

IDE Master Graduation

Project team, Procedural checks and personal Project brief

This document contains the agreements made between student and supervisory team about the student's IDE Master Graduation Project. This document can also include the involvement of an external organisation, however, it does not cover any legal employment relationship that the student and the client (might) agree upon. Next to that, this document facilitates the required procedural checks. In this document:

- The student defines the team, what he/she is going to do/deliver and how that will come about.
- SSC E&SA (Shared Service Center, Education & Student Affairs) reports on the student's registration and study progress.
- IDE's Board of Examiners confirms if the student is allowed to start the Graduation Project.

! USE ADOBE ACROBAT READER TO OPEN, EDIT AND SAVE THIS DOCUMENT

Download again and reopen in case you tried other software, such as Preview (Mac) or a webbrowser.

STUDENT DATA & MASTER PROGRAMME

Save this form according the format "IDE Master Graduation Project Brief_familyname_firstname_studentnumber_dd-mm-yyyy". Complete all blue parts of the form and include the approved Project Brief in your Graduation Report as Appendix 1 !



family name Lin
initials M. given name Mu-Hsin
student number 4836618
street & no. _____
zipcode & city _____
country _____
phone _____
email _____

Your master programme (only select the options that apply to you):

IDE master(s): ☐ IPD ☐ Dfl ☒ SPD

2nd non-IDE master: _____

individual programme: _____ (give date of approval)

honours programme: ☐ Honours Programme Master

specialisation / annotation: ☐ Medesign

☐ Tech. in Sustainable Design

☐ Entrepreneurship

SUPERVISORY TEAM **

Fill in the required data for the supervisory team members. Please check the instructions on the right !

** chair Annemiek van Boeijen dept. / section: HCD/DA
** mentor Noa van den Brink dept. / section: DOS
2nd mentor Mark Spierenburg
organisation: Coeo
city: Rotterdam country: The Netherlands

comments (optional) In the past, mentor Spierenburg has participated in a research about important debtors for a large insurance company. This is where his interest for a more social way of debt collection.

Chair should request the IDE Board of Examiners for approval of a non-IDE mentor, including a motivation letter and c.v.



Second mentor only applies in case the assignment is hosted by an external organisation.



Ensure a heterogeneous team. In case you wish to include two team members from the same section, please explain why.

APPROVAL PROJECT BRIEF

To be filled in by the chair of the supervisory team.

chair Annemiek van Boeijen

date 10 - juli - 2023

signature Annemiek van Boeijen

CHECK STUDY PROGRESS

To be filled in by the SSC E&SA (Shared Service Center, Education & Student Affairs), after approval of the project brief by the Chair. The study progress will be checked for a 2nd time just before the green light meeting.

Master electives no. of EC accumulated in total: 34 EC

Of which, taking the conditional requirements into account, can be part of the exam programme 30 EC

List of electives obtained before the third semester without approval of the BoE

☒ YES all 1st year master courses passed

☐ NO missing 1st year master courses are:

name Robin den Braber

date 23 - 08 - 2023

signature Rd'B

FORMAL APPROVAL GRADUATION PROJECT

To be filled in by the Board of Examiners of IDE TU Delft. Please check the supervisory team and study the parts of the brief marked **. Next, please assess, (dis)approve and sign this Project Brief, by using the criteria below.

- Does the project fit within the (MSc)-programme of the student (taking into account, if described, the activities done next to the obligatory MSc specific courses)?
- Is the level of the project challenging enough for a MSc IDE graduating student?
- Is the project expected to be doable within 100 working days/20 weeks?
- Does the composition of the supervisory team comply with the regulations and fit the assignment?

Content: ☒ APPROVED ☐ NOT APPROVED

Procedure: ☒ APPROVED ☐ NOT APPROVED

comments

name Paul Mommers

date 05 - 09 - 2023

signature Paul Mommers

Researching a healthy financial climate for people in debt with a different cultural background in the Randstad _____ project title

Please state the title of your graduation project (above) and the start date and end date (below). Keep the title compact and simple. Do not use abbreviations. The remainder of this document allows you to define and clarify your graduation project.

start date 19 - 06 - 2023 03 - 11 - 2023 end date

INTRODUCTION **

Please describe, the context of your project, and address the main stakeholders (interests) within this context in a concise yet complete manner. Who are involved, what do they value and how do they currently operate within the given context? What are the main opportunities and limitations you are currently aware of (cultural- and social norms, resources (time, money,...), technology, ...).

Coeo is a young, fast-growing and innovative credit-management organization that aims to tackle problematic debt throughout the Netherlands. Currently, the company operates when business clients or creditors do not receive their payments. The debtor then enters a trajectory where he/she must pay within 60 days. If the debtor fails to do so, Coeo may take the case to court in order to collect the owed funds. This is referred to as private debt collection.

In 2022, Jasper Kense wrote the SPD/Dfl master thesis "An inclusive revision of the private debt collection process" at Coeo in which he points out a significant lack of healthy communication in the field of private debt collection, that is fairer and more inclusive to all parties involved. The study describes the exact pain points of vulnerable groups with an intellectual or lingual disability, in Coeo's trajectory.

According to Kense's thesis, problems appear as results of (1) misunderstandings between debtors and collectors when using professional language, (2) difficulties with debtors' accessibility/readability, (3) a general lack of knowledge on the debt collection process and (4) debtors' rights to object/arrange certain payments. With the use of simple yet sophisticated UX redesigns, Kense provides debtors the option for assistance in the intensity that they need, while in the amicable phase. This phase starts the moment debtors are charged extra and ends when the bailiff needs to interfere. Vulnerable groups can receive personalized advice from customer care or from neighborhood teams. They can take a physical payment card to a listed store nearby, instead of having to pay off their debts in an online environment. These interactions have been worked out in detail in Kense's report.

In my project, the focus will be on identifying and fully understanding people with debts in the Randstad with a focus on the influence of their cultural backgrounds on the interaction with Coeo. These people form a multi-cultural group, a complex ethnic mosaic with different languages, values and practices, such as sensitivity and shame when dealing with debt. Sometimes, fear is rooted in the individual's history, for example in Chinese culture, money collectors used to be working closely with the mafia. This is still a field fairly untouched in literature. Another problem is that the validity of these requests is often difficult to check for debtors, especially in a foreign language, which in turn causes a lot of confusion and stress. It demands respect and full understanding of cultural variations from designers to create something inclusive.

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introduction (continued): space for images



image / figure 1: Debt caused by an accumulation of life-problems (Adonis, 2023).



image / figure 2: Receiving assistance from the neighborhood team (De wijkkrant, 2018).

PROBLEM DEFINITION **

Limit and define the scope and solution space of your project to one that is manageable within one Master Graduation Project of 30 EC (= 20 full time weeks or 100 working days) and clearly indicate what issue(s) should be addressed in this project.

Over the years, Coeo has established a debt collection system that is both effective and efficient for business clients and creditors. However, vulnerable debtors have mentioned that they do not always feel heard and respected by Coeo. Overall, there is still much room for healthy improvement regarding the financial climate nationwide.

In this project, a magnifying glass will be placed on debtors within Randstad specifically. Coeo needs a strategy and intervention to solve the mismatch between them and vulnerable people with a different cultural background. In order to do this, a better understanding needs to be gained regarding the language and cultural barriers present in the company's initial contact points with these people: collection letter, email and phone calls.

The lives of the debtors will be sketched out, in which the cultural influences on their financial habits will be explored. The reason why payments get delayed is often not illiteracy only, instead it is a combination of multi-problems including: Life-events, physical health and unemployment all happening simultaneously, that are affecting vulnerable debtors. Life-events refer to sudden changes in one's surroundings that require more attention than paying debt, for example. Cultural differences can cause them to act collectively in ways Coeo is yet unaware of. This opens gateways to more inclusive design.

The feasibility of matching debtors with different cultural backgrounds with neighborhood teams in Thuishaven IJsselmonde, for example, will be studied. According to Kense's research, there is a strong bias towards open-ended scripts when having interpersonal contact as every situation is unique. However, neighborhood teams should still be educated on how to be respectful towards different cultures, in order to deliver the best user experience and assist debtors throughout the debt trajectory.

ASSIGNMENT **

State in 2 or 3 sentences what you are going to research, design, create and / or generate, that will solve (part of) the issue(s) pointed out in "problem definition". Then illustrate this assignment by indicating what kind of solution you expect and / or aim to deliver, for instance: a product, a product-service combination, a strategy illustrated through product or product-service combination ideas, In case of a Specialisation and/or Annotation, make sure the assignment reflects this/these.

The assignment is the design of a strategy and an intervention for Coeo that helps employees to attune their interactions with clients in such a way that possible cultural chasms are crossed. The result is a customer journey for debtors within Randstad and a strategy for Coeo on how to deal with this now and in the near future.

As recommended by Kense (2022), the ease of navigation through a non-linear customer journey needs to be closely evaluated with vulnerable groups. The Cultura toolkit will be utilized to explain debtors' needs and wishes in the debt trajectory, anchored in the appropriate cultural context. Iterations will take place based on these findings, with the goal to deliver a strategy and an intervention (concept) that supports an improved customer experience, that is a healthy financial climate for debtors with a different background within Randstad.

The following parties will be approached, to bring their expertise and - if time allows - to cocreate with employees and debtors throughout the project:

- Stichting ABC that lobbies for a better society for illiterates and multi-linguists;
- Seev BV, a company that created a phone app to help youngsters realize how much money they owe;
- Thuishaven IJsselmonde, an institute that provides personalized guidance in living by matching clients with neighborhood teams;
- PIT010, a youth service point that designed AI Chatbot Benti to help vulnerable groups get in contact faster with the right organization;
- Municipality of Rotterdam that deals with inhabitants with different cultural backgrounds on a daily basis.

The following research and design questions will be answered:

- What cultural barriers can be identified in the target group "people in debt with a different cultural background in the Randstad"?
- What language barriers can be identified in the target group "people in debt with a different cultural background in the Randstad"?
- Why do these cultural and language barriers exist?
- How can Coeo intervene to overcome one or more of these barriers?
- What strategy would support Coeo at dealing with multi-cultural groups in the long-term?

PLANNING AND APPROACH **

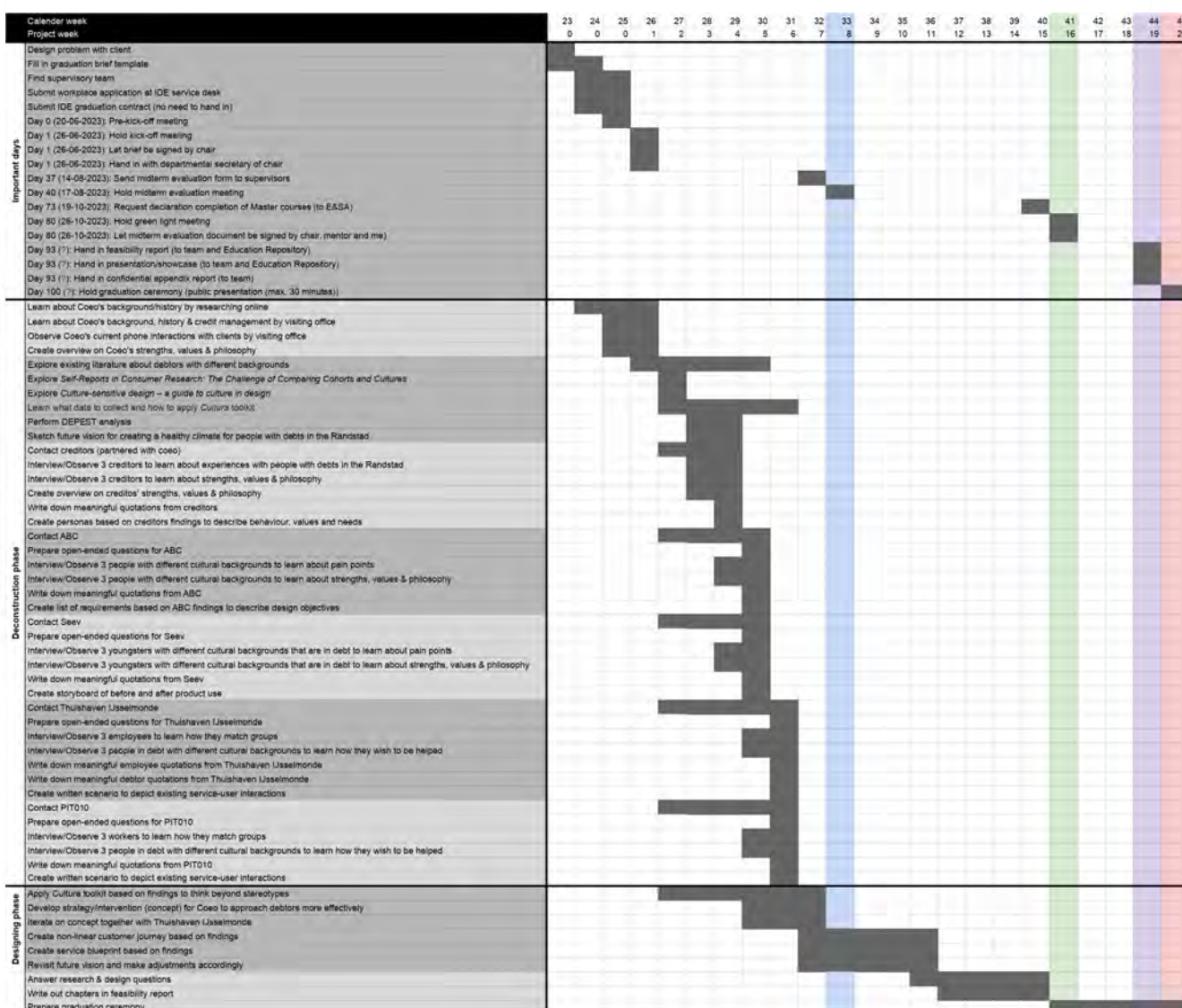
Include a Gantt Chart (replace the example below - more examples can be found in Manual 2) that shows the different phases of your project, deliverables you have in mind, meetings, and how you plan to spend your time. Please note that all activities should fit within the given net time of 30 EC = 20 full time weeks or 100 working days, and your planning should include a kick-off meeting, mid-term meeting, green light meeting and graduation ceremony. Illustrate your Gantt Chart by, for instance, explaining your approach, and please indicate periods of part-time activities and/or periods of not spending time on your graduation project, if any, for instance because of holidays or parallel activities.

start date 19 - 06 - 2023

03 - 11 - 2023

end date

In the deconstruction phase, the old product, interactions and past context will be thoroughly analyzed, whereas in the designing phase future context, interactions and new product will be generated.



MOTIVATION AND PERSONAL AMBITIONS

Explain why you set up this project, what competences you want to prove and learn. For example: acquired competences from your MSc programme, the elective semester, extra-curricular activities (etc.) and point out the competences you have yet developed. Optionally, describe which personal learning ambitions you explicitly want to address in this project, on top of the learning objectives of the Graduation Project, such as: in depth knowledge a on specific subject, broadening your competences or experimenting with a specific tool and/or methodology, Stick to no more than five ambitions.

With this project, I am challenging myself to step outside my comfort zone. Setting up a unique project independently, so without the help of other students, feels like entering uncharted waters, with a safety net that is smaller and thinner than before. For the build-up of this project, I take great inspiration from the feasibility and viability report used in the ID4350-16 Design Strategy Project (2021/22 Q1), because I want to present design concepts and scientific findings in a professional manner.

I want to apply tools and techniques to collect information on customer behavior, competitive behavior, market trends and technological developments. I want to practice contacting complex organizations such as Coeo and stakeholders, and I want to understand thoroughly how they function. What really drives my motivation is the fact that adjusting one gear wheel in a complex system, often results in having to change multiple, as different stakeholders have different needs, wishes and limitations. In other words: System changes can only be justified, when they align with the stakeholders' values to a healthy extent. This in its turn, makes it incredibly challenging. But when it works out, it can make the people in charge feel very satisfied and accomplished. I hope to contribute to Coeo's social norms and responsibilities, so vulnerable groups do not see Coeo as a threat anymore.

Because of my own background as a first-generation immigrant, with a parent who is uncomfortable with the Dutch language and customs, I can imagine how helpful it can be to add more inclusivity to the personal debt system. From my surroundings, I have noticed that many minority groups tend to stick together. They either help each other out successfully to get accustomed to new (digital) developments, or they end up missing out and therefore linger in the past indefinitely. This is very inefficient and may even result in financial problems later. It would do me good too to help others in need.

A well thought-out UX interface in my opinion, can work as a communication tool bypassing initial language barriers. I highly appreciate that Coeo is willing to set-up a close collaboration with financial advisors instead of automating everything using computers. The human aspect is often neglected in these vulnerable situations, which works counterproductive instead. I find the challenge of identifying these vulnerable groups to be very interesting and I am motivated to learn more about outsourcing financial help to third parties.

From my half a year student exchange in South-Korea, I have noticed that hands-on experience is the most efficient way to completely understand a new subject. However, I find it important for myself to not underestimate the workload by taking too much hay on my fork. I want to learn how to plan realistically within the given thesis time, and also how to communicate this respectfully and clearly to all stakeholders involved. I want to practice leading an innovation team and delivering a strategic input to this team.

FINAL COMMENTS

In case your project brief needs final comments, please add any information you think is relevant.

Adonis, V. (2023, April 9). Avoid bad debt with this 4-step action plan. *IOL*.
<https://www.iol.co.za/business-report/entrepreneurs/avoid-bad-debt-with-this-4-step-action-plan-ba172518-71fc-46a4-8b9a-71cedad6504b>

De wijkkrant. (2018, July 4). *Sociale Wijkteams gemakkelijker bereikbaar*. Nijmegen-Oost.nl. <https://nijmegen-oost.nl/uitgelicht/sociale-wijkteams-gemakkelijker-bereikbaar>

Establishing a healthy financial climate for people in debt with a different cultural background in the Randstad

Master Thesis
By Mu-Hsin Lin



Establishing a healthy financial climate for people in debt with a different cultural background in the Randstad

Strategy and intervention for Coeo that helps employees to attune their interactions with clients to cross cultural chasms

Master thesis

Mu-Hsin Lin

Strategic Product Design

Faculty of Industrial Design Engineering
Delft University of Technology

In collaboration with

Coeo Incasso

Supervisory team

Dr. ir. Boeijen, A.G.C. van (Chair)

MSc. Brink, N. van den (Mentor)

Spierenburg, M. (Company Mentor)

December 2023



I. Preface

Dear reader,

In June 2023, I started this project in collaboration with Coeo Incasso to improve inclusivity in private debt collection. Soon, we were able to shape it into my Strategic Product Design graduation project at Delft University of Technology, titled: “Establishing a healthy financial climate for people in debt with a different cultural background in the Randstad”.

My biggest motivation to delve into cultural inclusivity originates from the fact that I grew up in the Netherlands with a Taiwanese cultural background. Even now, my mom is not always as comfortable with the Dutch language and its customs. From my surroundings, I had noticed that many minority groups tend to stick together. They either help each other out successfully to get accustomed to new digital developments, or they end up missing out and therefore linger in the past indefinitely. Despite not knowing much about people in debt specifically, I could already imagine what a little more care in the form of inclusivity can do for them. It would do me good to help others out, wherever I can.

The project included research on sensitive topics such as: Cultural identity, finances, debt and privacy, which all required critical thinking and many reflection cycles from my supervisory team. I want to thank Annemiek, Noa, Mark and Jasper for guiding me through the project:

Annemiek van Boeijen has guided me effectively as chair, with her incredible knowledge about cultural sensitivity. She has taught me the appropriate vocabulary when referring to people from different cultural backgrounds and the nuance that is necessary to be respectful. This has been very impactful to the report in all good ways. In addition, Annemiek’s Crossing Cultural Chasms cards have taught me how to approach and gain design insights in considerate yet critical ways, when researching cultures different than my own.

