time, and it would just be so nice if we didn't have to do it. Another there was just a solution where it's like download this app, you have everything, goes well.

Liliana: Okay, Did you already know how to use data?

Conor: you know, like, in terms of the public, like we work with open data right so that's also one but also internally we work with our own data to help create more personalized inspiration. So, pretty similar to, for example, you know, more of what you like, on stuff like Instagram or whatever. It's based on that, but within neighborhoods and businesses, and you know if you, if you have to say, often looking for outdoor activities then we'll try to promote those to you. If you're looking for, I don't know, child friendly places, then obviously it makes sense that that's something that we put forward to you. And basically you know it's the idea was given is to have like a best friend in in the city. And basically, when you talk about a relationship with your best friend. What they have is a lot of data on you, like, non technical data, but they know what you like, they know what you don't like they know what you would like to do. And so therefore you very rarely like have to worry about it when you're in another city. And so basically all we're doing is transferring that concept, and putting it into a technical best friend, someone that can help you get around a new city.

Liliana: What is the relation of skipit with the use of data. Do you depend on open data?

Conor: Yeah, of course, I mean, the whole concept with regards to the global card wouldn't be possible without open data. So it's, it plays a massive role in in what we can do. I mean, we could try to stuff ourselves but I think that would be super long, and we'd have to get individual agreements with each city. And, but this way with open data as cities are basis, it's all there, just take it and make it happen.

Liliana: Is there any problematic with the use of data?

Conor: Obviously people's privacy right. And that's also a fine balance that we want to have insipid where we don't want to become, you know, this next kind of data vampire that basically just sucks your data out of you and uses you like some sort of yeah, cows being milked. Basically, we want to use data to help empower users decisions. So for example, rather than saying, Okay, John travels from on the number 88 bus from here to there every day, all we would do is we'd say okay if John travels on the number ADA bus every day. What we can do is we can help offer him like a personalized data traffic, traffic data, so that he knows if his number at a bus is canceled or, let's say, is delayed, that he knows, on time in real time. What that means for him. And that's, I think, like the difference between data vampires and data heroes. I wouldn't say heroes but like data empowerment in a way. And obviously we keep everything secure and we don't want to be a social media we want to basically just be a platform that helps people get around, and we want to be a community, rather than a social media platform. This isn't about you or me, this is about creating greener cities, and it's about supporting local communities and businesses.

Liliana: Are there any regulations that you know about within data?

Conor: Obviously there's a lot of GDPR stuff, especially working within the financial sector. There's a lot of stuff with regards to KYC like vetting people to be able to open an account, for example they have bad credentials. I think there is you know quite a lot of limitations when it comes to it, but like there's also ways to, to, to work with it is not impossible, to work with the last two questions.

Liliana: How do you see skate holders, clients beneficiaries, how do you perceive them?

Conor: I mean as we perceive them as super essential. Without them, we don't really have a product. And that's the thing within the tourism industry I think that's super, super important, is partnerships, like, working together, getting the word of mouth out there like being like literally, it wouldn't be able to, yeah, they would just be like okay, well great, like it would just be a standard product otherwise. And, you know, when it's talking about marketing I talk about feedback or I talk about business development or I talk about whatever I'm talking about, you know, there's always like, well, we could form a partnership with this organization or that organization. I think that's quite a unique thing actually to of course partnerships exist in business. Of course they do. But that's quite a unique thing to tourism and travel, I think, like, there's a lot of helping each other out. And I think that that's also comes back to us as well, is that we also have to help people out. So as well as we're getting hands to be pulled up. We also have to pull others with us as

Liliana: Are you aware that wonderful Copenhagen has something similar?