Noa van den Brink has been a very kind and knowledgeable mentor. I want to thank her for the many real-life examples she has sent to me regarding how organizations treat vulnerable and marginalized groups correctly. This has inspired me greatly to think outside the box and look at the broader context around debt collection. Noa has also offered me help creating structure and peace in this complex project regarding cultural sensitivity.

Mark Spierenburg has been an incredible company mentor, who consistently made time to help me despite his own busy schedule. I felt like Mark was always one step ahead to what I was going to do in the coming week, which felt very inspiring to me. He has motivated me to keep going and together with Jasper, they have been my mental support figures, whenever the project felt too overwhelming. In the second week, Mark gifted me this book regarding different company cultures across cultures, which became the basis of my entire research, so I am very grateful for that.



I also want to thank him for introducing me to the many friendly Coeo colleagues, who all have their own fields of expertise. Talking to them has informed me on different perspectives within debt collection, bringing my project to greater depths. Especially the colleagues from the finance department who have given me meaningful feedback whenever a chapter was unclear or needed more exploration. They also made me feel like I was part of the team with friendliness and quirkiness, despite me just working on my own project.

Jasper Kense deserves a special shout-out for helping me as the 4th member of my supervisory team. He has made sure to frequently ask me how my project was going and if I needed help with anything. He has shown me many examples of how Coeo currently deals with inclusivity, and many more topics that might be interesting for my project. Jasper has motivated me to keep going, as well as warned me of potential pain points when writing this report.

I want to thank the anonymous volunteers at community center “De Fluiter” and Jony Louwerse from Budgetmaatjes 010 for freeing up time to answer my interview questions. I appreciate how trusting of me they have been with their personal stories regarding debt and finance, just to help a student out with her graduation project.

Last but not least, I want to thank the nine interviewees for talking with me until hours past bedtime. Some of them even had two interviews with me. Thank you for meeting up with me after an already busy working day on such short notice.

You have all contributed greatly to making this project possible.
I hope you enjoy reading my thesis,

Mu-Hsin Lin



II. Summary

Coeo is recognized by clients and customers as a technology driven collection company that puts customer relationships first and money second. However, debtors have mentioned to not always feel heard and respected by Coeo. Debtors wish for a more empathic, understanding and personalized debt collection process. There is an increasing demand by Randstad citizens for a socially responsible figure who can mediate neutrally between them and product-service providers in order to make the Dutch financial climate into a healthier place.

Debt relief organizations and municipalities share this goal, but are often held back by unexpected or to them illogical actions caused by debtors, often coming from a different cultural background. Research points out that culture-specific hospitality customs may be misunderstood by outsiders and illiteracy may downplay the importance of paying off debt, resulting in financial problems later on. This makes some people from a different cultural background vulnerable.

Four out of the five biggest migration countries in 2040 Randstad are from the African-Islamic group. People from these countries share high traditional and high survival values, which is in great contrast to what Dutch volunteers and Coeo are used to. This can result in unhealthy friction when discussing personal debt and mediating payment plans. This friction can be perceived as a threat, making debtors fight, flight, freeze or fawn when Coeo or volunteers try to help. If autonomy, competence or connection is missing, people do not feel driven to solve or acknowledge their problems. Therefore it is important for Coeo to understand debtors fully.

This project focuses on disconnected short-term planners specifically. They experience the following cultural barriers: Lacking control over personal data; underestimating Dutch enforcement laws; segregation feels safer; investing in short-term plans only; exploiting others feels justified; feeling no responsibility and fleeing to another country. This debtor type is only accepting help from members in the first or second degree of trust, especially with regards to finance. Therefore, the strategy that Coeo should take is to become a friendly neighbor to disconnected short-term planners: The human needs to be prioritized above collecting money.

For Coeo employees, a culture guidebook can be made to sensitize them for possible cultural barriers and broaden their perspectives, so cases can be handled more respectfully and smoother. Understanding needs to happen co-directional and payment agreements can only be made by respecting each other. For informal debt relief volunteers, a wide variety of learning styles needs to be supported in culture education grounds, so volunteers can feel more motivated. Creating a healthy financial climate cannot be limited to designing for debtors only: The context and stakeholders around debtors need to be considered as well. Community culture days need to help disconnected short-term planners feel connected again by sharing cultures and celebrating differences, while Coeo operates from the background.



Coeo can only become a sustainable and socially responsible neighbor by utilizing achieved knowledge when handling sensitive domains and by having a constant information supply where active concepts can be adjusted and constantly improved for the future.



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1. Introduction

An increasing number of cultures and ethnicities are coming together in the rich melting pot in the Netherlands, called the Randstad. This pot is made up of the four biggest Dutch cities and their suburbs and towns in between, namely: Amsterdam, The Hague, Rotterdam and Utrecht. This chapter pinpoints the importance of creating a sustainable financial climate, where different individuals, all influenced by their upbringing and cultural backgrounds, can cohabit safely by minimizing toxicity. In addition, the chapter introduces Coeo's holistic approach to private debt collection, in a way that makes the process socially responsible to all stakeholders involved.

1.1 Vulnerable people with a different cultural background in the Randstad

Each year, waves of immigrants are moving to the country, all bringing significant parts of their cultures with them. They are coming to the Netherlands for better working opportunities, to study or to build a promising future for their families. Especially in the Randstad, immigrant density is high (Centraal Bureau voor de Statistiek, 2006; Volksgezondheid, n.d). Cultural diversity is what shapes Dutch culture into what we know it as of today.



2040 Randstad will become younger and more diversely populated

Either born abroad or in the Netherlands with one or two parent(s) born abroad, so they are Dutch citizens that act on influences from different cultures

(Centraal Bureau voor de Statistiek, 2006; Volksgezondheid, n.d).

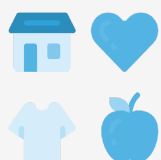
For new immigrants who are unfamiliar with the Dutch language, legislation and finances, communities can act as knowledge pillars, to learn about mandatory administrative work or about “simple” technology to get through the day (Denktank Nederland 2040, 2023; De Nederlandsche Bank, 2023). In the eyes of locals, signing up for a phone subscription is child's play, but without much thought locals know much better how to differentiate between a scam website and a legit one than newcomers (Nationale Ombudsman, n.d.).



More vulnerable people will be struggling in the future

A lack of job security affects mental well-being negatively

(Denktank Nederland 2040, 2023; De Nederlandsche Bank, 2023; Volksgezondheid, n.d.).



Lower educated tenants will struggle even more to afford basic needs

(De Nederlandsche Bank, 2023; Nationale Ombudsman, n.d.).

A large part of these immigrants will present themselves vulnerable to get accustomed as quickly as possible. This trust can be taken advantage of by criminals, which can result in unaware people getting caught up in debt or in legal battles. Frequent exposure to negative experiences can cause people to pull back and act disconnected to the people around.



Between 2007 and 2011, the highest % in debt relief are people with a migration background

(Keizer, 2018; Stichting Lezen en Schrijven, n.d.)

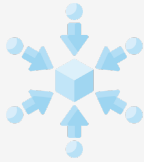
The Dutch Public Prosecution Service (in Dutch: Openbaar Ministerie) has demonstrated that these people often experience a weakened connection with society due to a lack of involvement with their social and working environment. There are second generation immigrants who have explained to not feel completely at home, neither in the Netherlands nor in their parents' birth country, due to discriminatory experiences growing up (Verbeek-Oudijk et al., 2023).

Sometimes it can be difficult to reconnect these immigrants, because the required threshold for an individual to adjust his/her behavior may differ per migration background. An example would be that individuals from collectivist cultures are more willing to take financial risks, due to them putting full trust in one another to be each other's safety nets during financially difficult times (Verbeek-Oudijk et al., 2023). Collectivist groups work together to help each other survive and thrive. People influenced by a different cultural background will therefore need an alternate call for action, before financial deficiencies are considered problematic (Statman, 2008). Otherwise the urgency of debt collectors' reminders will get downplayed.

1.2 Randstad's financial climate in 2040

An individual's financial health is determined by the state and stability of his/her personal finances and financial affairs. It is considered healthy when there is a steady flow of income, rare changes in expenses, strong returns on investments and cash balance that is growing. The interactions that this individual has with parties such as debt collection, debt relief, family, community, friends, neighborhood, municipality and government form the Dutch financial climate. However, problems are anticipated to escalate in 2040.

First of all, the Dutch financial climate will become more individualistic for everyone, with more vulnerable people getting scammed or getting tempted to perform frauds. It is far from ready to prevent cultural chasms from happening. This will cause miscommunication, enabling unconventional misfits to feel even more disconnected. An endless catch-up game for citizens and authority to tackle toxicity (Nationale Ombudsman, n.d.).



Demand for a clear centralized information point for vulnerable people to receive help is increasing

(Ministerie van Volksgezondheid, Welzijn en Sport, 2023; Nationale Ombudsman, n.d.).

Secondly, the amount of money frauds is increasing. Not only are more people falling prey, but more vulnerable people are also lured into performing criminal schemes. This can range from being money mules to purposely submitting wrong declaration forms at insurance companies, with the hope of not getting caught and continuing to live addictingly lavish and unsustainable lifestyles. Not only does this cost money to the insurance companies, but also to the common people that now need to pay extra every month (FIOD Belastingdienst, 2023; Wise Up Consultancy, 2021).



Fintechs will be investing in more accurate and faster customer risk predictions

(Varma, 2023; Wise Up Consultancy, 2021).



More funding will be going into making the digital space safe and secure

(Varma, 2023; Wise Up Consultancy, 2021).

However, it is important to note that Dutch fraudsters are very diverse in terms of personal traits: It cannot be connected directly to criminal prehistory, social-economic background and company positions of fraudsters (Bellaart, 2016; Denktank, 2023). An example would be a small business owner who tries to save his business by paying his employees in cash secretly, so work is still done but less money goes to tax. This business owner can have been a model citizen his whole life with no criminal record, but under the right circumstances, it is the opportunity that creates the thief (Accountancy van Morgen, 2023).



Social mobility in The Netherlands will stay high

The Dutch are not stuck in their own class, but they will move up or down to another income group during their lives

(Denktank, 2023; Volksgezondheid, n.d.; Wise Up Consultancy, 2021).

Another reason is fraudsters' moral compass, which seems to be more flexible and even controversial compared to other Dutch peers when judging what is allowed and what is not in the Netherlands. To enable local authorities to fight injustice in the financial-economic climate, tax money is collected to fund police and court, among others (Bellaart, 2016).

Some people might be convinced that the Dutch state is allowing minorities to be treated as inferior. So in order for them and their family to survive among fierce competition, they must take every opportunity they receive even if this means profiting on others. An example mentioned later in chapter 4.8.6 would be: Finding it illogical to pay tax over income coming from abroad, as they are getting the short end of the stick already. In the Dutch financial climate this is a vicious circle.

Another example in 2021 is how Amnesty International (2021) published a news article titled “Court allows ethnic profiling”. According to this, airport military police are allowed by the Dutch court to select travelers based on their appearance, skin color or ethnicity, because as non-Dutch citizens they might be unaware of what is allowed into the country. This manual assignment of people to high-risk profiles can be considered ethnic profiling by some. This is harmful in the way that it contributes to the stigmatization of non-white citizens (Amnesty International, 2021).

1.3 Coeo as socially responsible debt collector

Although every individual has his/her own personal reason for ending up in debt, it can be widely agreed upon that no one enjoys being in such a situation. People want to be treated respectfully and conflicts are resolved easier when coming from a place of compassion. Often misunderstandings happen between debtor, debt collector and product-service provider, which end up in more frustration and sometimes even toxic behavior towards each other, such as passive aggression or direct anger (Ceder, 2023).

Debtors have shown their frustration towards debt collection agencies, such as Coeo Incasso, because often contact between these two parties is a reminder to the various problems debtors are facing in their daily lives consequently (Stichting Lezen en Schrijven, n.d.; Ceder, 2023). Coeo is tasked by its client, which is the company that has provided a service or product to the debtor, to collect the money. Coeo wants to be a neutral mediator in this process but is treated as a “hungry money shark” by debtors, because of the late fees that debtors need to pay on top.



Demand for digital portals to be more comprehensible and personalized will be increasing

(Kranenborg, 2019; Nationale Ombudsman, n.d.).

It is therefore in the interest of Coeo to create a healthy financial climate that is sustainable and respectful to stakeholders involved, no matter the cultural background, by firstly reshaping the prejudice that debtors have over debt collection by improving its own communication. Then differentiate themselves from competitors in both the amicable (friendly and pre-legal) and the judicial (costly and intervention of court) phases of debt collection, by becoming the frontrunner in responsible societal change in Dutch financial climate.



Socially responsible debt collection will become the norm in The Netherlands

The government will stimulate and motivate private debt collection companies that actively support debtors, by inviting companies for government projects (Wise Up Consultancy, 2021).

As seen in figures 1 and 2, debtors will need to pay collection costs on top of the original base amount that they owe to product-service providers (Sociaal Bestek, n.d.). In the amicable phase the total costs for debtors end here, whereas in the judicial phase court and lawyer fees are added too. This can result in more than 1000 Euros on a base amount of only 100 Euros (De Rechtspraak, n.d.).



Figure 1: Amicable phase of debt collection and included costs for debtors.



Figure 2: Judicial phase of debt collection and included costs for debtors (De Rechtspraak, n.d.).

The research questions in this project take shape as:

1. What cultural barriers can be identified in the target group “people in debt with a different cultural background in the Randstad”?
2. How do cultural barriers contribute to people falling in debt?
3. How do cultural barriers contribute to people not wanting to communicate with Coeo?

The design questions are as follow:

4. How can Coeo support multi-cultural groups in overcoming these cultural barriers?
5. What intervention can Coeo implement, to support multi-cultural groups in the long-term?
6. What strategy can Coeo implement, to support multi-cultural groups in the long-term?

2. Design methodology

In this chapter the design methodology applied in this project will be elaborated on. The aim is to guide the reader through the report and clarify the design decision made throughout. To research what a healthy financial climate is for people with a different cultural background in Randstad, research needs to be done. The main progression will follow the “double diamond model” as shown in figure 3.

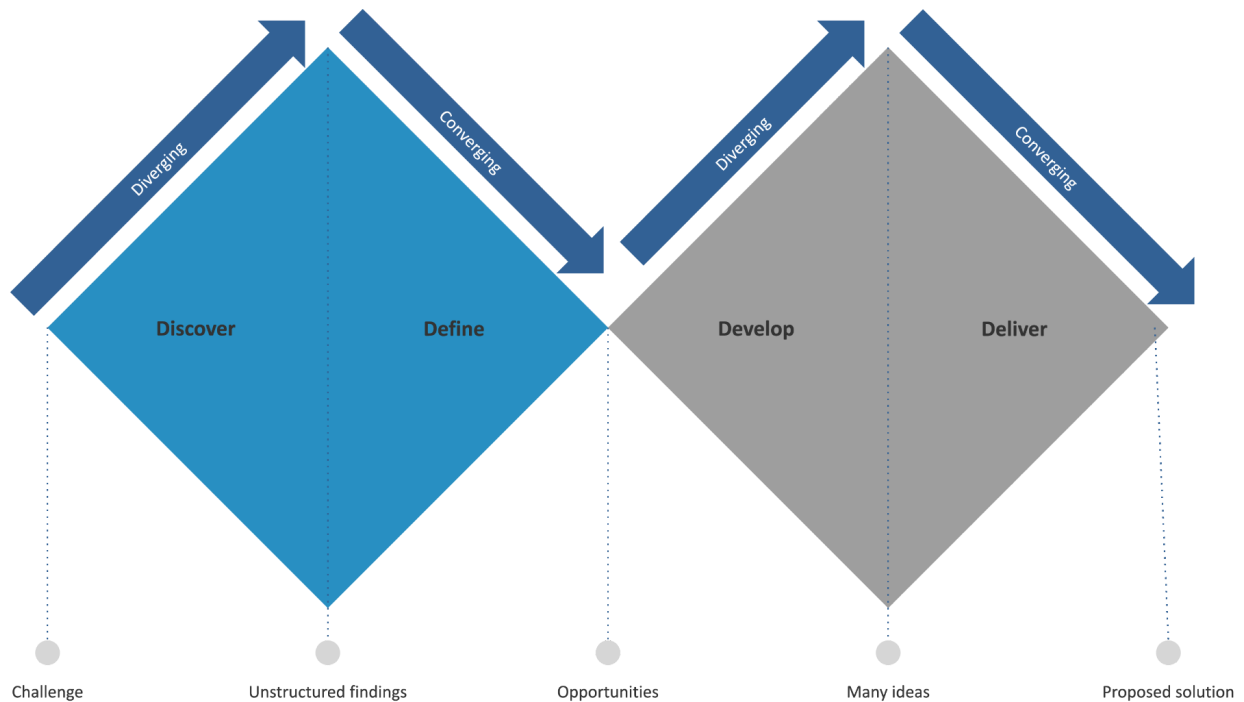


Figure 3: Double Diamond Method utilized in design project (Roger Tsai & Design, 2021).

Van Der Wardt (2021) explains that this method was developed by the British Design Council in 2005 to improve life using design. It consists of four parts: Discover, define, develop and deliver. Each of the two diamonds symbolize diverging and then converging. Diverging is about exploring and researching a problem, whereas converging is about making decisions and putting them into action. The first diamond researches the problem space, while the second diamond represents the solution space (Van Der Wardt, 2021). The reason being that by using this method, a sufficient amount of ideas are generated and validated by looking at the broader picture, so not only current debtors, but also their past and future self and other stakeholders in the Dutch financial climate.

In the **discover** phase, questions with regards to the research project are developed (Van Der Wardt, 2021). It is important to analyze Coeo Incasso's current and past ventures to come up with future innovations for the company. It is also crucial to investigate the context around debtors in the present time and in the past as mentioned in the paragraph below, to learn how individuals become vulnerable to debt. These context factors need to take into consideration individuals' norms and values, upbringing and personal experiences, in order to explore beyond cultural stereotypes and enrich our understanding of Dutch citizens influenced by their cultural backgrounds.

Coeo's culture can be understood by analyzing company publications and by personal observations at the Coeo office. Qualitative interviews with Coeo employees, community center volunteers, informal debt relief volunteers and Dutch citizens from the five biggest migration countries in 2040's Randstad, are necessary to broaden perspectives on establishing a healthy financial climate.

Theories for understanding communication between cultures need to be explored, as well as the demographics of those vulnerable to debt. These demographics can be linked to certain cultures, but it needs to be stressed that they are based on averages, meaning that not every individual in that country will act according to these numbers. Therefore, it is needed to research human psychology across cultures too.

In the **define** phase, debtor personas and customer journeys can be created using interviews and literature findings from the **discover** phase (Van Der Wardt, 2021). This is how diverging and converging takes place. These debtor types can be plotted onto socio-cultural dimension axes to display the wide variety present in the Dutch financial landscape. Socio-cultural dimensions act as a way to spread awareness regarding diversity, but not to score these individuals or put them into boxes.

For Coeo's future innovations, it is important to point out the national, cultural and sub-cultural barriers experienced by debtors, and how they may act differently from what Coeo is familiar with, to sensitize and prepare stakeholders properly. These barriers are necessary to explain the concepts.

The **develop** phase combines stakeholder perspectives and aims at co-creating by diverging for the second time (Van Der Wardt, 2021). The future vision acts as a goal for Coeo, while the metaphor benefits reader understanding. The desired results act as an overview of what the proposed strategy should achieve according to stakeholders. Another iteration round needs to be executed with these stakeholders to qualitatively finetune the concepts.

In the **deliver** phase, the strategy's feasibility and viability is checked using before and after scenarios of the strategy and by introducing a framework to measure success (Van Der Wardt, 2021). An overview of the stakeholder ecosystem and Coeo's involvement per concept summarizes the value and money flows, while the strategic roadmaps communicate the steps Coeo needs to undertake. Low threshold actionables act as the initial steps for establishing a healthy financial climate. These need to be checked with Coeo employees to know if it is in line with company culture.

Recommendations mention the other actionables for Coeo to undertake now and in the near future to assure the quality of the strategy proposed.



3. Problem orientation

This chapter serves to get a grasp on the context around the company as well as that around debtors, aimed at putting the company culture on a map. It is a general exploration phase in which the exact target group has not been set yet. First the background and external recognition of Coeo Incasso will be explained, together with its values and philosophy. Then the company's expertise and domain will be sketched out, followed by an analysis of competitors and positioning. Three interviews at community center "De Fluiter" will be discussed regarding debt in volunteers' environment, their communication with municipalities and collection companies, and their thoughts on how to improve the financial climate. Light will be shone upon the way Budgetmaatjes 010 provides informal debt relief, and what the citizens of Rotterdam can expect the municipality to do for them with regards to debt mediation and relief.

3.1 Coeo's background and external recognition

Coeo Incasso, previously known as CIB, was founded in 2007 as seen in figure 4. It is one of the most modern and technologically innovative debt collection companies in The Netherlands (coeo Group, n.d.). An important fact to realize is that Coeo is a B2B2C (business-to-business-to-consumer) company, which means that Coeo (B) is interacting with debtors (C) because the client (B) has requested them to do so.

With its headquarters in Rotterdam, the company handles over 4.2 million collection cases per year. With more than 600 employees actively spread out over 7 different countries, the teams make a turnover of 194 million Euros every year. This makes Coeo the fastest-growing technology-driven debt collection company in Europe (coeo Group, n.d.).

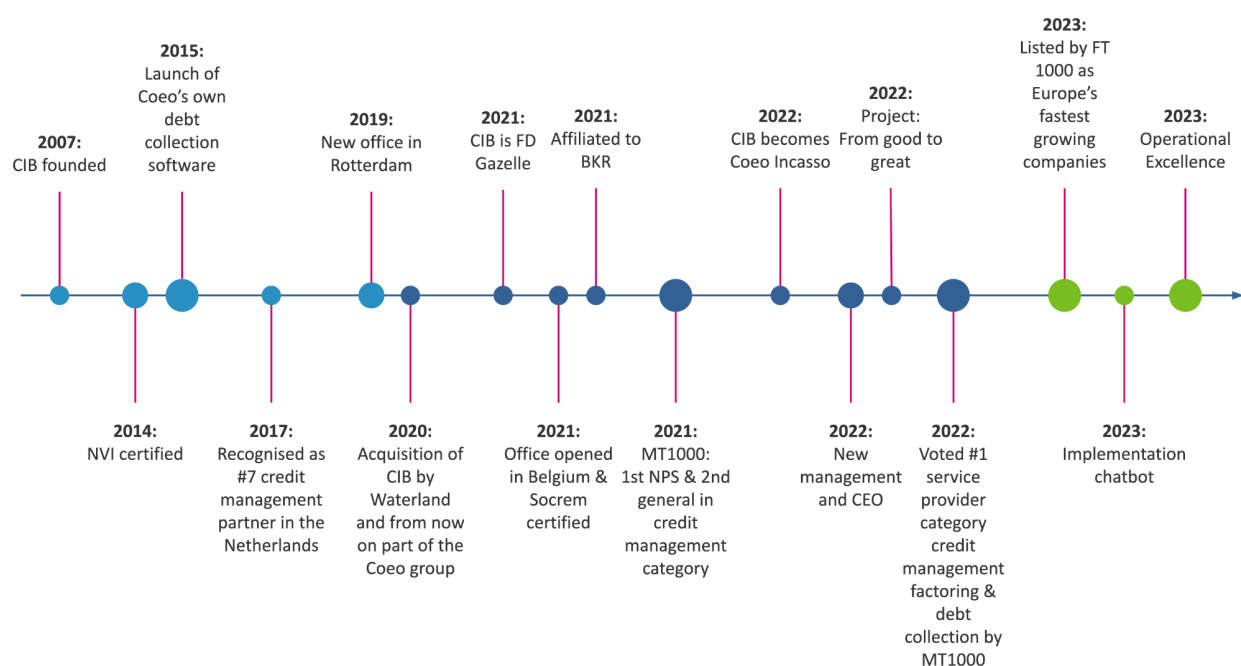


Figure 4: Coeo Incasso's company milestones from 2007 until 2023.

This immense growth which started in 2010, is a result of the diverse expertise present in its management team. The collection company is known to put digital first and focuses not only on the creditor client but also the customer, using its successful in-house IT system. The goal is to apply individual and efficient means to restore balance to customer relationships (coeo Group, n.d.).

This approach has helped the company to gain a NPS (Net Promoter Score) of 4.3 out of 5, which corresponds to the likelihood respondents would recommend the company, product and/or service to friends or colleagues. As everyone can vote including debtors, who are approached because of their stressful financial backlog, this score is considered excellent (coeo Group, n.d.).

In the MTO survey, staff members have shown high satisfaction for the pleasant working atmosphere around Coeo Incasso, and its promotion of young professionals by granting gift vouchers to the employee of the month. Here they scored a 3.7 out of 5. Coeo Incasso has been recognized by external organizations displayed in figure 5 and it was mentioned in the MT1000 ranking in three different years namely: 2017, 2021 and 2022. This is based on the willingness of corporate decision-makers to do business with established companies (coeo Group, n.d.).



Figure 5: Coeo Incasso's certificates (left) and endorsements (right) (coeo Group, n.d.).

3.2 Coeo's values and philosophy

As a B2B2C debt collection company aimed at restoring the balance of customer relationships, Coeo Incasso values the following:

- Customer-focused working style by giving customers control over their collection files (coeo Group, n.d.);
- Digital-first by continuously developing technology to modify, enhance and automate its financial service for clients (creditors) and customers (debtors) (coeo Group, n.d.).
- Employees-first by providing young talents with the opportunity to grow, and contribute to Coeo's multi-expertise team (coeo Group, n.d.).
- Best in class by upholding the start-up mentality and passionate work attitude. There is little concern about procedures and established roles, and instead employees are doing whatever it takes to get jobs done (coeo Group, n.d.).

Coeo Incasso's philosophy can be divided into mission and vision respectively:

- At Coeo Incasso, customer relationships are balanced with the use of both customer-centric and technology-driven debt collection (coeo Group, n.d.);
- Coeo Incasso envisions reaching the highest customer satisfaction along every contact point. This should be achieved by improving convenience and efficiency, so that customer relationships can maintain harmony over the long run (coeo Group, n.d.).

3.3 Coeo's expertise and domain

Coeo Incasso provides a data-based A/R (accounts receivable) management system to clients, with first-class expertise and years of experience from staff members. Clients are able to gain realistic insights on customer potential using data collected over the years, giving clients a better understanding of whether or not to sell products and services to certain customers. During the amicable settlement phase, incurring collection fees for customers are off the table, to not further deteriorate business relationships (Sociaal Bestek, n.d.). Coeo's in-house legal team is also able to give advice during the legal collection process to minimize client risk as much as possible (coeo Group, n.d.).

The current customer journey is considered modern and it includes the following contact points for in- and outbound communication: portal, e-mail, phone, letter, text message and chat/bot as shown in figure 6.

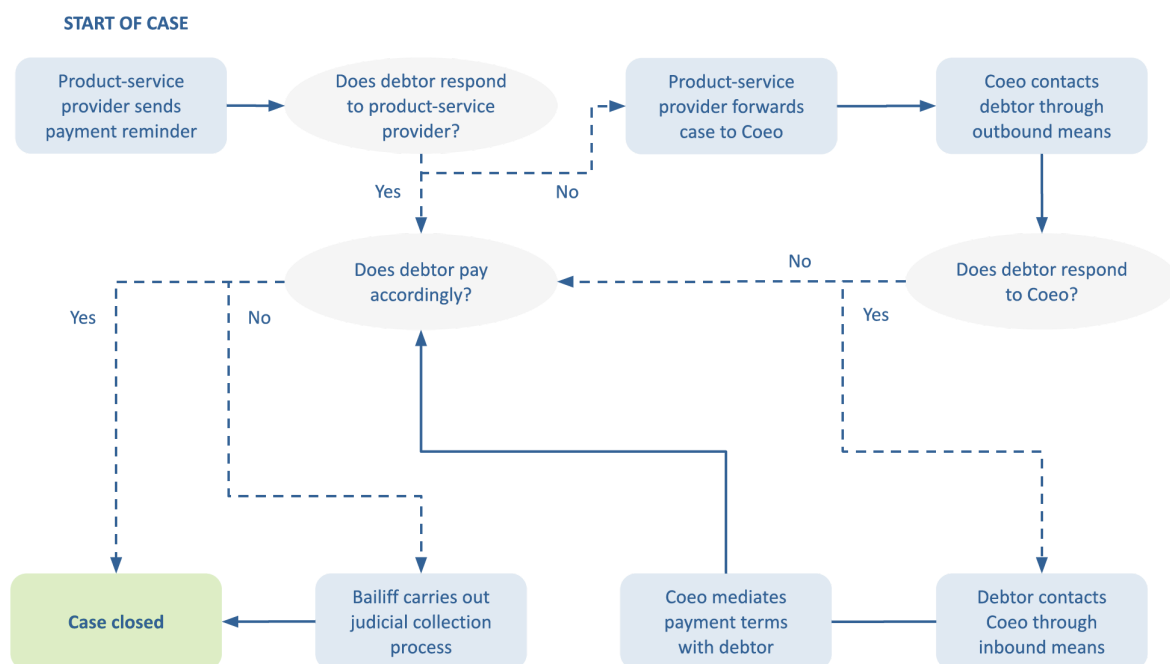


Figure 6: A visualization of Coeo's debt collection procedure (coeo Group, n.d.).

Coeo's current domain is found in the amicable phase only. Bailiffs will proceed with the judicial phase, by submitting the case to court (coeo Group, n.d.). This means that the collection case is finished for Coeo when thorough research points out that one of the following is true:

- The debtor does not exist (coeo Group, n.d.);
- The debtor is registered in CCB (Central guardianship and administration register) (coeo Group, n.d.). In Dutch this translates to *Centraal curatele- en bewindregister*;
- The debtor does not reply to any of the channels (coeo Group, n.d.).

Especially in the third scenario, Coeo can be influential by learning and adapting to debtor behavior. It can therefore be promising to investigate this further.

3.4 Coeo's competitors and positioning

Coeo Incasso puts great emphasis on conveying specific personality traits to customers and clients. The innovation-driven company is known to be *trustworthy*, because of its secure way of handling user data. Financial services are modified, enhanced and automated to the most efficient and beneficial extent for customers, clients and itself. The goal is to deliver an outstanding tailored user experience while increasing the success rate (coeo Group, n.d.).

In addition to this, Coeo Incasso wants to be friendly to every stakeholder by acting kind, empathetic and supportive of possible differences between them. The company is generous and lenient, if other parties are *respectful* too by showing patience, understanding and active participation during discussions (coeo Group, n.d.).

As displayed in figure 7, the Dutch financial landscape is enormous, which makes company cultures across very diverse. The green and dark blue circles are based on how customers view the companies based on the communication and services they provide, while the light blue circle shows whether or not the competitors are investing in financial technology. This analysis is the result of comparing company visions and values, found on each respective website:

- Bazuin & Partners Gerechtsdeurwaarders & Incasso (Bazuin & Partners, 2017);
- Centurion Juristen & Incasso (Centurion Juristen & Incasso, n.d.);
- Cobase (Cobase, n.d.);
- Coeo Incasso (coeo Incasso, 2022);
- E-Legal incasso advocaten (e-Legal, n.d.);
- GGN (GGN, 2020);
- Intercash Incasso en Juristen (Intercash Incasso en Juristen, 2023);
- Invorderingsbedrijf (Invorderingsbedrijf, 2023);
- Janssen & Janssen Incasso & Gerechtsdeurwaarders (Janssen & Janssen Incasso & Gerechtsdeurwaarders, 2023);
- Incassobureau Juristu (Juristu, 2023);
- Knab (Knab, n.d.);
- LikiFin (LikiFin, 2023);
- Nova Incasso (Nova Incasso, 2022);
- Peaks (Peaks, n.d.);
- Syncasso/Incassade (Syncasso, 2023);
- Tellow (Tellow, n.d.);
- Velthoven De Koning Gerechtsdeurwaarders (Velthoven de Koning gerechtsdeurwaarders, 2021);
- Yolt Technology Services BV. (Yolt, n.d.);
- Flanderijn (Flanderijn, n.d.);
- Intrum Incasso (Intrum Incasso, n.d.);
- PAIR Finance (PAIR Finance, 2023);
- TKB (Tkb, n.d.).

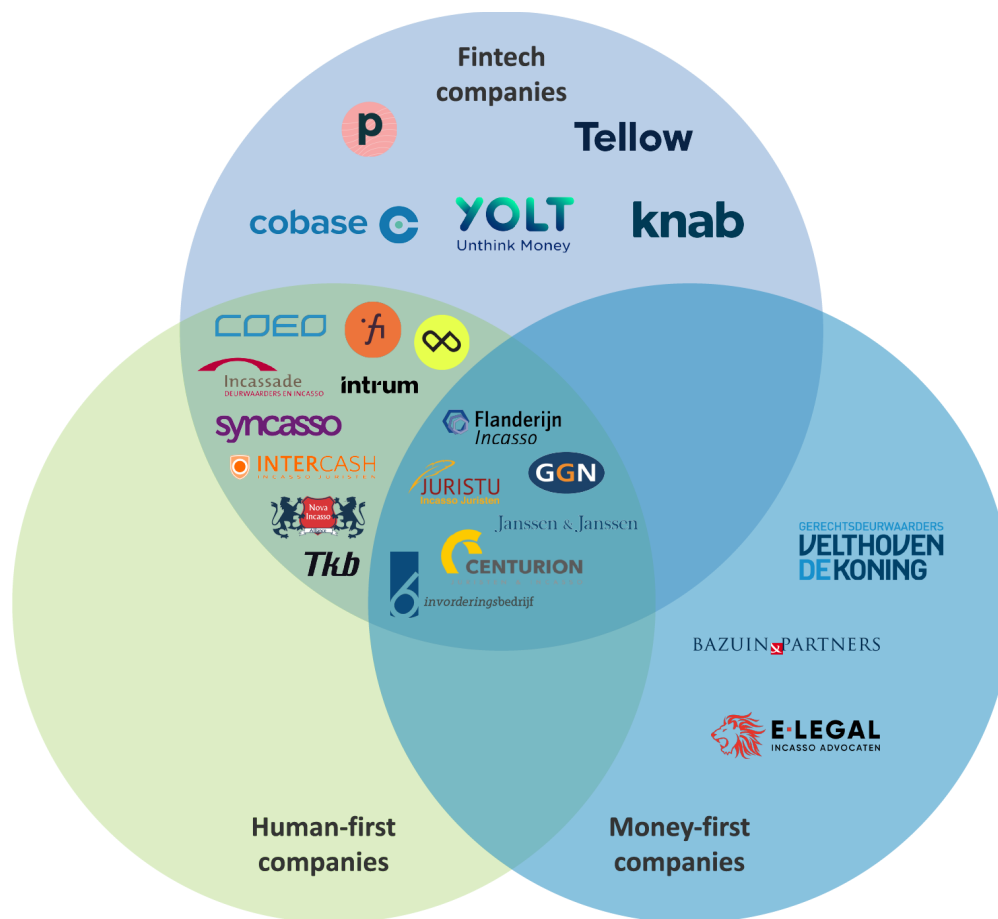


Figure 7: Financial landscape in The Netherlands, debt collection companies mapped in three categories: Human-first (blue), money-first (red) and fintech (yellow).

All human-first are fintech companies, including Coeo, whereas not all money-first companies participate in this new technology. Customers and clients understand that different collection agencies have different ways of communicating. This provides opportunities for Coeo Incasso to differentiate itself from competitors.

The way company staff treat each other often reflects in how customers and clients are served and the other way around, according to digital marketer Shulzhenko (2022). So, for example: Velthoven De Koning is a more traditional company that focuses on legal duties and powers of bailiffs only, meaning that there are no amicable interactions with debtors. They are aimed at bringing in money for their customers by putting money-first and human-second. This takes form in the company culture as high achievers with neutral expression, which can be perceived as these people being “hungry money sharks” towards debtors.

The company placements in figures 7 and 8 are subjectively based on public customer reviews about the debtor collectors and how they describe themselves on their websites. Section 4.1.2 explains the theory behind this framework, in combination with appendix A which includes the definitions of all dimensions.

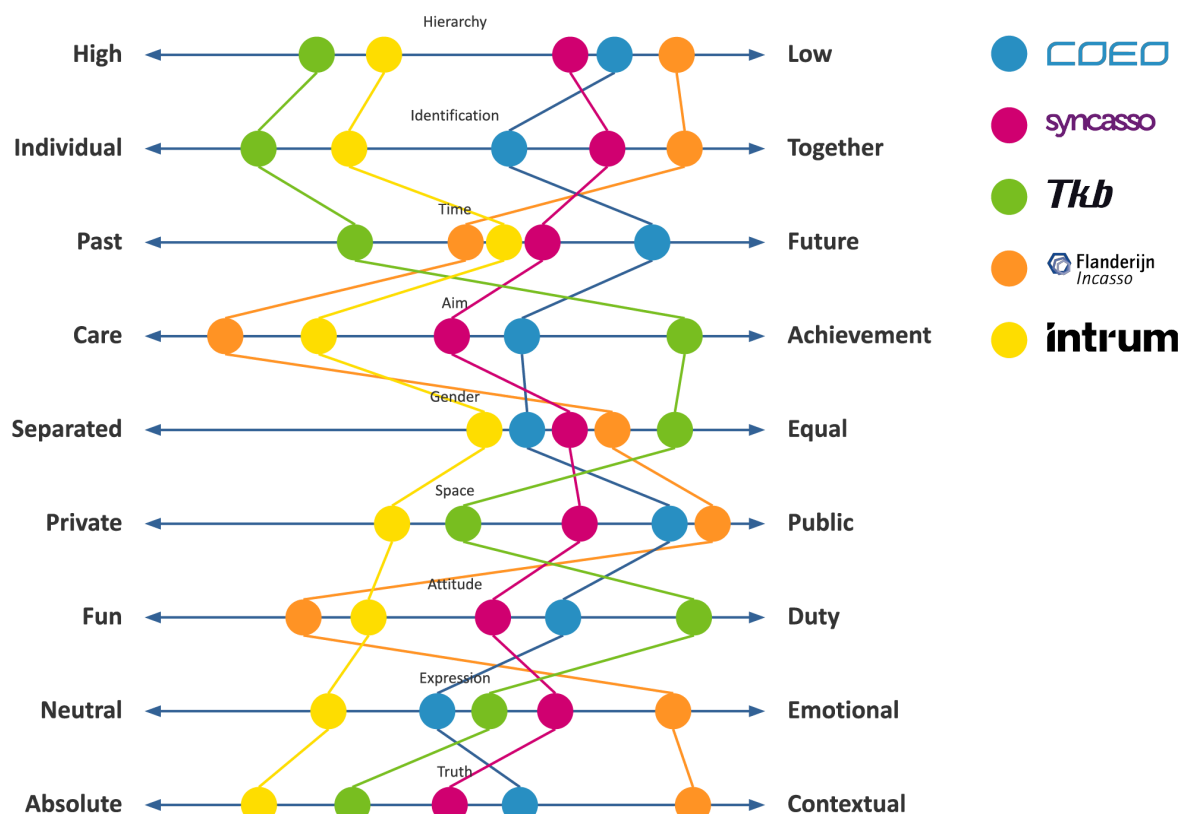


Figure 8: Socio-cultural dimensions for Coeo, Syncasso, Tkb, Flanderijn and Intrum (Meyer, 2021).