Conor: Yeah. But, you know, the thing is that, that's fine, like, we're not competitive, like, you know wonderful Copenhagen, if you look at for example, how many Copenhagen cards they sold. There was like 800,000, Copenhagen cuts, hoping they felt, and that's great. But that means that there was still a point 2 million other tourists and travelers that What did they do? So just fine. Like it's not like it's not like I see them as competition at all with anything I think we should work together I think that, you know, I think it's super important for us to, to be able

to provide something that is cross border and Copenhagen, wonderful Copenhagen can concentrate on Copenhagen, you know, We basically are on a mission to, to allow everybody to travel. And I think that that's something that, that should be seen as collaboration, not like compensation vacation. Because, I mean, then that they were all working towards the same goal as someone of Copenhagen, who are working towards creating a more sustainable tourism industry. So, you know, whether we're doing it, they're doing it, or working together. You know they governmentally owned, They get a lot of money from the government to make all of these initiatives. We're not like we're probably on right so in my opinion it's not saying it's two different things but it's a different kind of product and a different kind of like goal and a different. Yeah, but it's, but, but still the same, like key aims the base of it. And I welcome them to do it. I think it's cool. I know, I mean I don't know if they're also including the cat. For example, but I know that they're working on something called Planet TV hope or something. I don't know that's the one you're referring to. No, just in general. Okay, yeah. But yeah, as I said, for me it's not about competition, it's about collaboration, and we can do it ourselves. Like, as I said, to earlier weekend without our partners we just be an idea, but because I'll be transforming versus saying as where to go, because destination offices like Helsinki marketing I think that's where together, because a lot of other partners are saying let's work together. It's actually becoming a realization. And I think that wonderful Copenhagen should see that should see that and realize that we're not we're not a competition. We are a partner that we can work together with.

Liliana: In which way do you think tourists can contribute to tourism?

Conor: I mean, yeah, like, for example, stories that you share in some applications like Instagram, Facebook.

Liliana: Do you think they contribute in that way to tourism, that they generate information?

Conor: what's super important to in order to create tourism is to be able to, like, engage users or tourists within the data collection so rather than this for example, taking 100 200 page spreadsheet from Instagram and saying, Okay, well, how many of these are tourists. Okay, well, how many of these. I don't know when to explore something that was outside the neighborhood, outside the city center area, or made more sense, is it there was a way to engage tourists and travelers to use data or to volunteer to share that data in order to be able to make better informed decisions for themselves, but also for them to be able to create more smart tourism so it could be for example, if an app, allowed users to, to let each other know that an area was B, for example. So, this area is super busy right now. Or for example, the line to the Coliseum, is to long, like that kind of engagement and empowerment through like using the data to empower users decisions rather than just sucking it from them.

Liliana: What do you think is SoMe role in tourism or in which way social media contributes to tourism?

Conor: I think social media plays a big role. I mean, for example, if you managed to do something right on social media if you're a restaurant or if you're a tourist attraction or whatever. And you managed to do something right on social media you can completely blow

up and allows you to be able to, to, to reach other travelers and tourists. I think that is a good tool or a good way that tourism and travel on social media can have on tourism and travel. I also think that is a dangerous. Like, on the other side of the coin. It can also create over tourism. And you can also make a place become very popular you can also damage areas as well, because the over popularity so it's a double edged sword.

Liliana: In which way do you think social media contributes for the work that Skipit does?

Conor: Social media right now is for us to be able to get the word out about the gap also get the word out about the local business because everyone loves, like a local hero, right, yeah. And that's kind of our strategy when it comes to SoMe and how we're trying to use it to portray these business's story concentrated and as you know these local heroes that need your help, and really cool products and you know, don't just go to h&m like spend a little bit more time actually finding out people's why, basically. Yeah, okay.

Liliana: What do you think that tourists get or get out of these apps? Do you think, that their travel experience gets improved, or what do you think?

Conor: I mean, if you look at for example research from Copenhagen, It says that the more that tourists and travelers, visit outside of the city center, the happier they are, the more likely they are to return. So I think, like tourists and travelers can use it as a way to make better decisions. But I still think that it's, it's quite noisy on social media, you know, you scroll and you see a nice place, and then the next thing you see is some half naked girl dancing.

Liliana: How can Skipit promote or help the sustainable development of tourist areas?