3.5 Financial climate at community center “De Fluiter”

To gain a first understanding of the experiences Randstad people have had with debt in their surroundings, three interviews with community center volunteers were conducted at community center “De Fluiter” in Capelle aan den IJssel. The volunteers belong to group F: People with a migration background, 30 years and older, both working and not working, with a partner, with children or with both. The community center is hosting summer activities now and children are jumping around and queueing up for popcorn. It is almost lunch time and the main hall is decorated cozily with lanterns. An interview guide was prepared beforehand, but follow-up questions were improvised as the conversation went on. The complete guide and answers can be found in Appendices B and C respectively.

Firstly, interviewees have explained what precautions they take to make sure not to fall for money scams coming from official organization such as the municipality, namely:

- Volunteer 1 always checks for the legitimacy of letters by checking the sender and the document number, because she is aware that there are fakes being spread recently.
- Volunteer 1 explains that if the sent date is off, it means the letter is fake or the letter was lost in transit. So, either way, the letter is not relevant to her anymore.

Secondly, in relation to communication with debt collectors, the three volunteers have had their equal share of good and bad experiences:

- “I prefer calling the debt collection agency directly, because talking to a real human means I can have my question answered immediately. I do not want to wait for hours or even days.” (Female, 47 years old).
- “Debt feels like some kind of misunderstanding in a situation outside of your control. They tell you that you got to pay up, but you simply do not have that money.” (Female, 47 years old).

Lastly, the interviewees argued for a more empathic, understanding and personalized debt collection:

- Volunteer 3 feels that her complaint has not been processed, nor that the municipality is changing anything.
- Volunteer 3 argues that the debtor’s personal situation should be taken into consideration especially early in the debt trajectory.

3.6 Informal debt relief with Budgetmaatjes 010

To get a better understanding of how informal debt relief is provided, the coordinator of Budgetmaatjes 010 in Capelle aan den IJssel was interviewed. The interview started with explaining the project scope and then an interview guide was used as seen in appendix D. Follow-up questions were improvised as the interview progressed.

Budgetmaatjes help people in need with their financial administration voluntarily. In addition, they share tips on how to save money, personalized to people’s living circumstances. According to the coordinator, the volunteers may help with the following tasks:

- Opening and sorting mail;
- Checking for eligibility for receiving debt relief;
- Creating overviews of income and expenditures;
- Looking for better paying job opportunities;
- Sharing knowledge on how to handle money responsibly.

When asked about the level of assistance that is expected of Budgetmaatjes to provide, and the degree of assistance people wish to receive, the coordinator explains that receivers should always stay in charge of their own money. For situations with more complexity, Budgetmaatjes can discuss these in the volunteers group chat.

The coordinator explains the following:

**“They should decide for themselves what they spend money on:
One may value buying new clothes more, while the other would rather save up for a car.”**

Buddy matching is based on the Budgetmaatje’s own preference as well as the debtor’s, including topics such as: Allergies, smoking, expertise and experience. The coordinator did not mention people

using specific cultural backgrounds as a preference, but she did point out that some cultural backgrounds seem to share the same values and habits from her experience. She quotes:

“It is important that people feel comfortable around Budgetmaatjes. We are trying to give them the most appropriate type of help and that is why we give them options to choose from.”

The banner picture on Budgetmaatjes 010’s homepage emphasizes this message by depicting a volunteer opening her arms to welcome someone. This photo can be seen in figure 9.

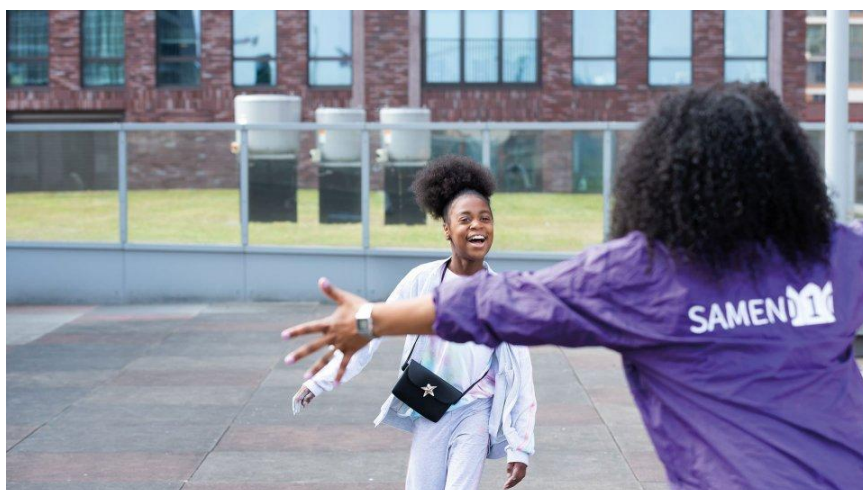


Figure 9: A volunteer making a welcoming gesture by opening arms (*Budgetmaatjes Capelle*, n.d.).

Lastly, the coordinator explains that everyone can end up in debt and that it is not exclusive to certain cultures. As an interviewer, I noticed some sensitivity here when talking about culture. She gives the following examples about people with Surinamese and Antillean backgrounds:

- Often, she sees that they like to live by the day more than their Dutch counterparts. They do not value planning ahead as much, which may result in them being tight on money at the end of the month. Despite high water costs, they still take two showers a day.
- She finds it fascinating how people with a Surinamese and Antillean background place hospitality above their own financial wellbeing. During home visits, she still gets offered snacks, while the family is short on money already.

3.7 Amicable debt relief at municipality of Rotterdam

When it comes to amicable debt relief, people are expected to get in contact with municipalities themselves. The municipality of Rotterdam will then offer its citizens free of charge consultation, called the “vraagwijzer”, which is a desk where citizens can ask questions regarding care, health, money, legal matters or domestic violence (Gemeente Rotterdam, n.d.).

It is considered friendly, because the parties involved voluntarily decide to compromise and collaborate. Another reason being that the municipality does not wish to be too controlling or intrusive when it comes to citizen finances (Gemeente Rotterdam, n.d.).

Understanding a debtor's personal situation is done using the following media as written in figure 10:

- Online using a digital contact form (Gemeente Rotterdam, n.d.);
- Drop by without an appointment (Gemeente Rotterdam, n.d.);
- Drop by after a phone appointment (Gemeente Rotterdam, n.d.).

The figure shows two pages of a digital contact form from Gemeente Rotterdam. Page 1 (left) is titled 'Aanmeldformulier Wijkteam' and contains sections for 'Aanmelding' (Registration) and 'Cliëntgegevens' (Client information). The 'Aanmelding' section includes fields for 'Wijkteam', 'Datum aanmelding', 'Organisatie', 'Telefoonnummer', 'Bereikbaarheid' (Availability) with checkboxes for days of the week, and a question about consent. The 'Cliëntgegevens' section includes fields for 'Voornaam', 'Achternaam', 'BSN', and 'Geboortedatum'. Page 3 (right) contains fields for 'Straat', 'Postcode', 'Woonplaats', 'Telefoonnummer', 'Emailadres', and a section for 'Wie heeft het ouderlijk gezag?' (Who has parental authority?). It also includes a section for 'Overige kinderen' (Other children) and a 'Veiligheid' (Safety) section with a question about safety risk. A large text area for 'Toelichting Aanmelding' (Explanation of registration) is at the bottom.

Figure 10: Pages 1 (left) and 3 (right) of neighborhood form (Gemeente Rotterdam, n.d.).

The following requested personal information on the registration form can be considered noteworthy. This can be seen in table 1.

Table 1: Requested personal information and possible meanings.

Subjects to fill in	In some situations this can mean
Name of registrant	• Is a close friend or relative; • Is not necessarily the person needing help.
Availability	• Is only accepting assistance on specific weekdays.
Permission of client	• Is forcefully signed up by registrant; • Is less willing to receive help.
Parental authority	• Is necessary to make decisions together with parents; • Is in need to understand family compositions to be respectful in potential sensitive situations, for example: No appropriate caregiver, divorced parents, etc.
Other children in the household	• Is possibly not the only person needing help.

Personalized help will be offered within 4 weeks. In threatening situations, for example when a debtor might get evicted from home or gas, water, electricity gets turned off, the municipality will help within 3 days (Gemeente Rotterdam, n.d.).

The municipality will try to come to a payment agreement with debt collectors, who got handed over the case by their customers. This is called mediating and goes both ways: municipality to collector and collector to municipality (Gemeente Rotterdam, n.d.).

In some cases, the municipality may provide a loan or a restructuring credit to debtors, so all debt can be paid off at once. Only the loan at the municipality remains, which results in a lower interest rate for the debtor, which is favored. Only if all the above fails, the debtor is forwarded to the judicial phase, in which a bailing will carry out the collection process by submitting the case to court (Gemeente Rotterdam, n.d.).

3.8 Key insights and further research

In this section the key insights of the chapter will be explained. Topics that need more understanding will be discussed in the form of questions.

Key insights for this chapter are:

- Coeo recognizes itself as a technology driven collection company that puts customer relationships first and money second.
- Coeo's current domain is found in the amicable phase only. Only if the amicable stage fails, debtors are forwarded to the judicial phase.
- Coeo can differentiate itself from competitors by taking the role of a socially responsible debt collector, as this seems like an underrepresented figure;
- Randstad citizens wish for debt collection companies to act as neutral mediators, instead of "hungry money sharks". They wish for a more empathic, understanding and personalized debt collection process;
- Budgetmaatjes help people in need with their financial administration voluntarily, while letting people stay in control of their own money;
- The municipality of Rotterdam offers free of charge consultation, called the "vraagwijzer", where people can ask questions about care, health, money, legal matters or domestic violence.
- The municipality may help debtors by providing them a loan or restructuring credit;

The following questions demand further research:

1. How do people from cultures communicate with other people from the same culture?
2. How do people from a culture communicate with other cultures?
3. How does cultural background influence someone's vulnerability to debt?
4. How does illiteracy influence debt in the Netherlands?
5. How will different cultures inhabiting 2040's Randstad shape the area?

4. Deep-dive into people and debt collection cultural context

This chapter highlights the cultural context around people and debt collection. It is an in-depth understanding phase, in which anticipation regarding cultural sensitivity will be created, to assist Coeo and readers to make healthy and respectful choices during first-time interactions with cultures. First, the way countries communicate with each other will be explored. Secondly, frequently occurring factors will be explained, that have caused Randstad citizens, influenced by their cultural backgrounds to end up in debt. Thirdly, the way humans, independent from their culture, act will be highlighted regarding threats and self-determination. Then, four personas will be created to summarize and communicate previous findings, with each their own values and needs. The choice for disconnected short-term planners as target group in this design project will be elaborated, followed by a customer journey of them specifically on how they go through the debt trajectory. Next, the cultural barriers experienced by disconnected short-term planners in the Netherlands will be explained. Lastly, the debt collection ecosystem for this target group will be sketched out.

4.1 Communication between cultures

Clear communication is crucial for making people and systems function. However, what may work for one individual might not do it for another. It is therefore important to take into consideration people's values and practices that might be influenced by their environment and/or cultural roots, when communicating. To do this, Erin Meyer's The Culture Map and Annemiek van Boeijen's Socio-Cultural Dimensions were studied. In addition, hospitality customs around the world were examined.

4.1.1 The Culture Map by Erin Meyer

The Culture Map highlights communication between cultures in the working field as seen in figure 11. In these 8 dimensions, countries can lean either more to the left or to the right in relation to others. The definitions of these dimensions are given in appendix E.

Very early on in the book, the author emphasizes that every individual is different. In fact, each of us has a unique style and set of preferences, interests, aversions, and values. Even when raised in the same community, by the same parents, working in the same environment, no two individuals are precisely the same (Meyer, 2021). Therefore, when working with people from other cultures, assumptions should not be made about individual traits based on where a person comes from.

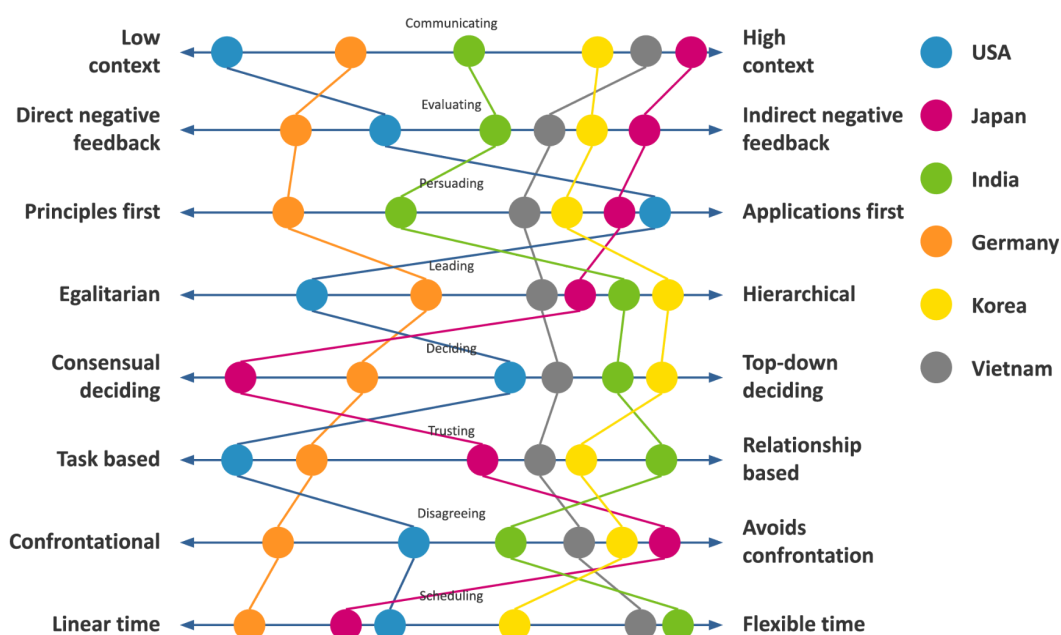


Figure 11: Communication between cultures in the working field (Van Boeijen, 2015).

Yet, the default mechanism that humans tend to lean on is to view others through their own cultural lens and misjudge others accordingly. In the culture humans grow up in, members are conditioned to understand the world in a certain way out of survival: Communication patterns can be seen as more effective or undesirable; certain arguments can be more persuasive or lacking merit and making decisions can be seen as “natural” or “strange” (Meyer, 2021).

This mechanism becomes a problem when toxic stereotyping forms, so for example: There is this prejudice that every Asian person is good at mathematics. Thus, any Asian that makes a simple calculation error, is considered a disappointment immediately.

Another problem is when communication is left out deliberately, with the idea that the other person should know based on contextual clues. This implicit style can be interpreted as toxic too. This often happens when high-context countries, such as Vietnam and Japan, interact with low-context countries, such as the United States and Germany, who need more explicit communication than their high-context counterparts (Meyer, 2021; Trompenaars & Hampden-Turner, 2020).

4.1.2 Socio-cultural dimensions by Annemiek van Boeijen

To compare Coeo with competitors in chapter 3.4, Van Boeijen’s socio-cultural dimensions were utilized (Chen et al., 2017; Van Boeijen, 2015). These dimensions will reappear later in section 4.3.3. The definitions of each dimension were introduced earlier in appendix A. The reason being that in order to design for the complex ecosystem of debt, it is necessary to understand how cultures (in this case debt collectors) interact with their contexts, including products and services. The picture becomes broader, instead of being limited to business interactions, targeted to effective cooperation (Chen et al., 2017; Van Boeijen, 2015).

In Van Boeijen (2015)'s dimensions there is not a fixed score: Two extremes are presented on one axis instead and the answer lies somewhere in between most often. It is a set of cards used to sensitize designers on potential cultural differences, by taking a culture-conscious approach (Chen et al., 2017; Van Boeijen, 2015).

4.1.3 Cultural Onion Model by Geert Hofstede

To understand cultures that are different from our own, it is important to ask questions to experts starting from the surface working its way to the core. Geert Hofstede's cultural onion model can come in handy while forming interview questions, by splitting a culture into four sections as seen in figure 12 (The Culture Factor Group, 2023). This is what happens in section 5.5.3, where two interviewees from group E (Young people, both working and non-working, both with a Dutch and a migration background, without a partner or children) will be asked to explain what they would like to share about their Moroccan and Turkish cultural backgrounds.

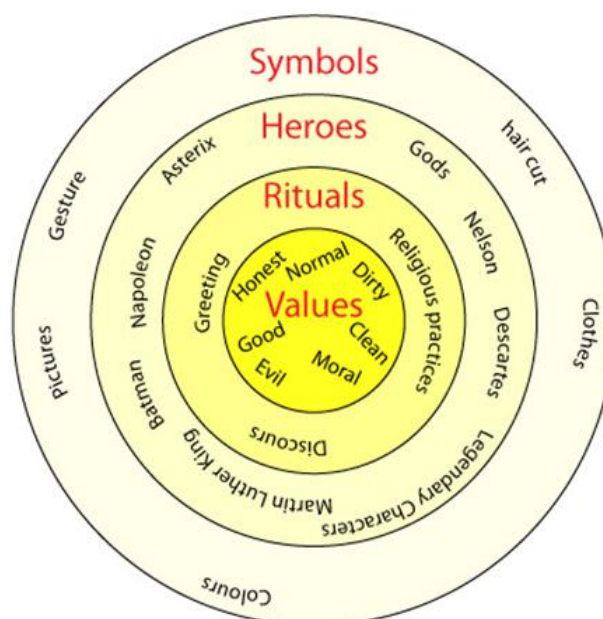


Figure 12: Geert Hofstede's cultural onion model (The Culture Factor Group, 2023).

The layers of the cultural onion model can be defined like this:

- The outer onion ring called "symbols" represent words, gestures, pictures or objects that convey specific meanings exclusively comprehensible to individuals who partake in the same cultural context (The Culture Factor Group, 2023).
- The inner ring named "rituals" represent communal activities that are regarded as indispensable and fundamental by the members of a given culture. They are carried out for their intrinsic significance (The Culture Factor Group, 2023).
- The core called "values" represent the concepts that dictate what is deemed significant in life. Values are taught to us during our early years and therefore often remain subconscious, making them challenging to describe or articulate. Outsiders cannot directly perceive these values (The Culture Factor Group, 2023).

4.1.4 Hospitality customs around the World

According to Koyfman (2021), it is important to gain knowledge about culture specific hospitality customs, because these may differ greatly between cultures. Awareness needs to be spread, so people can treat each other with more care and respect. By learning about possible cultural differences beforehand, anticipation can be created to handle these situations more respectfully Koyfman (2021). This is useful for newer Budgetmaatjes for example, who are yet inexperienced in guiding informal debt relief across cultures.

Especially in cultures where a bond needs to be constructed, before collaborations can happen, it is important to understand the complete context (Koyfman, 2021). In the scenario of debt, this can appear as a debtor who only accepts assistance, if he/she knows the volunteer can be trusted. In table 2, an overview is presented, showing how perspectives on etiquette may contrast greatly.

Table 2: Hospitality customs around the world, showing possible variations (Koyfman, 2021).