Conor: So we have some, some things that we want to do. So obviously one of them is just simply ensuring the redistribution flow of travel and tourism to benefit local, local areas of businesses. That is one sort of key elements. Another one, you know, we've been talking about as well as doing something where, and that's why we have different activities on the platform, such as go attend because we talked about taking away. I think I may say last time like taking away the whole concept of tourism and travel in the hands of these big players or Thomas Cook or whatever they call these days. These paid for and as they organize it, you could take that concept and you could put it in the hands of local businesses, then you could help to really sort of move some of that money over. And also, you know, we see that tourism travelers. Nowadays, it would like more to have, or they would like to have more of a authentic experience. And I think that's also something that we want to try to get people to for example, let them know that they can volunteer and go and collect trash or let them know that they can maybe help out in this coffee place whatever right I mean, people are actually demanding to do this stuff. They want to leave a positive footprint on the city.

Liliana: In a way, do you think Skipit can help improve residents quality of life?

Conor: Yeah, I think also, at some point tourism or a little to much of tourist in certain areas breaks the harmony of the residents. Right? If you talk to the to the locals for examples they don't like to go downtown because they know they're going to meet a bunch of tourists, and in

some way I see them as intruders. Yeah so, I think also to spread a little bit the tourism, to other areas. It helps so also for the locals to still feel in their city.

Definitely. I think the problem is that, and part of that reason why there's such a disparity is because traditionally, they've just come and take, and that's it, not giving back. Basically, including whether I think now it's really important that it's really important that we try to figure out something.

Obviously. Also we all pay taxes right. And those taxes are divided up depending on everyone pays taxes to the state. In Denmark anyway and then those taxes are then redistributed. Through the difference, and you pay taxes to your local area right. Your business pays taxes to the local area, and it all goes into basically into maintaining the infrastructure. So, if you look at tourism expenditure. It's absolutely massive. And I think using ensuring that some of that comes back with taxes spent is one way in which the state has more money to be able to put into social initiatives into social housing into healthcare into infrastructure and into, you know, providing a cushion for local entrepreneurs to start up. One thing was you can benefit the local people. Another thing obviously is, you know the individual right so the local business owner, if you do it in a proportionate way, the local business will have more revenue, be able to sustain itself be able to create employment, you know that employment has, you know a number of different values, comes alongside it. But also I think one thing that's also super important, is to look, and that's something that we haven't done yet, is to look into what is like some of the other benefits of travelers and tourism to our local area. What can I do and I think the problem is that when you focus it all on money becomes quite polluted the, like, the benefits, it just becomes about oh well we have more money so everything's good. But, Travel and Tourism, to be able to do more like this should be a way in which you can also leave like a good environmental footprint on the destination, it should be that hey the travelers came here and helped to build this. This local playground or whatever it might be. So like also creating this kind of tourism engagement as well I think it's also quite an interesting way to go about it.

No, I was just gonna say that I think that there needs to be some sort of synergy and, as with all I know that sounds really weird. But, as with all immigrants. Like, people often the people that don't interact with immigrants are often the ones to believe the bad stories so I think, tourism made in a smart way, needs to be able to break down the barriers of like just tourists.

I think that people that are more open to other cultures are the ones that like to travel and they travel, but they cannot travel. I think it can work in the opposite way, people that comes here with different cultures, and they get to know locals, they can get a little bit of their culture and be open about it.

Liliana: So what's the role of the private and public sector, providing inference, infrastructure and data are they open to it, it was difficult to for them to convince them to be, to provide the data or it's just easy.

Conor: They realize that this is a big group of people and they can't do it all themselves. Oh, that's also really important. So they also, they also know that they need to work in teams, with network. Yeah, I mean we all do, right. Yeah, definitely. These guys do as well.

Appendix 2.

Bodil; App Designer.

Liliana: Do you use the big data or open data?