Topic	Etiquette manifestation across cultures
Breaking bread	• In Turkey, Japan and India: Leaving food on your plate, signals to your host that you do not like the meal; • In Iran and China: An empty plate signals that you are not full yet and that the host has not provided enough food; • In China, Japan and South-Korea: Slurping on food signals to the cook that you appreciate the food.
Clinking glasses	• In Ethiopia: Coffee beans are roasted in front of guests and are brewed three times before served. This may take an unusual amount of time; • In Mexico: Serving atole to guests is a clear sign of hospitality, since the pre-Hispanic times; • In Morocco: Guests are almost always served mint tea, and refusing mint tea as a guest is considered rude.
Entering someone's home	• In Turkey, Russia and most Asian countries: Taking off your shoes at the door when entering someone's house is considered respectful. Guests will likely be given a pair of slippers to wear inside; • In Russia: Entering someone's house for the first time without some sort of gift is pretty frowned upon; • In India or many Latin American countries: Arriving 15-20 minutes late is more polite, as to not pressure your host who might still be in preparation mode.
Accepting generosity	• In the Middle East: Declining someone's graciousness might signal that the gift is not up to your standards; • In Iraq: Getting invited to eat out by an Iraqi, generally means that he/she will insist on covering the bill; • In Syria and Iran: No expenses will be spared to prepare a delicious meal for guests; • In Greece: Travelers should always be welcomed with food and shelter. This is considered a commandment by Zeus Xenius, the God of strangers.

4.2 Demographics of people vulnerable to debt in Randstad 2040

This section focuses on comprehending what demographics can be related to people being more vulnerable to debt than their peers. Frequently occurring traits, but not limited to these, are: Low literacy for the Dutch language, low economic status and lastly migration background. It is often a combination of various life problems taking effect simultaneously (Stichting Lezen en Schrijven, n.d.). Important to note is that having a migration background is not a problem on its own, but being influenced by a different culture may result in people acting unexpectedly to debt collectors, such as Coeo (Syncasso, 2023). Therefore, it is important to include this trait as well.

4.2.1 Influence of illiteracy on debt in the Netherlands

“Lezen ≠ begrijpen” (in English: Reading ≠ Understanding) is the title of the research done by Dr. Martijn Keizer, about reading skills among people with financial problems. Syncasso, a debt collection company in the Netherlands, tasked Dr. Keizer to do this, because many of Syncasso’s customers are

not always reached successfully when approached with letters and emails. These customers experience difficulties dealing with letters and payment reminders (Keizer, 2018).

According to Keizer (2018), the percentage of people facing financial problems is on average much higher for people with low literacy. Dr. Keizer explains that this comes from the fact that low literacy is often associated with a weak financial position, and therefore also with financial problems (SLO, 2023; Keizer, 2018).

The following statements can be said regarding Syncasso's customers:

- People with low literacy often lack the digital skills to comprehend mails and letters (Keizer, 2018);
- This number is much higher with elderly above 60, than with younger generations (Keizer, 2018);
- Men seem to score higher on low literacy than women according to the Taalmeter (Keizer, 2018);
- Customers with Dutch as a first language are less likely to be low literate compared to customers who learned Dutch as a second or third language (Keizer, 2018);
- The highest percentage of people with very low literacy have a migration background between 2007 and 2011. In the PIAAC study, core skills of adults were measured to determine the development of essential skills for using, understanding and analyzing information in everyday life (Keizer, 2018);
- In the Netherlands, 15% of all people are classified as low literate, of which one in three has a migration background. This concerns a total of 2.5 million adults (Keizer, 2018).

Then, the study's customers got divided into 7 subclasses as seen in table 3, of which groups E, F and G score the highest on illiteracy (Keizer, 2018). These groups are made up of:

- Group E: Young people, both working and non-working, both with a Dutch and a migration background, without a partner or children;
- Group F: People with a migration background, 30 years and older, both working and not working, with partner, with children or with both;
- Group G: Remnant group of second-generation migrants (young people with children, single first generation migrants without children over 30 years old, as well as single older workers without children).

Table 3: Percentage of people who participated in debt restructuring between 2007 and 2011 and percentage of people receiving social assistance benefits in the past month (Keizer, 2018).

Group	In debt restructuring (in Dutch: In schuldsanering)	In social assistance benefit (in Dutch: In bijstandsuitkering)
A	0.0%	0.0%
B	0.0%	4.7%
C	1.7%	3.9%
D	0.0%	5.0%
E	0.0%	2.9%
F	4.0%	16.9%
G	4.0%	19.5%

4.2.2 Regional population and immigrant forecast

The demographic distribution in the Netherlands has been steady since 2020, of which most immigrants are located in the Randstad (Centraal Bureau voor de Statistiek, n.d.; Wise Up Consultancy, 2021). It is important to sketch an image of what individuals are going to inhabit this area in 2040, so representatives can be approached and the project can be fine-tuned to their needs and wishes. The largest migration backgrounds are expected to be:

1. Turkey	3. Suriname	5. Germany
2. Morocco	4. Indonesia	

Picking countries based on migration intensity instead of current demographics was a conscious choice, because the current demographics are not representable for how the Randstad (as seen in figure 13) is going to look like in 2040. This project is aimed to prepare Coeo for the future financial landscape. This does not take away the risk that a temporary event or trend in the world may still cause a big shift in how this prediction was formed.

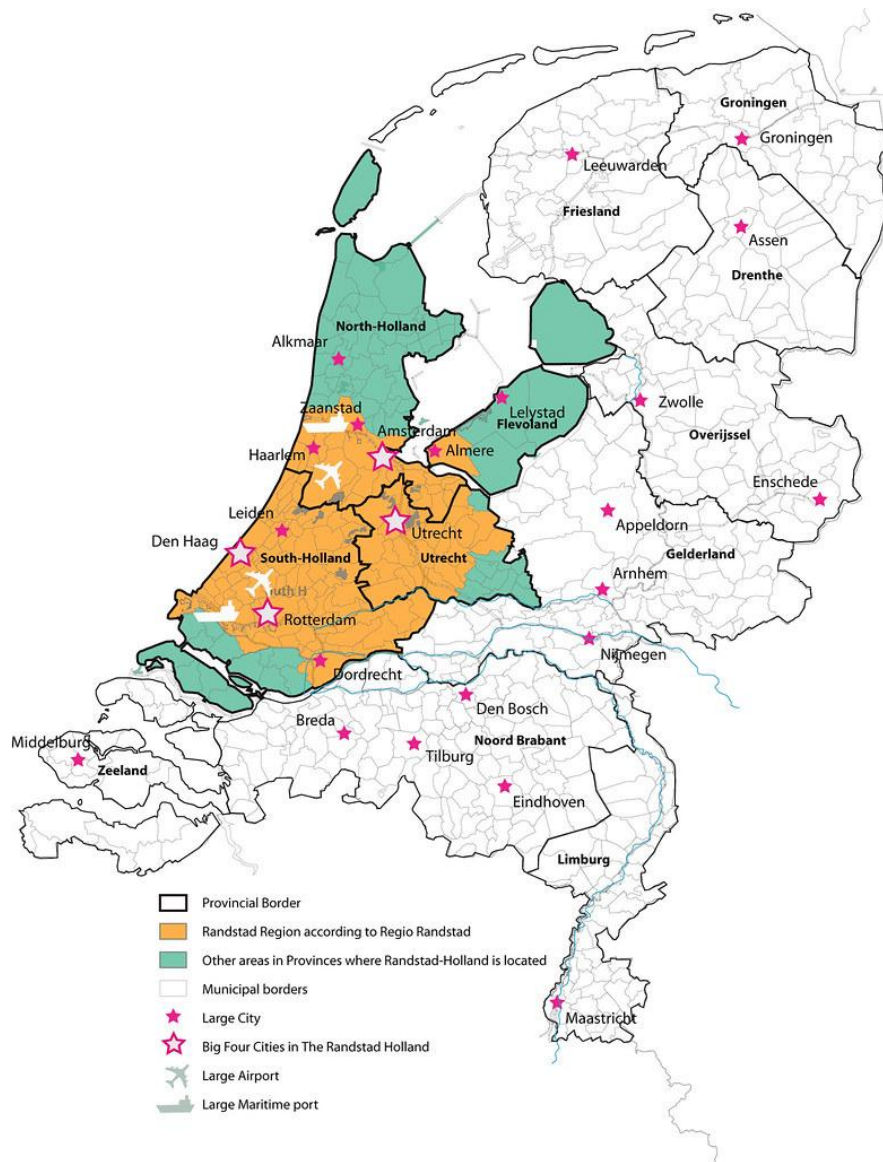


Figure 13: Randstad formed by Amsterdam, The Hague, Rotterdam, Utrecht, their suburbs, and many towns in between (Rocco, 2011).

4.3 Research on people vulnerable to debt in Randstad 2040

This section delves into understanding the upbringing and culture of people vulnerable to debt. The focus will be put on Randstad's five biggest migration backgrounds, so the cultural diversity that will be present in 2040 can be taken into account appropriately and respectfully. The cultures are described using frequently shared customs, but at the end of the day every individual is unique and personal situations need to be considered as well.

4.3.1 Inglehart-Welzel World Cultural Map 2023

Coming back to the five biggest migration backgrounds, it is noteworthy that four of them (Turkey, Morocco, Suriname and Indonesia) belong to the African-Islamic group, as identified in the

Inglehart-Welzel World Cultural Map 2023 in figure 14. Only Germany is part of the Protestant Europe group, similar to the Netherlands (WVS, 2023).

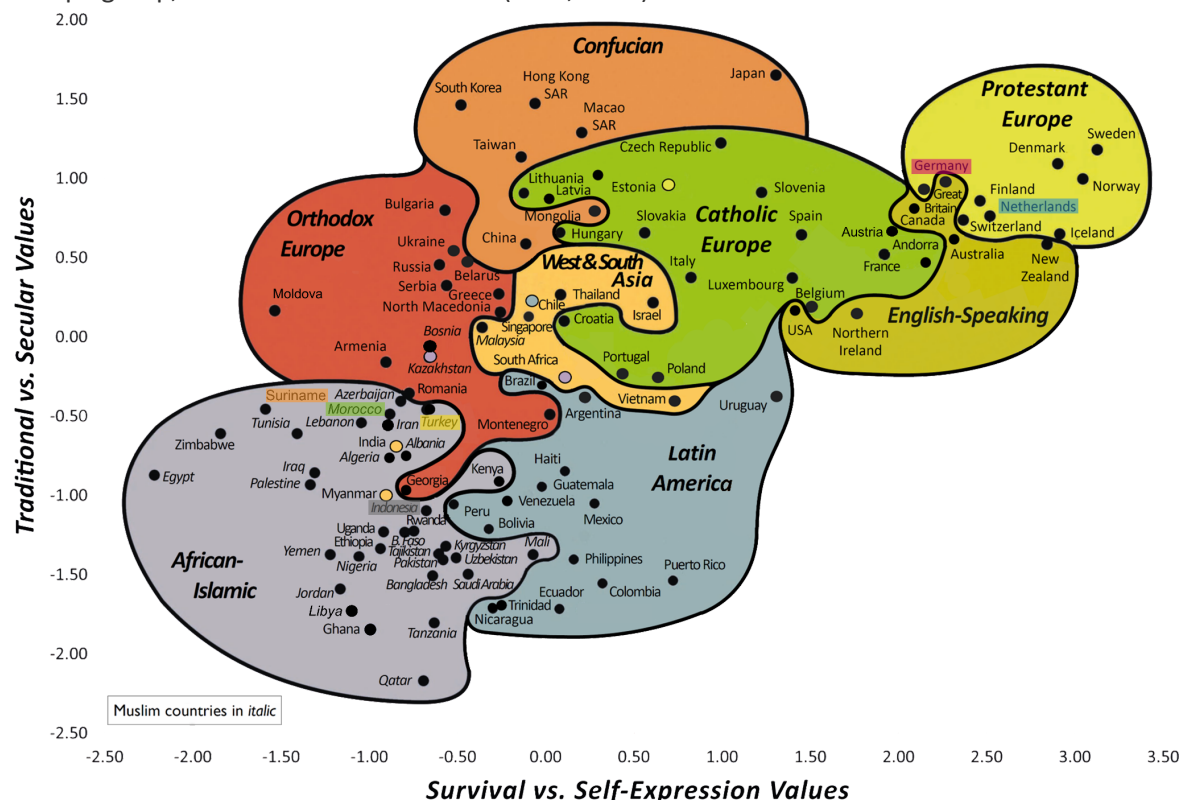


Figure 14: The Inglehart-Welzel World Cultural Map 2023 (WVS, 2023).

According to WVS (World Values Survey):

“People’s beliefs play a key role in economic development, the emergence and flourishing of democratic institutions, the rise of gender equality, and the extent to which societies have effective government.”

The African-Islamic group scores especially high on traditional and survival values. Traditional values emphasize the importance of religion, parent-child ties, deference to authority and traditional family values, while survival values highlight economic and physical security with a close link to a relatively ethnocentric outlook on life and low levels of trust and tolerance for diversity. Germany is at the opposite side of the spectrum in the Protestant Europe group, high on secular and self-expression values (WVS, 2023).

4.3.2 Five migration countries on personal identity, finances and government views

Eight qualitative interviews were completed with the aim to gain insights on how the countries of which four African-Islamic and one Protestant-European, view personal identity, personal finances and the government. More knowledge was needed on how people view an authoritarian figure, like the government that makes life-decisions for citizens.

Six participants are either first or second generation Turkish, Moroccan, Surinamese or Indonesian immigrants living in the Netherlands, while the remaining two are Dutch citizens from German descent. Participants all belong to group E: Young people, both working and non-working, both with a Dutch and a migration background, without a partner or children. Questions were asked in relation to their personal identity, finances, possible debt and their view on the government. The interview followed an interview guide, which can be viewed in appendix F. Follow-up questions were improvised as the conversations proceeded.

Seven interviewees mentioned being financially independent from a young age. However, a difference is the motivation behind it: The German group explains that it is because their parents have financially supported them their whole lives already, so they do not want to be a burden any longer, whereas respondents influenced by their African-Islamic cultures emphasize not only taking away the burden, but also to make their parents proud of them. Showing gratitude and respect towards elders is especially important for them.

Coincidentally, two interviewees, both from the African-Islamic, are currently the breadwinners for their parents and siblings. They are extrinsically motivated to plan for the future, study harder, in order to get a high paying job and provide for their families. Half of the respondents feel somewhat responsible for their parents' financial wellbeing, but hope that the parents will not become dependent on them. Half of the interviewees believe that parents should act as the child's safety net for when the child is struggling without obstructing the learning curve, followed by arguments as:

"As a parent, you put your child on this planet, so you are responsible."

(Second generation, Turkish background)

**"There should be no toxic obligation for children to send money to their parents.
If your relationship is good with your parents, then sure go ahead."**

(First generation, German background)

Language barriers are apparent when dealing with legal documents. The vocabulary is often perceived as unnecessarily complex, resulting in children having to help their parents, or the children not even understanding it. This results in additional stress, effort and quite often miscommunication. An example would be the Turkish man who waited six months before paying off debt while he had the money, because he did not understand the urgency behind it. Debt kept stacking unnecessarily.

When asked about borrowing money, everyone says they would rather not do it at all, because they relate it to bad planning or the temptation to purchase luxury goods. The barrier of borrowing money seems lower with family than with friends because of mixed reasons:

"I have borrowed in the past. They are your parents, so they got to raise you."

(Second generation, Turkish background)

"Family feels more 'together'. My mom has more money than my friends,

so she would not be missing out if I borrow from her.”

(Second generation, Surinamese background)

During the interviews, one respondent has shown great disapproval of the Dutch government, because of sky-high prices in the housing market and the lack of effort put into helping immigrants. According to her, government trust can be improved by giving her money. In contrast, the other respondents are more collaborative. They are willing to share their personal data as long as it is for their own good. The intent needs to be clearly communicated to them:

“I do not want the government to sell my location to third parties.”

(First generation, Surinamese background)

“I understand that government parties have overviews of how much someone can afford, to minimize risks when that person wants to buy a car or a house.”

(Second generation, Indonesian background)

4.3.3 Five migration countries placed on socio-cultural dimension axes

There is a broad variety of vulnerable people present when looking at the Dutch financial landscape, who all act differently as seen in figure 15. The countries Turkey, Morocco, Suriname, Indonesia, Germany and the Netherlands are plotted down.

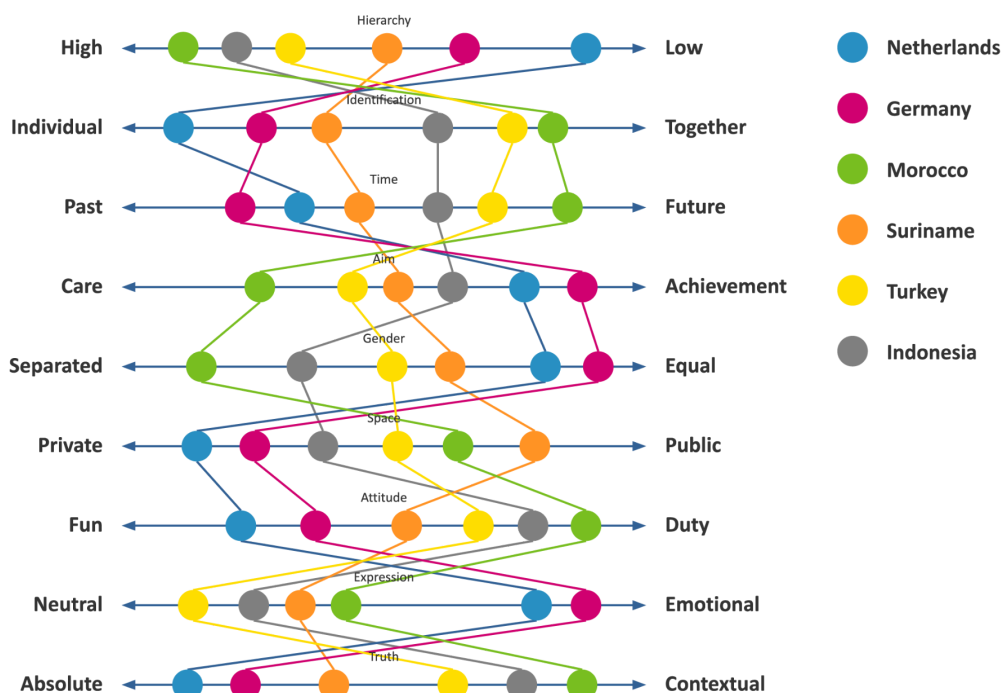


Figure 15: Five migration cultures and Netherlands on socio-cultural dimension axes (Meyer, 2021).

Important to note is that the dimensions should not be seen as a scoring instrument or a method to put people in boxes, but instead the countries were mapped qualitatively, using qualitative answers given in the previously mentioned eight interviews regarding their respective countries, combined with Van Boeijen’s socio-cultural dimensions. The goal is to inform readers on the widely spread-out

views present in the Dutch financial landscape and to make them aware of possible misunderstandings when communicating between cultures.

Researcher note:

It has been a deliberate choice to not leave out the legend in figure 15, because as a designer it feels justified to make use of data that is acquired qualitatively, if it improves the effectiveness of how debtors can be helped. However, an argument against this can be that not every individual within a country acts the same and that outliers may be present. In addition, the number of interviews and literature research has been too little to draw concrete conclusions. This argument can be countered by discussing that even with stereotypes, there can be a piece of truth in them. Having stereotypes in the back of our heads can be useful if it helps us treat people more respectfully, while staying open for corrections.

Germany and the Netherlands, who are both members of the Protestant-European group are often found next to each other in figure 15. This aligns with the fact that they have comparable scores when considering secular-rational and self-expression values (WVS, 2023). Secular-rational societies prioritize religion, traditional family values and authority to a lesser degree than their traditional counterparts. Topics such as divorce, abortion and euthanasia are more socially accepted. Prioritizing self-expression values means that members put a strong emphasis on protecting the environment, tolerating foreigners, gays and gender equality. There is a growing demand for participation in decision making in economic and political spaces (WVS, 2023).