Bodil: Not necessarily so much big data. At least not yet because Skipit don't do advertisement or marketing yet, usually big data would be used for targeting the ads at a specific group of people, and then you would use their large amount of data on for example Facebook or Google to see okay we're looking for travelers are people with a sustainable mentality, and then we will use that big data to target our ads, but we do not have the money for that at the moment, so it's not relevant. You might be able to argue that the data we use from Google and Helsinki, transport, whoever their API. We use that in the app to get access to Google Maps, in this case but also Helsinki ticket system. I think you could argue that there might be some big data in both there, because Google Maps uses big data for. For shattering the traffic, for example, we don't use it in the app yet but we do have access to. Okay. This street is very busy at this hour maybe take a detour. So that's something you could use the big data for. We don't collect that much data because our server don't have that many users yet. So it's, there is a limit to how much data we can we can collect so like indirectly through Google Maps or Google's API, we do receive some big data or at least it's based on their big data, but not so much ourselves.

Liliana: So basically skip it works with open data?

Bodil: Yeah, yeah. Well open data is usually something everyone can get their hands on. I don't think Google allows anyone to just use their API. I think you need to get access to it. I don't know how that process has been, but at least we're trying now to get a hold of the Danish ticket system. I guess it's just DSB probably to get their ticket API. And that's really difficult to get a hold of it so that's not open data, either. I don't think we use directly, any open while we do actually, let me rephrase because we want to implement in the app, where you can get access to public toilets and water tap where you can refill. And I know that one of the developers was tapping into the commodious open API for water taps, which is open data. And that's, that's something that we will use to illustrate on the map side of the app, where people can go to get refills, that would be older, but it's not in the app yet.

Liliana: What has been the biggest challenge for you regarding working with open data?

Bodil: I think the hardest part has been to actually get access, like, even I know the open data regarding where to get tap water in Copenhagen is available but it's still difficult to get a hold of the kommune, there is, I have to wait in line you have to find the right people, they have to be interested in talking to you, and even though you're doing this for a good cause, they might not. They might just see it as something that takes time on there. So I think that the hardest part has been to get in contact with the people to people who has these any and just get an overlook of the open API's related to the open data that is available to you.

Liliana: So if you think that these FinTech companies they rely completely on data on open data.

Bodil: To some degree, of course, you need in order for you to not build everything from scratch, and that's a lot of work, so that saves time. Exactly, it saves time and money, and efforts, and I mean if it's something that's available to you, why not just use it, I think it's a better way. Yeah, it's an open community of people who are in the same boat, especially for a startup. I think you just take anything that you are everything that is handed to you because you are very limited in your resources so you just have to work with what you got. Yeah.

Liliana: Are there any restrictions or rules with the use of open data?

Bodil: I don't know the exact rules are usually a lot of pages of things you agree to. But my, my feeling is that or not. It's a impression is that let's say the Google API were useful the map. You have to give credit to like you have to have their watermark. When you look in our app and you're on the map section, you can actually see Google down in the corner, because otherwise it would be plagiarism or theft, to some degree, so of course you have to, when something is free is usually not free, right. You have to let them know. Yeah, give them credit.

Liliana: What has been the biggest challenge regarding your role in company?

Bodil: So I don't personally have so much to do with it, because I just do design, but I'm, I've been sitting a bit with the Journey Planner, in the app, which is about to launch in Helsinki, Finland, where we wanted to design the whole flow in, in the way that the skipit looks so it matches the rest of the design, but since we're borrowing data from Helsinki ticket system, we have to design it in their way, like they just give us their design and they have the last word.

So the ticket. When a user buys a ticket. It is through the skipit app, but the ticket that will be presented to them will be designed in the way that the Helsinki ticket system usually does that also we have no saying in it, even if it looks ugly or doesn't fit the screen, or is in Finnish. If you're English tourists, that's going to be difficult.

Liliana: So you present it and It can be possible that they like it, or they cannot like it. Right?

Bodil: I know they just, they already picked it. Also, we don't have anything. Just when a user buys a ticket. They just see what the Helsinki ticket system has decided, okay, yeah. Okay, so that's of course it's a challenge for the design team, to accept someone else's design, because it doesn't fit in the something we have to accept.

Liliana: of course. Okay. And what did you get out of the whole project?