However, this figure is not a one-size fits all model, because even within a country there is much variation. Its aim is to help people from outside the culture to be as respectful as possible when interacting with unfamiliar cultures, for example: A Dutch worker who has noticed in his previous collaborations with Turkish colleagues that they are careful and slow at adapting new technologies, can be advised to anticipate an even more unhurried and precise working attitude from an Indonesian colleague. The dimension axes are based on majorities, but every individual is different. Thus, this guess might be wrong, but that is fine. By regulating expectations, a smoother and healthier working culture can be established.

4.4 Human psychology across cultures

It is human nature to feel threatened when constant payment reminders get thrown to one's head. This chapter is not culture dependent. The fight, flight, freeze or fawn responses in section 4.4.1 play an important role in coping with environmental stress and threats, when dealing with financial debt for instance. However, when coping is ineffective, sacrifices and compromises need to be made to favor people's personal interest. The way humans decide whether to do something is explained in the self-determination theory later on.

4.4.1 Fight, flight, freeze or fawn

In the project, the 4 Fs were used to create personas not influenced by their cultural backgrounds, by involving human psychology that is valid across cultures. The table below explains the four responses accordingly based on Guy-Evans (2023)'s theory:



Table 4: Fight, flight, freeze or fawn responses (Guy-Evans, 2023).

Fight	Flight	Freeze	Fawn
When one feels in danger and believes that he/she can overpower the threat. The brain sends signals throughout the body to rapidly prepare for the physical demands of fighting. 	When one believes that he/she can defeat the danger by running away. In some cases, running away is the most promising decision. 	When one feels neither like fighting or fleeing, freezing becomes the next logical option. 	When neither fight, flight or freeze work, one may use the fawn response. The fawn response is typically prominent in people who grew up in abusive families or situations. 

In situations like debt, these may result in inappropriate outcomes with people, examples being:

- Debtors feel like they cannot fight or flee from their financial problems. This may result in negative health consequences in the long run, adding up to their existing problems;
- Debtors may feel their bodies going into alarm mode, with their heartbeat and respiration rate rising, every time someone rings their doorbell. They fear that they will be removed from their own houses;
- Debtors may develop phobias for anything in the color blue, because everytime they get reminded of payment requests by the state, which show up in blue envelopes. This is an example given by one of the Turkish interviewees in section 4.3.2.

Learning how to cope is vital for people to regain control. According to Guy-Evans (2023), the first step is to slow down, become aware of yourself and your surroundings, and then conceptualize what is truly happening. Otherwise, threatened people might act too radically and regret their actions after.

4.4.2 Self-determination theory

Human behavior is driven by three basic needs (Deci & Ryan, 1985; Deci & Ryan, 2020). Only if all three are checked off, people feel motivated to perform an action (Center for Self-Determination Theory, n.d.):

1. **Autonomy** refers to doing something at free will. For example: A person would go out to donate blood voluntarily;
2. **Competence** refers to the feeling that a person is good at what he/she is doing. For instance: That same person knows that donating blood can help those in need;
3. **Relatedness** refers to feeling part of a whole by partaking in a certain activity, like noticing that people around have all donated blood.

According to Ryan and Deci (2020), this motivation can come from various reasons. As seen in table 5, it is a wide spectrum ranging from not determined (left) to very determined (right). The differentiation between extrinsic and intrinsic motivation will be used to create customer journeys in chapter 4.7.

Table 5: Self-determination spectrum for studying (Deci & Ryan, 1985; Deci & Ryan, 2020).

					
Amotivation	Extrinsic motivation: Externally regulated	Extrinsic motivation: Introjected regulation	Extrinsic motivation: Regulated through identification	Extrinsic motivation: Integrated regulation	Intrinsic motivation
No reason to study.	Will study to receive gifts from parents.	Will study to score higher than others.	Will study to feel proud of his/her own achievements.	Will study because he/she enjoys studying.	Will study, because he/she has made it his/her own.

4.5 Personas

In the world of debtors, there is a huge variety in cultural and social constructs. An individual's habits and views on the world are not purely culture specific. Every person is unique, due to a combination of their upbringing, cultural background and personal experiences. Therefore, human psychology theory was included to add a non-culture specific aspect into creating the personas, together with the feeling of interdependence people have for financially supporting one another. The four debtors in this two-axial framework can be seen in appendix F.

The debtors are fictitious and based on extremes, meaning that most real persons would be somewhere in between. Noteworthy is that the names are also not based on those of real persons. In addition, the cultural backgrounds are randomly picked and not based on stereotypes, for example: A debtor can be Moroccan, but not all Moroccans are debtors. In this chapter, the pros and cons of each debtor will be explained, and the choice of designing for disconnected short-term planners will be elaborated on.

4.5.1 Disconnected short-term planners

Disconnected short-term planners such as Brahim in figure 16, are often viewed as the misfits of society. He sees no future for himself in the Netherlands. Brahim's daughters are grown-up and happily married. He has fulfilled his father-role and at any moment, he is expected to sell his butchery to move back to Morocco, to take care of his bed-ridden mother. Corresponding to figure 16, people influenced by their Moroccan culture background share the attitude of fulfilling their "duty" rather than having "fun". He seems to value "care" over "achievement", as he identifies more as "together" than as an "individual".



Figure 16: Disconnected short-term planners.

Brahim quotes the following:

**“I do not belong here, so why should I be paying for others?
The state should give me money instead.”**

**“The government will restrict me even more,
if they find out what I am doing behind their backs.”**

Researcher note:

As a designer, my interest lies in big complex ecosystems that surpass the limits of just debt collection. I want to involve culture, human psychology and personal finances into the project, to come up with an intervention that has not been done before and to reinvent sectors, both money and safety wise.

Therefore, the logical choice would be to focus on the most stubborn and inflexible target group, which are disconnected short-term planners. They have a specific vision of how the world works and are probably the least accepting of changes by parties outside their immediate circle. Trust is built over experience and time, and no bond is thicker than blood.

4.5.2 Head in the sand debtors

Defne is an example of a head in the sand debtor as seen in figure 17. To her surprise, she is going to be a first-time mother to two babies soon. This results in double the costs with only half of the budget to spend after leaving her job. Her parents taught her that borrowing money depicts poor money management skills and therefore people will think she is chaotic. She hopes that her husband will get promoted at work somehow. In the meantime, debt is stacking up destructively.

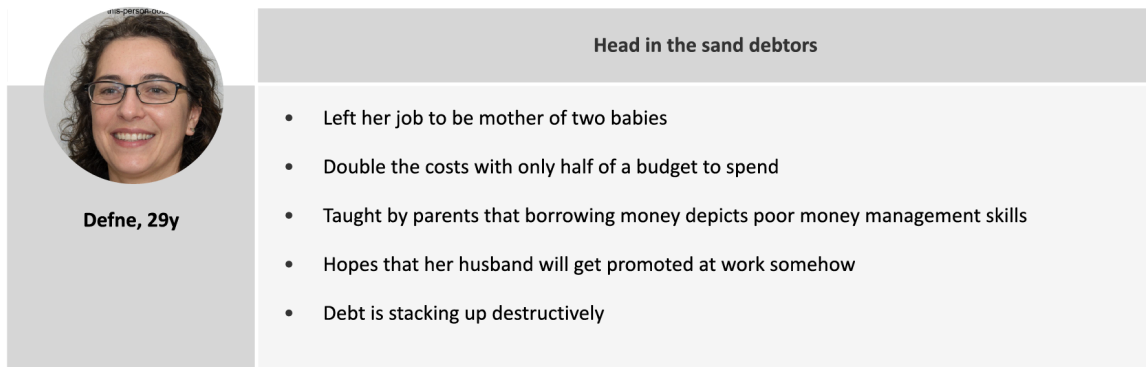


Figure 17: Head in the sand debtor.

Defne says the following:

**"I make my parents proud by financially supporting them,
like they supported me while growing up."**

**"This puts me in financial dilemmas sometimes, but it is part of the culture.
Stop sending me reminders already..."**

How cultural differences influence the behavior of a head in the sand debtor within his/her context, can be linked directly to the project's goal of designing a strategy and intervention for Coeo that helps employees to attune their interactions with clients in such a way that possible cultural chasms are crossed. These people are struggling to balance their own well-being and those of others, in a foreign culture where individualism is normalized and even praised. It is not possible to force them to care less about their beloved ones, as this would be against their norms and values. However, becoming aware of their sensitive pain points, and shaping our words and actions respectfully using that knowledge, is a promising way to go.

4.5.3 Supportive newcomers

Supportive newcomers such as Kabul in figure 18 need time and luck to get accustomed to the new country. Kabul needs to find enough piano students that want to be taught in English, before he can do teaching as a full-time job. This process is stressful to him. His parents have provided a small starting budget to set up his life abroad, but this cash pot is running out rapidly.

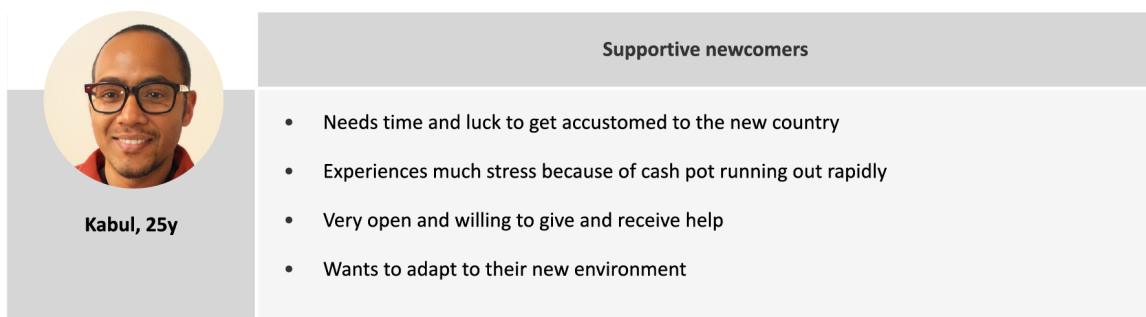


Figure 18: Supportive newcomers.

Kabul quotes this:

**"I want to be financially healthy to support both myself and my family,
but I do not know what to do because of language and/or culture barriers."**

**"I will participate actively with the help of assistance.
This puts me in financial dilemmas sometimes, but it is part of the culture I guess."**

This group is very open and willing to give and receive help, because they want to adapt to their new environment as fast and smoothly as possible. Focusing on supportive newcomers may feel like putting words in someone's mouth, because they are still searching for their own identity and might even be unaware of their own rights and opportunities. These solutions would be based on stereotypes and therefore be less impactful to use for redesign.

4.5.4 Temporary money slumpers

Because of covid-19, Felicity lost her job as call center operator. At the age of 45, She does not want to learn a new field too different from her previous job. Therefore, she is very picky in what jobs she applies for. According to Felicity, it is alright if she goes into debt, as long as she pays it back eventually. She does not want to be dependent on her daughter, because she is still a child. She is an example of a temporary money slumper as shown in figure 19.

 Felicity, 45y	Temporary money slumpers • Lost her job because of covid-19 • Does not want to learn a new field too different from her previous job • Very picky in applying for job • Finds it alright to go into debt, as long as it is paid back eventually • Does not want to be dependent on her daughter
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Figure 19: Temporary money slumpers.

Felicity says the following:

**"I am well-informed of the consequences on MY quality of life if I do not pay off my debt.
It's OK, I have a plan."**

"Luckily, my family is financially stable."

Temporary money slumpers are deliberately choosing to go into debt for a short amount of time. They know exactly what they want and how and can provide clear feedback on how to improve their debtor experience. They have their own plan on how to get financially stable again and are therefore not always as accepting of external help as the other personas.

4.6 Four types of debtors on socio-cultural dimension axes

Figure 20 acts as a visual representation of where disconnected short-term planners, head in the sand debtors, supportive newcomers and temporary money slumbers score in relation to another on the socio-cultural dimension axes. These are mapped qualitatively by the researcher, with the aim to display the differences of the four personas in terms of values and communication. Due to time limits, triangulation, which is the use of multiple methods or data sources in qualitative research, could not be performed to develop a comprehensive understanding of the phenomenon.

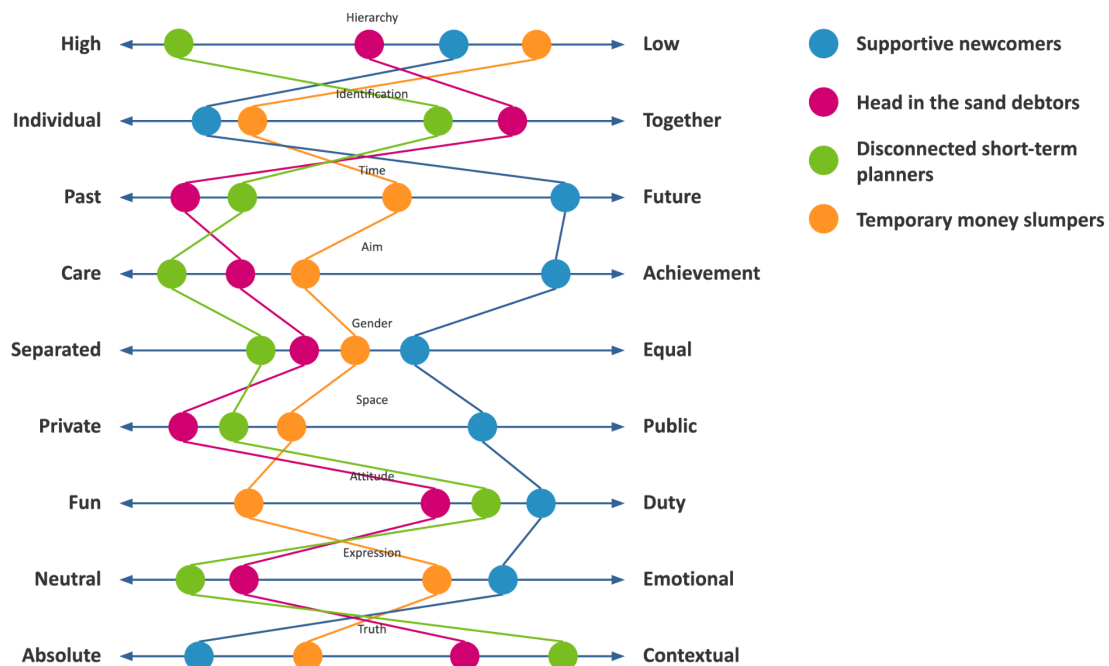


Figure 20: Four types of debtors on socio-cultural dimension axes (Meyer, 2021).

4.7 Customer journey of disconnected short-term planners

The way a disconnected short-term planner like Brahim, experiences his customer journey can be seen in figure 21. The first party the debtor comes across is the product-service provider, such as Klarna. Earlier interactions with Klarna have put him in an irritated mood already, which converts to how Brahim's interactions with latter parties advance, such as Coeo on day 60. Brahim does not understand why Klarna and Coeo are so pushy towards him. He perceives the reminders as threats and is fleeing from them. He passive aggressively decides to ignore all collection reminders, to the point the case is handed over to the juridical court. Brahim thinks the extra fees are unjustified and therefore refuses to pay. He is fighting their decision. The customer journeys of all four debtors can be found in appendix G.

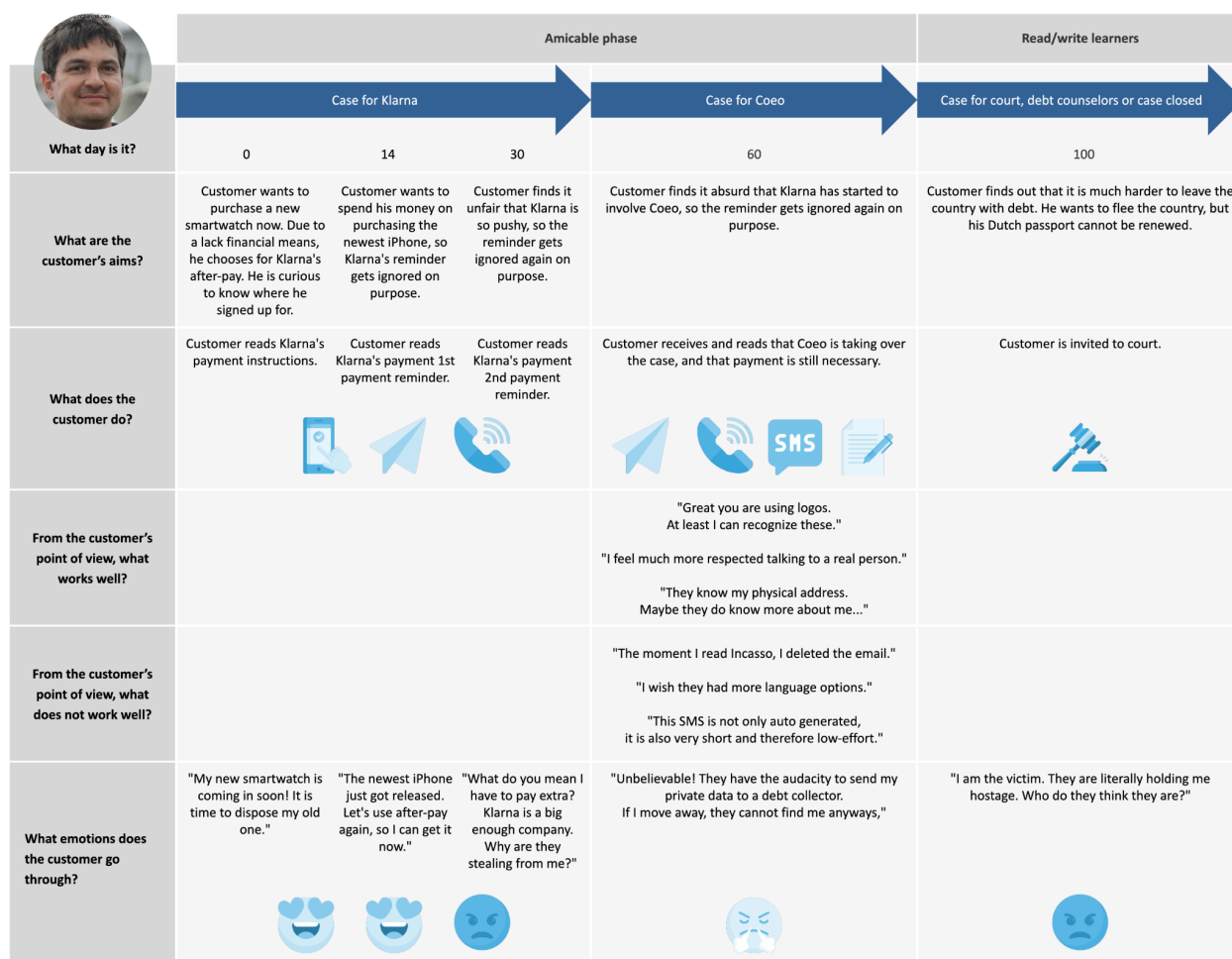


Figure 21: Brahim's customer journey.

4.8 National, cultural and sub-cultural barriers of disconnected short-term planners

In the present section, the national, cultural and sub-cultural barriers that disconnected short-term planners experience in the Netherlands will be analyzed, as well as the reasons why these barriers exist with them specifically. An explanation will be given for the actions that African-Islamic individuals take that might appear illogical for Protestant-European parties, such as Coeo and the Dutch state. This is necessary to understand which role Coeo needs to take, to create a healthier financial climate for the biggest number of vulnerable people in the Randstad.

National barriers are experienced by citizens across various cultures within the Netherlands. Cultural barriers are caused by differences between the disconnected short-term planner's culture and that of another Dutch citizen. Sub-cultural barriers are experienced by niche groups within a country that may act differently from the rest. An example would be how Hip-hopsters are a subculture in the Netherlands, but not the whole country exists of Hip-hopsters.

In other words: A nation consists of people from various cultures, experiencing different barriers. Within that culture, there are smaller groups that form subcultures. People within the same subculture do act similarly, and they motivate each other to act in ways unexpected to Coeo for instance. As these people group together, they become influential to the bigger landscape.