Bodil: My internship? I would say. It has been very fruitful for me to experience, how it's like in real life, like how I see so much of what I've learned in my studies, how it's been implemented here. How I can actually use some of the knowledge I have about design and people, and what people think is is good design and not so good design, trying to implement it somewhere and

get user feedback from someone who is not just my classmates, that's very useful for me to see in real life, yes.

Liliana: So what do you think is the role of a FinTech in tourism?

Bodil: I think it is a really great strength of skipit regarding FinTech and tourism is how it tries, tries to solve a problem that we have in Europe right now which is, it's hard to travel across borders, ticketwise. So what skipit can do is, with this oyster cardish, is that, on the, on the long run. It should allow you to travel from let's say Copenhagen to Rome on just one click in the area, which, of course, takes a lot of fin tech back end technology, because the currency, and the way that the already existing ticket system works in different countries has to be taken into consideration. So it's a really big job to make sure the infrastructure fits everywhere you go through, so it's difficult. I mean some countries are more developed on the digital front than others so in Scandinavia and England and Germany, it works, but when you get more to South Southern Europe, it's, it's less, it's less digital. So skip it is very dependent on rest of Europe following this development digitalizing public transportation, basically. So that's where skip. Let's say we just talk in big letters but they might start this revolution of making everything more digital to makes it easier to travel across borders with this global Oyster card basically.

Appendix 3.

Tibi; Back end developer.

Liliana: Can you please explain to me what kind of data have you been using to develop the app. So open data, big data?

Tibi: Yeah it's, we are using different open API's to gather our data. And we've been using open data.

Liliana: What has been the biggest challenge when developing the app?

Tibi: I think, organizing the work, like, and some time the communication with team members?

Liliana: What do you think that in these applications can contribute to tourism?

Tibi: I mean like, I think it could make the tourists life a bit easier since they don't have to really care about like what type of ticket they have to buy because the app will show them automatically. And I think that would reduce the stress factor during that trip.

Liliana: Do you think Denmark has the infrastructure for this kind of technology?

Tibi: Yeah, I mean like, I think it's nice city for this app. And yeah, it's definitely in front of other like cities like technology wise. I think it's also behind. Compared to other cities, like, it really depends like how are like mid cities are we trying to compare it with.

Liliana: How, in which way have you been using the data, like the planning vacation or, or just to, to develop the app. In which way, I don't know anything about data?

Tibi: Okay, so, basically how we work with this data is that like we gather it from these open API's and then we have to kind of like sorted like what's the useful part of us. And then, like for example like in our chat bot, like, like, we can show their users like for example this police station. Like, what it contains and what can they do there. And, or, like, take advice like how much it would cost them to go from point A to B. And, yeah, like the other data that we are kind of generating data in our app, for example the moments, like they can post an image and then they can you know like just comment it, inform people about that place and this kind of stuff but like the data that we are collecting we are just mainly using to give as much information for the users as they need, when they travel somewhere.

Liliana: So, is there any security, privacy issues with the data that you are using?

Tibi: I don't think so. We are ready, right now, like in this state of the app, like we are not really collecting that much information about users and I know that it's one of the highest priority. If we going to collect like that type of information to make it secure because privacy is really important.

So having all these data available can make your job easier. For example, all the data coming from Google, from Google Maps. We don't have to bother you know collecting that or like how can we get those information because it's already provided and that's of course like having a lot.

Appendix 4.

Maria Co-founder

Liliana: What is your role at Skipit?

Maria: My role is, I am co founder of skip it and I am also head of partnerships, which means that I am in charge of getting all the partners in place, reaching out to public transport networks destination offices Hotel Groups, City officials, all of these.

Liliana: What was your motivation to join the project?

Maria: I have known for a very long time that I wanted to be an entrepreneur myself, I've been working with entrepreneurs for quite some time. And I wanted to go out there and do it myself, as well, but I needed both I needed a partner, because I always knew that I wouldn't do it alone. Secondly, I needed a project that I believed in, and Conor came along and showed me this, and it talks straight into also my beliefs of sustainability, and also the possibilities of building something on your own. So it was a perfect, perfect match.

Liliana: Did you know about this subject before you started a project about FinTech/data applications? Smart tourism?

Maria: I had actually absolutely no experience in this field, I have now, worked with it for the past one and a half year but didn't before.

Liliana: So what do you think is the role of skip it in tourism?

Maria: I think, Skipit is kind of a disruptor in tourism. If you might say, because we are trying to deliver something, different, we're trying to also deliver a different experiences. So we want people to go off site outside of the beaten track, and we want to do it. Make them use sustainable modes of transportation while doing so, like, all of these cities have a perfect infrastructure on public transportation. So of course that should also be open for the temporary citizens that comes and visits.

Liliana: What is the collaboration of Skipit within smart tourism?

Maria: I think we are very aware of what are the trends right now, and what is the tourists want. And, and what we can see is that they want these more authentic experiences. At the same time, we can see that everything is going digital, totally, so of course we also need to be providing a tool that is digital, and is easy to use basically so an app, a mobile application is a perfect answer to that. To address these things and make it so much easier for people to move around basically.

Liliana: So Do you think it's an innovation?

Maria: Yes, no doubt.

Liliana: In which way are you collaborating to smart tourism? Is something new? Is there something similar?

Maria: It is new because, basically, we can't see that anybody is doing this for this specific target group. There's a lot of things going on with in mobility, and there's mobility as a service area. A lot of players are working within that field, but all of them are targeting domestic population. So they weren't the everyday travelers. What we are targeting is that we want to be able to supply a tool for tourists and travelers, that doesn't have this information that doesn't know how to move around that needs that extra care need that extra hand in moving around, and at the same time we can show them the same interface, no matter the city that they're visiting. So for that part is it's very innovative, it hasn't been seen before.

Liliana: In which way do you think, tourists can contribute to tourism?

Maria: I think tourists can contribute a lot to tourism, like I think no doubt that we need these front runners like we need people showing the right way. We need people. It shows to be more clear on, and much more. How to say conscience of what it is that they are leaving behind basically because for many years. It's taking a toll on the host cities when tourists are coming.

We've seen people they don't really care about it because they are not living in the city they are only here for a short period of time, but we need the conscious, travelers, and we need them to be educated and they will be educated by apps like ours, of course, but also by other tourists, showing them the way leading them the way showing them. I went for this travel I did like this, and it's almost, it's always better to show the way. Then, then point a finger at everything that they're doing well, basically like setting examples, no doubt, like the same way that tourists contribute to make some places popular. Yeah, I think in the same way, they can contribute to show the way right like sustainability hotels sustainability practices. Right, yeah.

Liliana: What do you think is social media role in tourism? Does it contribute in some way?

Maria: Yeah, I think social media has a big saying in the tourism, no doubt about it, like Instagram, for instance, which is a big player here within tourism like, no doubt. And people also likes to show off, and sometimes it was there a boring lives at home with kids, maybe without kids with their studies, and they don't really feel like they're doing anything, people the things that people are showcasing and sharing on social media, is when they are having fun, It's when they're out doing stuff that is not the everyday living, so it's going to restaurants, it's going to a festival or a concert and it's also going traveling, of course, and he goes, let him know others what they're doing. Yes, no doubt about it, it's showcasing Look how interesting my life is. Yeah.

Liliana: What do you think tourists get out of these apps?

Maria: I think they get security, I think they get, like, they get more experiences, because we can help them. We will help them and not having to worry about if they bought the right ticket. If they are ending in the right place that they want to go. So basically we are giving them more time to explore and more time to just go out there and be the tourists that they want to be in that city, basically. The travel experience would get improved, no doubt. No doubt about it and we can see from analysis made here in Copenhagen, that the tourist who have visits more than one neighborhood of compassion is actually happy about this day, and are much more likely to recommend Copenhagen as a destination to their friends and family, and basically that's all we want, like, we are working closely with the, with the destinations, and of course, it's in every destinations interest that the, that their city will be recommended to others, not some point maybe they can, it can also improve or make a better use of resources. Call that money, call it time, they get more time to spend knowing that just finding their ways, or, or sometimes they buy more tickets than they needed. And that's that represents money and it represents also like, because usually you could go on the street, and as a church, if you're not very comfortable in a new city, then you will choose the biggest streets, but it might be that if you just turn left. On the next corner, and just walk 200 meters. Then there's the perfect shop for you would you would know because you didn't there. But we can help you. We can help you because we know about your interest, we know what it is that you want, and then we can let you know, hey, we think we got the perfect shot for you. It's just around the corner and you have to, and then you will be there, right. Yeah.