In figure 22, it is shown what barrier belongs to which category: National, cultural or subcultural. The subsections will cover the following: Lacking control over personal data; underestimating Dutch enforcement laws; segregation feels safer; investing in short-term plans only; exploiting others feels justified; feeling no responsibility and fleeing to another country. Important to note is that these are barriers often experienced by disconnected short-term planners, whereas the other three debtor types may experience different barriers. The complete list of barriers can be found in appendix H.

National barriers	 Lacking control over personal data		
Cultural barriers	 Underestimating Dutch enforcement laws	 Segregation feels safer	 Investing in short-term plans only
Sub-cultural barriers	 Exploiting others feels justified	 Feeling no responsibility	 Fleeing to another country

Figure 22: National, cultural and sub-cultural barriers of disconnected short-term planners.

4.8.1 Lacking control over personal data

On a national level, disconnected short-term planners may find it terrifying how they lack power and clarity over their personal data. These worries appear in the following shapes and forms:

- Not knowing what their personal data is used for;
- Not knowing what permissions they have given to organizations;
- Not knowing which organizations have access to their personal data;
- Not knowing if personal data can be used against them or their beloved ones.

From the interviews in section 4.3.2, it can be concluded that most people are very cooperative if data is collected for their own good. To other citizens, this threshold is lower. They are willing to share their personal data already, if the intent is not harmful to them.

This aligns with the Dutch privacy laws, which say that organizations are allowed to share relevant information with others, if it is compatible with the purpose for which the data was collected Schmidt (2014). Companies are allowed to share personal information of late payers with municipalities, in case energy supplies will get discontinued (Overheid, n.d.).

Despite the Netherlands being very respectful with data, there is quite some misunderstanding and sensitivity in what organizations may share with each other, such as purchase history and/or home address according to interviewees from the five migration countries. Disconnected short-term planners may react harshly to organizations they feel like they have never given consent to, because they feel like their privacy has been invaded. This reaction is a result of the dangerous unknown or being forced to jump into defensive survival-mode.

4.8.2 Underestimating Dutch enforcement laws

In some cultures, the misconception exists that they will not get caught, because compared to the Netherlands, the justice system abroad is less advanced or police prioritizes other types of felonies more. Both facts make fraudsters less likely to be tracked down and punished. Fraud becomes especially tempting, if close people around did these and got rewarded generously (Vermaas, 2018).

If foreign police do arrest the culprit, the punishment is too low not to risk it. Priezkalns (2023) names the following example in India, where the CEO of a scam operation was bailed out for 600 USD, while he makes up to half a million dollars each month profiting on vulnerable people. Amit Chauhan sets up a new scam operation, with the same business partner and in the same building, while he was out on bail Priezkalns (2023).

However, in the Netherlands this works differently. Debtors may end up in serious problems rapidly by having to repay their fraudulent cases, and/or even risk jail time. This can be overwhelming and may result in vulnerable people spiraling down even harder, in search of a quick fix (Vermaas, 2018). In the world of gambling, this is why people with monetary deficiencies continue to gamble even more away, properties like their house or car, with the hope of winning the jackpot as a one-in-a-million chance.

4.8.3 Segregation feels safer

In some cultures, people tend to form closed social bubbles with people going through similar situations, when outsider opinions are considered threatening. According to the Inglehart-Welzel World Cultural Map in section 4.3.1, African-Islamic countries score survival values highly, meaning that they have a lower tolerance for diversity. The reason is that more people behaving diversely increases the threshold to satisfy everyone. Having individualistically thinking groups threaten survival, because resources and knowledge will not be exchanged out of connection and care (WVS, 2023).

According to WVS (2023), African-Islamic countries find comfort in upholding traditional values, because changing an effective system is unpredictable and can act destructively to the country. The risks are not worth altering traditions. Protestant-European countries are on the complete opposite

side of this spectrum, and are very self-expressionistic instead (WVS, 2023). This is why gay pride is celebrated and differences are accepted for instance.

Assistance from outside parties such as informal debt relief will less likely be accepted by bubble communities, when no relationship was formed beforehand. This is visible on the Culture Map's trust scale, in which African-Islamic countries score higher on relationship-based than for example the Netherlands, which are more task-oriented (WVS, 2023). Debtors do not see the benefit of assisting debt relief, so from their perspective it comes out of thin air that these volunteers want to help them. In fact, it may even come off as suspicious. Budgetmaatjes experience this in the form of debtors ghosting them.

The coordinator from Budgetmaatjes quotes:

**"There are cases where debtors and volunteers are not on the same wavelength expectation-wise.
The countless misunderstandings are what we define as mismatches."**

4.8.4 Investing in short-term plans only

There are cases in which disconnected short-term planners from cultures do not have back-up funds ready to tackle unexpected costs. This results in them ending in debt sometimes or having to borrow. For African-Islamic countries, it can feel more comfortable receiving from friends and family, than getting a loan from the bank for example. It is expected that friends and family always get each other's backs, while the bank feels more distant especially with the mandatory interest fee, according to section 4.3.2's interviews.

As immigrants, life needs to be built up from the start. The dream of buying a luxurious villa in the most expensive neighborhood of Amsterdam is quickly off the table. According to an interviewee with a Surinamese cultural background, his friends only save for a certain small goal, and after they have made that purchase their balance is at 0 again. They do not have big expensive goals and therefore see no motivation to save up.

Some people with a different cultural background deliberately do not invest in long-term plans. Instead of buying a new washing machine when the old one breaks, people would rather pay for laundry service every week, adding up to higher total costs in the long run. A reason can be that they do not consider themselves as permanent residents of the Netherlands. Staying flexible is therefore of higher priority to them.

Another reason is that in survival countries such as the African-Islamic ones, people act more as a collective and personal living space is tighter. Therefore, community conveniences like laundry services are more popular, normalized and affordable than in high self-expressionist countries. In the Netherlands, the demand for laundry services is lower, because people may perceive sharing laundry automats as dirty and inconvenient.

4.8.5 Exploiting others feels justified

Within cultures, there are rare cases where people justify profiting from others. Disconnected short-term planners want to live lavish lifestyles, which are unrealistic, unsustainable and often illegal. They may opt for criminal businesses to gain fast and large sums of money that work in addictive ways. An example of how this translates into behavior is that people wrongly declare costs at insurance companies, to get services for free (FIOD Belastingdienst, 2023).

4.8.6 Feeling no responsibility

There are subcultures in which disconnected short-term planners feel irresponsible for paying Dutch tax, because they do not realize that they make use of tax funded products and services daily, like:

- Medical care and healthy diet education, provided by hospitals and doctors;
- Food safety, animal welfare and environment protection, reassured by the government;
- Education in the forms of elementary school, high school and special education;
- Residential necessities, ranging from public transport, roads to garbage pickup.

One might argue that it makes no sense to fund public transport using tax money, if the person is commuting by car every day. However, if the car breaks down one day, the person hopes for public transport to be available. It is comparable to paying for insurance: Hopefully it never happens, but if it does, there is a fund available.

According to an interviewee with a Turkish cultural background, people find it strange to pay tax over savings abroad, stemming from the idea that the savings do not or barely influence the Dutch financial ecosystem: It is in a different currency and it is also not spent in the Netherlands. However, they miss the collective thought that people who have less deserve to be supported more. By hiding funds, support might be taken away from the people who need it.

4.8.7 Fleeing to another country

There are small groups that have experienced frequent discrimination while growing up. Second generation immigrants have responded to not always feeling at home in the Netherlands, nor in their parents' home countries. They find themselves in an awkward middle, where connecting with others becomes especially hard, because of cultural differences. These insights come from interviews with Dutch citizens coming from the five biggest migration countries in the Netherlands.

These disconnected short-term planners might have given up on the Netherlands altogether and have constructed this ideal image of a faraway heritage country, where the grass seems much greener. Placing another country on a pedestal becomes dangerous, as personal experience is lacking and stories sold by close friends or relatives are often unconsciously filtered, because of various reasons (Van Gelder, 2023).

When reality kicks in and this perfect image becomes distorted, multi-problems such as debt and relationships break, might have accumulated so much that they seem irreversible. These people might consider fleeing to another country as the solution (Leaving Holland, 2022a). It is a cheat code

or an easier way out, when all other means fail or are less favorable to them. “If you have the legs to run, you might as well use them” is the common idea (Leaving Holland, 2022b). This relates back to the flight response described in section 4.4.1, when humans are faced with threats.

4.9 Debt collection ecosystem for disconnected short-term planners

Disconnected short-term planners feel detached from society and are rather indifferent to the feelings and experiences of people outside of their trusted circle. They prefer keeping interactions within their safe walls. However, outsider contact will still be established from time to time in the situations of: Unpaid bills, official documents renewals, housing relocations and more. In the following section, the current debt collection ecosystem for the target group will be depicted using three degrees of personal trust, as well as the value and money flow each stakeholder brings into the system. It is important to understand the current ecosystem before a redesign can be made in chapter 5.1.

4.9.1 Three relationship degrees

Most disconnected short-term planners base their actions on the type of connection they feel. Time, consistency and shared experiences give them a feeling of safety. That is why they can act threatened or hesitant when new organizations approach them. They can decide to fight, flight, flee or fawn (Guy-Evans, 2023). They only indulge in new habits, when they are sufficiently convinced of the added benefits. This is very different from supportive newcomers, who are more daring and willing to take risks for a relatively smaller chance of success. In figure 23, this translates to three levels of personal relationships: 1st degree, 2nd degree and 3rd degree. Coeo can be found as part of the 3rd degree, in the same circle as “hungry money sharks”.

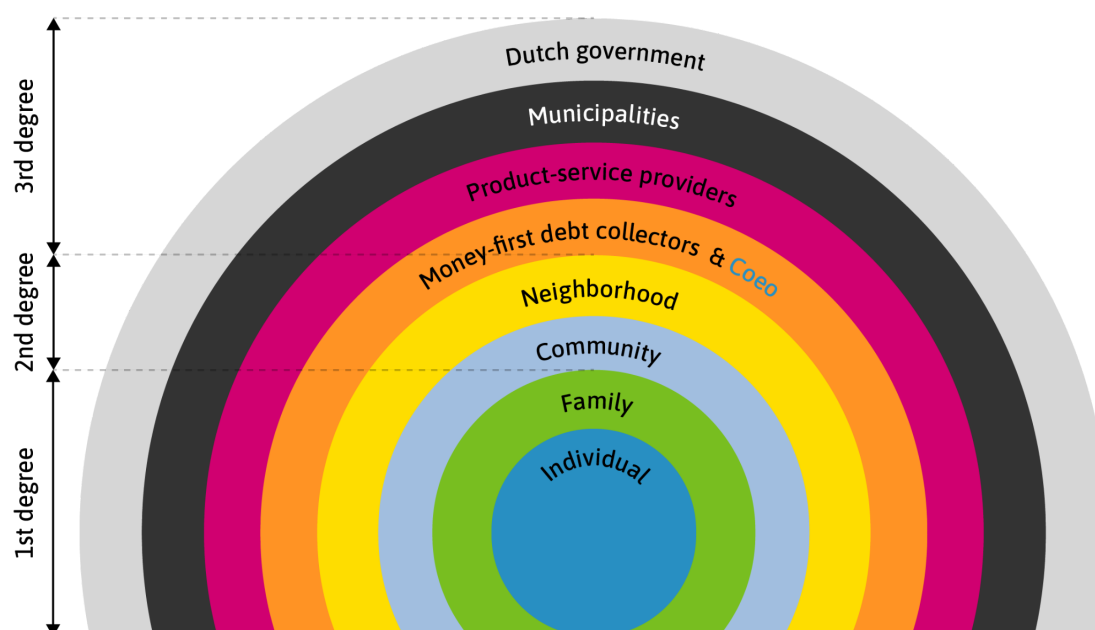


Figure 23: Current debtor relationships with the center being the closest (individual) and outer circle being the farthest (Dutch government).

4.9.2 Value flow within each relationship degree

The individual and direct family form the 1st degree as depicted in figure 24. They expect and want to treat other members in loving ways. Especially in high-context communication cultures, the following values are often exchanged in secret:

- 1st degree people treat each other as a loving family;
- 1st degree people share the most norms and values;
- 1st degree people devote themselves to each other loyally and unconditionally;
- 1st degree people understand and accept each other to the core;
- 1st degree people (commonly) financially fund each other.



Figure 24: 1st degree loving family.

There have been cases in which the 2nd degree, consisting of friends, community and neighborhood (as shown in figure 25) expect and want the following from other members in this degree:

- 2nd degree people treat each other as neighborhood friends;
- 2nd degree people understand and accept each other despite their differences;
- 2nd degree people help each other relieve physical, mental or emotional pains;
- 2nd degree people take care of each other by giving one another reality checks;
- 2nd degree people motivate each other to strive;
- 2nd degree people maintain a clean and safe environment to increase living comfort, property value and overall image.

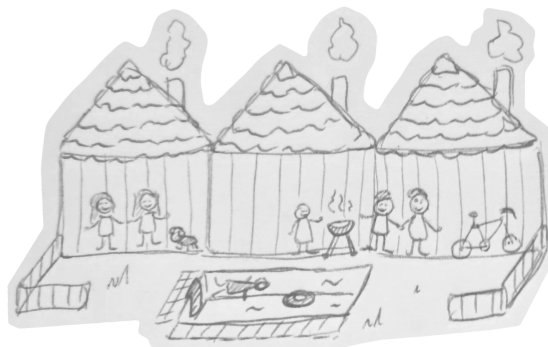


Figure 25: 2nd degree neighborhood friends.

Money-first debt collectors, product-service providers, municipalities and the Dutch government are all part of the 3rd degree of personal trust, according to disconnected short-term planners. This group can be seen in figure 26. The unspoken rules are as follow:

- 3rd degree people treat each other as business partners;
- 3rd degree people's interactions are formal and strictly work-related;
- 3rd degree people ensure that the city is pleasant, safe and clean;
- 3rd degree people fund hospitals, schools, transportation, police and fire stations;
- 3rd degree people protect each other's brand images;
- 3rd degree people expect some kind of (monetary) reward for helping each other, for example: Commission fee on collection cases.

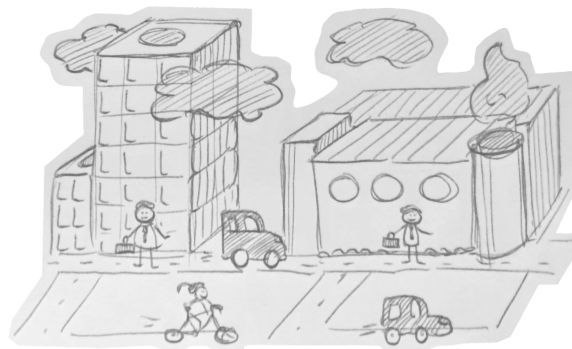


Figure 26: 3rd degree business partners.

4.9.3 Money flow within each relationship degree

For disconnected short-term planners, there are certain customs and preferences regarding where and how money is flowing. It feels unnatural to transfer money to organizations outside of their known circles, but sometimes this is inevitable, as mentioned at the chapter's beginning.

For instance, in the closest 1st degree circle, family members act as financial pillars, by giving away money affectionately, without expecting anything in return, as seen in figure 27. This is based on love, connection and responsibility. They feel this kind of responsibility, because of what was taught about loyalty during their upbringing and as part of their culture. The 2nd degree is willing to lend and borrow money from each other, based on a trusted relationship that was established before. They find happiness in seeing their close friends strive, as referred to in figure 28. The 3rd degree makes agreements and trades assets, based on the benefits they get out of it mutually. Interactions are information-focused and non-personal as shown in figure 29. For example: Companies ask debt collectors to obtain owed funds. This is beneficial for debt collectors, because they can keep the fees collected on top of the original product or service costs.



Figure 27: Money flow within 1st trust degree.



Figure 28: Money flow within 2nd trust degree.



Figure 29: Money flow within 3rd trust degree.

4.10 Key insights and further research

The key insights for this chapter will be discussed in this section. This will be followed up by questions that require further research.

Key insights are:

- Different cultures have their own ways of communicating that they view as the norm. This might clash sometimes between and even within cultures;
- For improving the Dutch financial climate, the complete context needs to be analyzed of how debtors influenced by their cultural backgrounds, interact with products/services;
- Spreading awareness regarding hospitality customs around the world, creates anticipation for cultural differences, which in its turn can help people treat each other with more care and respect;
- A significant part of Randstad's 2040 citizens will struggle with illiteracy, making them more vulnerable to debt;
- The five biggest migration backgrounds that will live in 2040's Randstad are in order: Turkey, Morocco, Suriname, Indonesia and Germany. The first four are African-Islamic countries, while Germany belongs to Protestant-Europe;
- African-Islamic countries score especially high on traditional and survival values, whereas Protestant-European ones rank high on secular and self-expression values;
- Using insights from the World Cultural Map and 8 qualitative interviews, the five countries and the Netherlands can be placed on socio-cultural dimension axes. This can be useful when comparing and creating awareness for cultural context-level differences;
- Hofstede's cultural onion helps people from another culture, to understand a culture by slicing topics into four onion layers namely: Symbols, heroes, rituals and values;
- The human response theory about fight, flight, freeze or fawn explains how humans respond to threats. This exists across cultures and is not culture-specific. Debtors may view Coeo interactions as threats and therefore respond in ways the company does not understand;
- If autonomy, competence or connection is missing, humans do not feel determined to take action. People can feel very determined to not determined, depending on the context's driving factor;

- Debtors are all unique individuals with their own norms and values. Four common groups can be identified:
 - Disconnected short-term planners (project's target group);
 - Head in the sand debtors;
 - Supportive newcomers;
 - Temporary money slumbers.
- Three groups of barriers exist for disconnected short-term planners that may cause them to act illogical for Protestant-European parties, such as Coeo and the Dutch state:
 - National barriers are experienced by citizens across various cultures within the Netherlands. A national barrier isL Lacking control over personal data;
 - Cultural barriers are caused by differences between the disconnected short-term planner's culture and that of another Dutch citizen. Cultural barriers can exist of the following: Underestimating Dutch enforcement laws, segregation feels safer and investing in short-term plans only;
 - Sub-cultural barriers are experienced by niche groups within a country that may act differently from the rest. Sub-cultural barriers can be: Exploiting others feels justified, feeling no responsibility and fleeing to another country.
- Disconnected short-term planners adjust their behavior, depending on the depth of the relationship. They also have unspoken rules and expectations within the degrees:
 - 1st degree: Loving family;
 - 2nd degree: Neighborhood friends;
 - 3rd degree: Business partners.
- The ways disconnected short-term planners make their money flow, is also dependent on the relationship. This is what feels natural and comfortable to them:
 - 1st degree: Gifting/Receiving money to show affection and loyalty;
 - 2nd degree: Lending/Borrowing money to show trust and friendliness;
 - 3rd degree: Paying/Collecting money to benefit themselves.

The following questions demand further research:

1. What should future interactions look like within a healthy debt collection ecosystem?
2. What feelings should debtors experience in a healthy financial climate?
3. What desires and wishes do stakeholders have for the design strategy?
4. What concepts should be tested and iterated and with whom?



5. Strategy to establish healthy financial climate in Randstad

This segment explains a possible strategy to create a healthy financial climate in 2040 for Coeo. Firstly, a vision will be sketched of possible future interactions in a healthy debt collection ecosystem. Then, a metaphor will be given of how debtors should feel as part of this healthy financial climate, together with the desired results of the strategy for the stakeholders involved. Lastly, three concepts will be presented in business models canvasses: One for disconnected short-term planners, another one for informal debt relief volunteers and the third one for Coeo employees. These three perspectives will be iterated on together with the intended users to create a stronger and more convincing basis for the implementation chapter.