Liliana: How can Skipit promote or help the sustainable development of tourist areas?

Maria: One thing is of course that we're promoting only sustainable modes of transportation. That's one thing. So we want tourists to not rely on cabs, not rely on rental cars, but actually use the perfect infrastructure that is already in the cities, and that is the public transportation networks that is buses that is trams that is Metro and that is trains, no doubt, that is one thing. The other thing is that we also work with economic sustainability so we actually and social sustainability as well. If we can promote local neighborhoods and promote the local businesses in these local neighborhoods, then we can ensure more, more people getting employed in these in these shops and local businesses, and an economic growth that is very locally and will also help the people working in that local both working and living in that local community.

Liliana: Do you think Skipit can help improve residents quality of life?

Maria: Yeah, of course, for the same reasons, like, because if we can promote these local neighborhoods, it's not like we don't want to push show it's going to get over touristic in these local level, it's not what we want but if we can help promote these local neighborhoods to this target group that they don't see as a target group. They can ensure a growth in the, in that specific neighborhood, and that will of course also affect the people living there.

Liliana: So you also are a local, what do you think of tourists?

Maria: I don't like to go downtown, because I will find all these tourists, that is so crowded that I cannot even enjoy.

Liliana: So, so do you think also skip it will help in that way, too? So the locals feel more comfortable in their city again, that is less crowded in these specific areas?

Maria: No doubt, no doubt, like, like, but you can also say that is part of the game right if you choose to live in the city centers, you have to live with tourists as well and I don't think that we will ever come in a way where we won't see the majority of the tourist staying in the city centers that, of course, we won't have that, but we can help ensure that there is an more equal flow of tourists, moving around in all of the city, cities, CD, the metropolitan area. No doubt and of course that will also mean that the people living in the city will also have the city back in some sense, and can go explore themselves as a local.

Liliana: How do you see tourists and tourism here? Do you think is well distributed it do you think is overcrowded. Do you think maybe the municipalities are doing something to improve it or not at all?

Maria: For the same reasons we just talked about. I am not a I'm never going to the city center and during the summer, like because I don't want to. I'm never at Nyhavn, I'm never at the Little Mermaid., No way I'm going to Tivoli outside of the season. That's just how it is, and it is to do with the fact that there's so many people. And there's so many people gathered in one place and it's just, it's too stressful. Basically, and I choose not to, is overwhelming and you just do just get there and you want to leave.

Yeah. And it might also be that because sometimes I also think that tourists are a little bit of a, like a lot of dirt, a lot of locals but some locals also see them as like Big Bad monsters, but they shouldn't have to, because they're not big bad monsters, we just need to educate them, educate them on how, how do you conduct yourself when you're in Copenhagen. Yeah we do what recycling we do that, like, when you are throwing away your cans of soda, you throw it in the middle of a box and if you add like a plastic bag, you throw it there, like we need to educate people and you don't just, what do I know, like throw stuff on the street or conduct yourself in a weird manner, also that, and don't rent a bike, if you have never learned how to bike.

Liliana: How do you see Stakeholders?

Maria: in order for us to succeed, we need to cover a lot of stakeholders, we need to get a lot of people on board to the idea of skipit and what it is that we want to build, and we need them to a, to basically buy into that idea. And there's all because we are also working across sectors, we're working across different, very different. Also areas of business as well. And we also work with, with people not necessarily working within tourism. But, but at the same time, something that, that is useful for our users as tourists. So I would say that that we spent quite far in our stakeholder map, and every one of them is very important for us to have and, and I think the hardest part here is also to both work with public sector, which is, let's say, very bureaucratic and not very fast moving. And then on the other side we work with private companies that is just like, yeah, let's get a move on, we can do it tomorrow. And to also join those two and figure out okay how and when I'm reaching out to the different partners. So we make it a success, and we don't have partners sitting around and waiting and be impatient and just be like, Okay, you're not able to move on it. Well, I'm out, right. So there's a lot of strategy around that, And there's a lot of figuring out, in which order do we connect with these people, basically,

Liliana: How do you see networking?

Maria: That's also like that, goes together with the stakeholders, no doubt. And I can see that that is a huge factor, essential. Yeah, it's definitely, like, and I can see that once we got our foot in. For the first one. So much easier getting foot in, with the next ones and it's just, that's just how it goes, and at branding value, everything, everything, like helps right if you if you try to enter into a new hotel, bringing the name of the other hotel that agree with us. It just makes it all so much easier for different subjects.

Liliana: Do you know if there's any problematic for Skipit with the use of data?

Maria: There's no doubt that there could be, because it's depending on how we are using that kind of data, but we have very transparent in our use of data, and, and we are not looking to like keep. It's going to be very generic, the data that we are going to pull if we're going to pull anything it's going to be like, more on a, like a group of people, how are they moving around how are they using a Copenhagen, how are they are they using the majority, are they using trains or are they using metro or, like, how do they move around basically and, and when they enter into a new area, how do they then conduct themselves there and who do they contact with or connect with and all of this but. And of course, in some sense, there will be some level

of tracking people but we also have to, because if we have to deliver a Journey Planner for them, going from A to B, we need to know where they are so, so, but we do it because we believe that we can help them.

Liliana: Are there any regulations about the use of data that you are aware of?

Maria: There's of course the GDPR, no doubt, there's that we need to be very focused on and we are very focused on what kind of personal data we're getting from people because there's a massive difference here. And then of course, getting their approval of what is it that we're using their data for both the personal one, but also the tracking, like when we are doing the tracking of them. But GDPR is a big major player in this no doubt.

Maria: Which has been the biggest challenge for you?

Liliana: I would say that for ski it the biggest challenge no doubt has been a COVID. No doubt about it, like that has just been, even though we have also tried to use it in our favor, and I think we have managed to do so, mainly, but it is a huge factor in this field, both in relation to a lot of the things that we should have done got postponed because some of our partners wasn't ready because of COVID, but also due to the fact that basically our target group is nowhere to be seen, and have been so that has also made us change focus a little bit at least on the short term.

For me personally, the biggest challenge has probably been like just throwing yourself out there, like I've always been a networker. But, for me to just reach out to top players in public transport networks in cities like basically Mayor level we are talking right and believing that I higher your level. Yeah, yeah, like, like city mayor, Mayor, right, and believing that I actually had something to bring to the table and interesting that was definitely a big hurdle for me to jump over in the beginning because I was like, why should they talk to me and I'm only and I had just started this company and, like, so that was definitely but it has been a challenge but it has been fun. Very fun.

Liliana: And I believe it made you grow?

Maria: I no doubt about it. No doubt about it and we just talked about it like my LinkedIn right when we started I had 380 Now I have 830. And that's been for the past one and a half year. And that is because we've reached out to all these players.

Liliana: So do you think this is like a multi-disciplinary area?

Maria: Yeah, no doubt. I think it's always is always going to be like that at least in the startup phase when you are an entrepreneur, you have a lot of different hats on right, you do all the I do all the administration I do the finances and I also do the battleships and I also do HR and, like, that's just how it is right but I also like that. I actually like that. It is very. I like that it's flexible. I like that I can work on different things all the time. I'm on it also, it also helps me very focus being very focused on, when we do get some more money and when we can employ some more people in which direction isn't that I want to be in this company right so that's also fine. Like, but I like that we are to

And you thought you would have a slow day, and then everything just comes falling down and then you have to figure that out but, but at the end of the day I always go home happy. And I think I do that because I'm happy about what it is that I'm doing, I think I can see that we're doing progress, and that I trust the people that I'm working with. Yeah. Thank you.