5.1 Coeo as a neutral mediator

In 2040, disconnected short-term planners will still view others in three levels: 1st degree, 2nd degree and 3rd degree, as discussed earlier in chapter 4.9. The first step to improve the Dutch financial climate is by relocating Coeo in a circle closer to the individual as seen in figure 30. Money-first competitors who wear the “hungry money shark” cape (in 3rd degree) are viewed as villainous, profiting from the poor or minorities.

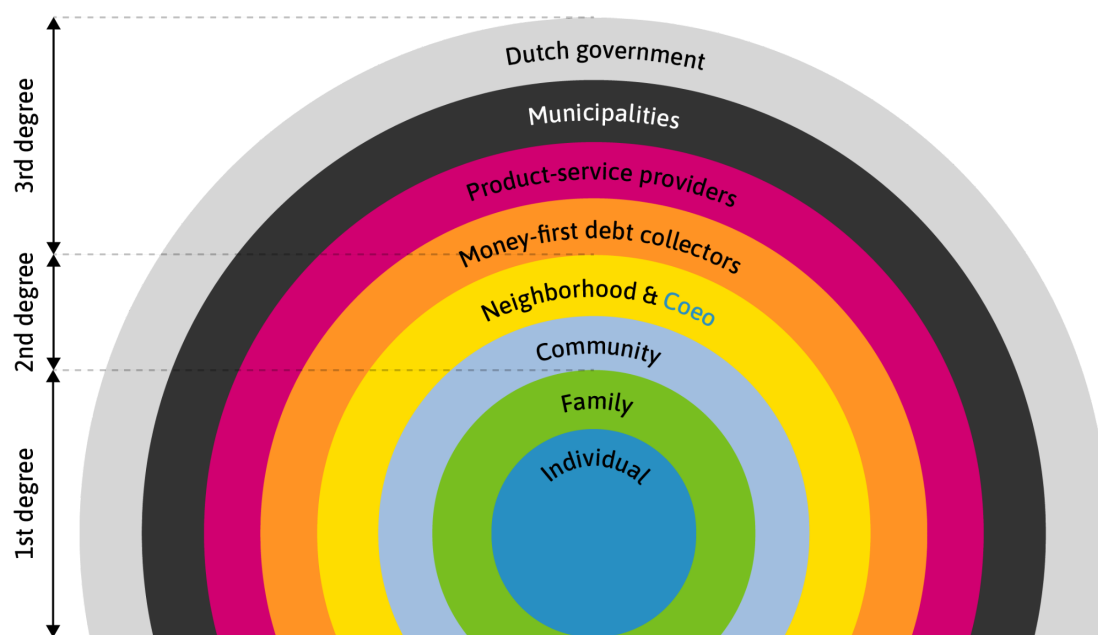


Figure 30: 2040's debtor relationships with the center being the closest (individual) and outer circle being the farthest (Dutch government).

Coeo wants to disassociate from this image by becoming a friendly neighbor to disconnected short-term planners. In this way they are viewed as a human-first mediator instead of a money-first debt collector. Healthy communication is a two-way street and Coeo can be the first one to build the road as a friendly neighbor.

As Coeo becomes a member of the 2nd degree, it is expected that debtors will be more understanding, accepting and patient of cultural differences due to their existing relationship with Coeo. Disconnected short-term planners will feel more connected with the neutral mediator, therefore thinking of Coeo more positively when it tries to help, for example when Coeo advises debtors to pay off their debt as soon as possible. Debtors will more likely think that is also for their own best will, instead of it being for the service-product provider only.

It feels natural for 2nd degree stakeholders to help each other relieve physical, mental or emotional pains. Relieving financial debt is one example. In addition, taking care of each other and giving so-called “reality checks” feel more genuine. If they see that a member is making irresponsible life choices, for example gambling their life savings away, they will try to open his/her eyes. Members of this degree want to see one another strive and be successful, by maintaining a clean and safe environment to live in. Coeo can contribute to creating a safe financial environment specifically, but in the end, it needs to be a collaborative effort between friends, community, neighborhood and Coeo, where strengths are bundled.

5.2 Metaphor

By seeing an existing problem through the lens of another domain, novel solutions can be created. Metaphors represent the meaning a product evokes. In this section, two metaphors will be evaluated and the most fitting one will be used to direct the project.

Metaphor 1 reads:

“Visiting your neighbor’s home and getting a wide range of snacks presented to you for free. You are given the options: Cookies, candy or chocolate, but it is not limited to these. You can ask for refills any time and even take some untried snacks home for later that night.”

Metaphor 1 refers to the fact that even within the group of “disconnected short-term planners”, every individual is confronted with his/her personal situation and cultural barriers. Providing a wide range of solutions is recommended to find a match. Bringing new snacks into a familiar place as home allows disconnected short-term planners to adapt peacefully in a space that feels safe to them. They do not have to be alert for potential threats. Some snacks will be accepted more than others, but the important thing is that change can happen at their free will and at their own pace. The qualities of this metaphor are that debtors have sufficient options to try out what works for them and what not, which they can pick up at their own speed, while including a low threshold.

The neighbor wishes to create a relationship with the disconnected short-term planner, by offering snacks. Healthy relationships are about compromising during the lows and assisting each other during the highs. A service that neighbors can do for each other is for example mowing each other’s lawns. Hopefully the neighbor will return the favor.



For Coeo, this means that they need to set boundaries well, with a clear understanding of how much leeway they can give to debtors. It should be a healthy addition to debtors' lives, of which they have full control over. Debtors need to feel a sense of autonomy that they are acting on their own values and interests.

Metaphor 2 reads:

“Getting handed a small perfume sample to try out for free, while shopping for clothes. If you like it, you can visit a perfume store and buy the same product, but in larger quantities.”

Metaphor 2 refers to getting a taste of a comfortable life without debt. However, this is only temporary, as bigger commitments and investments need to be made, before this luxury can be obtained. The qualities of this metaphor are that the first trial is free for debtors, making it almost too good not to grab. It is trying to convince the debtor that a more sustainable debt-free lifestyle fits them more, but at the same time it is trying to force them to switch up their current one.

To establish a healthier financial climate within the Randstad for disconnected short-term planners, metaphor 1 would be a more fitting design direction. Disconnected short-term planners value the freedom, low pressure and low threshold that come with the first metaphor. They do not want drastic changes that feel threatening. They need time and space to convince themselves that adjusting their behavior is beneficial to them or to their close circles.

5.3 Desired results for strategy

The previous chapter teaches that Coeo needs to take the role of a friendly neighbor to disconnected short-term planners, to become more accepted by them, and also become more accepting of them. Relationships are a two-way road. The following results are what is desired by Coeo, informal debt relief volunteers and disconnected short-term debtors. On top of that, every “neighborhood” has its own individual wishes, so these need to be personalized to come up with a fitting solution:

The desires of Coeo (based on chapter 3.2) are:

- The concept needs to differentiate Coeo from competitors by acting as a socially responsible debt collector, neutral mediator and friendly neighbor;
- The concept needs to function as a continuous and sustainable information source for language and cultural barriers found in Coeo's debtor touch points;
- The concept needs to create awareness and anticipation on how debtors can act out-of-the-blue, due to cultural multi-problems happening in their lives;
- The concept needs to act as a strategy and intervention to attune debtor interactions, so possible cultural chasms are crossed.

The results desired by informal debt relief volunteers (introduced in chapter 3.7) are:

- The concept needs to make volunteers feel more competent in knowing how to help debtors, especially if they come from different cultural backgrounds;



- The concept needs to enable volunteers to understand debtors more easily by explaining different perspectives to them, so they can become better mediators;
 - There are instances where culture can shape someone's perspective on a topic, for example: Is this new idea a threat or an opportunity?
- The concept needs to make volunteers into better communicators, so misunderstandings with debtors can be prevented or solved;
- The concept needs to make information sharing about debtor needs, wishes and personal situations more efficient between various organizations.

The result desired by disconnected short-term planners (based on chapters 3.5 and 4.3.2) are:

- The concept needs to stimulate disconnected short-term planners to invite neighbors and Coeo into their 2nd degree of trust;
- The concept needs to help disconnected short-term planners feel connected (again) with society and the people around;
 - With connection comes wanting to see others happy by putting in effort or by helping with chores for example.
- The concept needs to consider and respect their culture and upbringing by celebrating differences;
- The concept needs to radiate a sense of familiarity, before disconnected short-term planners feel like the concept can be trusted. To them, it is important to minimize the risk of getting taken advantage of. Survival is high on the importance ladder;
 - Familiarity can be created over time by being respectful to every individual's personal situation, by not being forceful or pushy and giving them time to adapt.
- The power over people's lives needs to stay in their own hands. They need to feel a sense of autonomy that they are acting on their own values and interests.

Wishes for disconnected short-term planners can be (1 = most important, 4 = least important):

- | | |
|---|---|
| 1. Wishes for offline banking instead of online banking; | 2. Wishes for data to be shared only with volunteers that they personally know; |
| 3. Wishes to receive assistance in their preferred language instead of Dutch; | 4. Wishes to only participate in offline in-person events; |

5.4 Three perspectives on establishing a healthy financial climate

A healthier financial climate can be achieved by improving various interactions between Coeo and stakeholders. It is important to consider different perspectives and make it healthy around all people involved. Sustainable changes need to be made on Coeo's work floor, but also beyond by connecting disconnected short-term planners with society and volunteers with debtors. Therefore, multiple concepts for different stakeholders need to be implemented consecutively at a logical and modest pace.

With the desired results and wishes in mind, three concepts from different perspectives are explained to reach a healthier financial climate in Randstad. Concept 1 for Coeo employees, while

concept 2 is designed for volunteers of informal debt relief and concept 3 involves the target group itself. Coeo is directly associated with concept 1, while in 2 and 3 the company is more in the background.

5.4.1 Business model of culture guidebook

As seen in table 6, the culture guidebook tackles frequently occurring sensitive pain points and commonly used social cues, so anticipation can be created and interactions can be attuned to cross possible cultural chasms. The guide about disconnected short-term planners will be one part of a larger series regarding debtors influenced by their cultural background in the Randstad. This guide needs to be introduced by management as an option and not as a mandatory procedure for employees to follow. Discussions between employees on how they experience the guidebook need to be stimulated, so they can inform each other Word-of-mouth.

Table 6: Business model of culture guidebook for Coeo employees.

Key partners	Key activities	Value proposition	Customer relationships
• Coeo (company); • Coeo employees (in- and outbound) • Product-service providers • Disconnected short-term planners.	• Providing a guidebook that teaches Coeo employees how to identify the debtor type; • Providing a guidebook that teaches Coeo employees how to understand disconnected short-term planners; • Providing a guidebook that teaches Coeo employees how to feel understood by disconnected short-term planners; • Providing a guidebook that teaches Coeo employees how to make payment arrangements with disconnected short-term planners.	• Treating debtors with more care and respect; • Debtors will be more collaborative, making collection go smoother; • Product-service providers get their money back and if possible, retain a paying client.	• Coeo portal; • Coeo chatbot; • In- and outbound emails; • In- and outbound phone; • In- and outbound letters; • In- and outbound SMS.
	Key resources		Channels
	• Employees; • Physical copy of guidebook (printed); • Digital copy of guidebook (download); • Laptop; • Internet access; • Phone.		• Word-to-mouth; • Seeing physical guidebook at office; • Coeo newspaper.
Customer segments			
• Coeo employees who are driven to improve the Dutch financial climate; • Coeo employees who want to improve their own interactions with debtors on the workflow.			
Cost structure		Revenue streams	
• Employees; • Physical copy of guidebook (printed).		• Coeo funding in salary; • Product-service providers pay commission or sell the case to Coeo.	

Pros	Cons
• Accessible because there is no entry fee; • Accessible because there are no travel costs; • Little funds needed for spreading awareness; • Little funds needed for persuading people; • Differentiates Coeo from competitors; • More room for error minimizing risks; • Able to collect user data for future innovations.	• Little is known currently about the other target groups, outside of disconnected short-term planners; • Not groundbreaking, therefore possibly less impactful on creating a healthy financial climate; • Curing a problem, instead of preventing it.

5.4.2 Business model for culture education grounds

Informal debt relief volunteers feel driven to learn how to help debtors as well as possible, without forcing a new identity onto debtors or themselves. They are willing to put in effort by following informative courses on cultural sensitivity in learning styles effective to them. Four types of learning styles, also mentioned in the business model below can be seen in Table 7.

Table 7: Four types of learning styles (Wilfrid Laurier University, 2008).

Visual learners	Auditory learners	Read/write learners	Kinaesthetic learners
Visual learners learn through seeing, therefore tools such as diagrams and pictures work especially well. Notes, symbols and texts can be highlighted or underlined; 	Auditory learners learn through listening, thus tools such as lectures and discussion groups are effective. Hearing how an expert explains a concept and discussing it with others increases understanding; 	Read/write learners learn through reading and writing, therefore tools such as glossaries and re-reading notes work especially well. Rearranging lists into multiple choice questions is a way to memorize them; 	Kinaesthetic learners learn through doing, thus attending labs and tutorials are effective. Practice exams or questions will benefit this type of students. 

Promising education grounds are organized for informal debt relief volunteers who have curious and studious mindsets. More details about these are in Table 8. Volunteers love to inform each other about new available courses in digital group chats with other volunteers such as WhatsApp. They share one mutual goal, which is to help debtors get back on track, but often they do not know where to start. According to Budgetmaatjes' coordinator, a centralized information point that is accessible to volunteers whenever practical to them is missing.

Table 8: Business model of culture education grounds for informal debt relief volunteers.

Key partners	Key activities	Value proposition	Customer relationships
• Coeo (company); • Community center volunteers; • Neighborhood volunteers; • Guest speakers; • Municipality; • Disconnected short-term planners.	• Organizing culture education grounds; • Educating people on how to enable and sustain financial talk across cultures; • Educating people on how to create a safe environment where culture sensitivity can be addressed; • Supporting a wide variety of learning styles, such as: Visual, auditory, read/write and kinaesthetic learning.	• Improved communication between volunteers and debtors means smoother payment arrangements; • Coeo's clients will receive owed funds faster.	• Neighborhood community centers;
	Key resources		Channels
	• Decorations; • Volunteers; • Tables; • Chairs; • Pen; • Paper.		• Walking past it; • Word-of-mouth; • Newspaper; • Social media.
Customer segments			
• Warm-hearted people who want to feel more connected to the people in their living area; • Non-debtor immigrants who want to feel more connected to the people in their living area.			
Cost structure		Revenue streams	
• Decorations; • Pen; • Paper.		• Municipality funding in gift cards.	
Pros		Cons	
• Accessible because there is no entry fee; • Accessible because there are no travel costs; • Little funds needed for spreading awareness; • Little funds needed for persuading people; • Spreads awareness of unique cultures present in the neighborhood; • (Re-)connecting disconnected short-term planners with society; • Looking at the broader context by zooming out; • Not running behind the facts by preventing debt instead of curing it; • Fits the image of Coeo as a socially responsible company and not just any debt collector.		• It is difficult to use funding for Coeo debtors only; • Effectiveness of education grounds are difficult to measure; • Before Coeo is considered trustworthy and knowledgeable, Coeo needs to be acting socially responsible already and have accomplishments to convince stakeholders; • Coeo needs to not only operate as a neutral mediator, but also to be considered one, which can be a challenge on its own; • New domain for Coeo with many unknowns: ○ Higher risks; ○ Limited literature available; ○ More dependent on outside parties.	

5.4.3 Business model of community culture days

Community culture days are organized once a month, and at every event another culture is put in the spotlight as seen in table 9. Culture-specific hospitality customs are introduced, such as bonding through shared meals. In this way, people become more aware of the uniqueness of cultures present in the neighborhood. Out of a feeling of connection gained from attending, people will make joining into a healthy habit. In this way, anticipation for potential cultural barriers can be created at their

pace, so people with a different cultural background can handle their personal situations in more sustainable ways, resulting in less harm to themselves and society as a whole. As much attention needs to be paid to introducing Dutch culture, as to other cultures. It is not a competition between cultures, instead it is an eye-opener for different perspectives. This is a step towards a healthier and more understanding financial climate.

In this concept specifically, key partners such as volunteers and the municipality are of great importance. Volunteers (2nd degree of trust) are able to reach neighbors more personally than the municipality or Coeo (3rd degree of trust), because they are more often associated with helping out of goodwill instead of wanting anything from them in return. Coeo is recommended to be acting in the background by sponsoring the event for instance. This enables them to take notes on neighborhood pain points and adapt Coeo's events accordingly.

Table 9: Business model of community culture days for disconnected short-term planners.

Key partners	Key activities	Value proposition	Customer relationships
• Coeo; • Volunteers; • Municipality; • Neighbors.	• Organizing community culture days; • Organizing Dutch culture days; • Explaining Dutch financial customs.	• Establishing healthy relationships between neighbors of the same and different cultural backgrounds.	• Neighborhood parks; • Neighborhood squares.
	Key resources		Channels
	• Decorations; • Volunteers; • Food; • Stage; • Audio setup.		• Walking past it; • Word-of-mouth; • Newspaper; • Social media.
Customer segments			
• Disconnected short-term planners who are curious what is being hosted in their neighborhood; • Disconnected short-term planners who want to feel connected (again).			
Cost structure		Revenue streams	
• Decorations; • Food; • Stage; • Audio setup.		• Municipality funding; • Coeo funding; • Community crowdfunding.	
Pros		Cons	
• Accessible because there is no entry fee; • Accessible because there are no or low travel costs; • Comfortable and safe, because of possible familiar faces; • Can be personalized to neighbors' cultural habits; • Spreads awareness of unique cultures present in the neighborhood; • (Re-)connecting disconnected short-term planners with society; • Looking at the broader context by zooming out; • Not running behind the facts by preventing debt		• Not all neighbors will go along well; • Free food for whole neighborhood is expensive; • Effectiveness of community days is difficult to measure; • Before Coeo is considered trustworthy and knowledgeable, Coeo needs to be acting socially responsible already and have accomplishments to convince stakeholders; • Coeo needs to not only operate as a neutral mediator, but also to be considered one, which can be a challenge on its own;	

- instead of curing it;
Fits the image of Coeo as a socially responsible company and not just any debt collector.

- New domain for Coeo with many unknowns:
 - Higher risks;
 - Limited literature available;
 - More dependent on outside parties.

5.5 Concept iterations with disconnected short-term planners, informal debt relief volunteers and Coeo employees

This section focuses on enriching the previously mentioned concepts to make them more valuable and meaningful. Firstly, Coeo employees handling in- and outbound calls are observed with a short discussion with them afterwards, to gain insights on how they can be guided using a book. The deliberate choice to not interview debtors comes from Coeo's earlier experiences with asking debtors for feedback. In a NPS survey, Coeo asked for their preferred language which was deemed inappropriate and racist coming from a debt collector. Therefore, it is too risky at this stage to interview in- and outbound callers.

The concept iteration is followed by a step-by-step manual that they can use during the calls, to smoothen communication and come to payment arrangements more effectively. Secondly, questions are asked to a future informal debt relief volunteer to gain a better understanding of what and how to provide learning material that is appropriate for her. Thirdly, two Dutch citizens influenced by their cultural backgrounds are interviewed on what they would like to find on a community culture day about their heritage. The result is an activity list of what can be organized on such a day, that is easily adjustable to the neighborhood.

5.5.1 Communicating effectively using culture guidebook

Current in- and outbound calls were observed to come up with a cultural guidebook for Coeo employees. The full in- and outbound observations and expected debtor types can be found in appendix I. It is recommended to focus on healthy communication in which the needs and wishes for both debtors and Coeo employees are well respected, before payment arrangements are made.

Step 0 in the guidebook is about identifying the debtor type and can be seen in figure 31. Insufficient data is currently known about head in the sand debtors, temporary money slumbers and supportive newcomers, therefore the figure below does not describe their next steps.

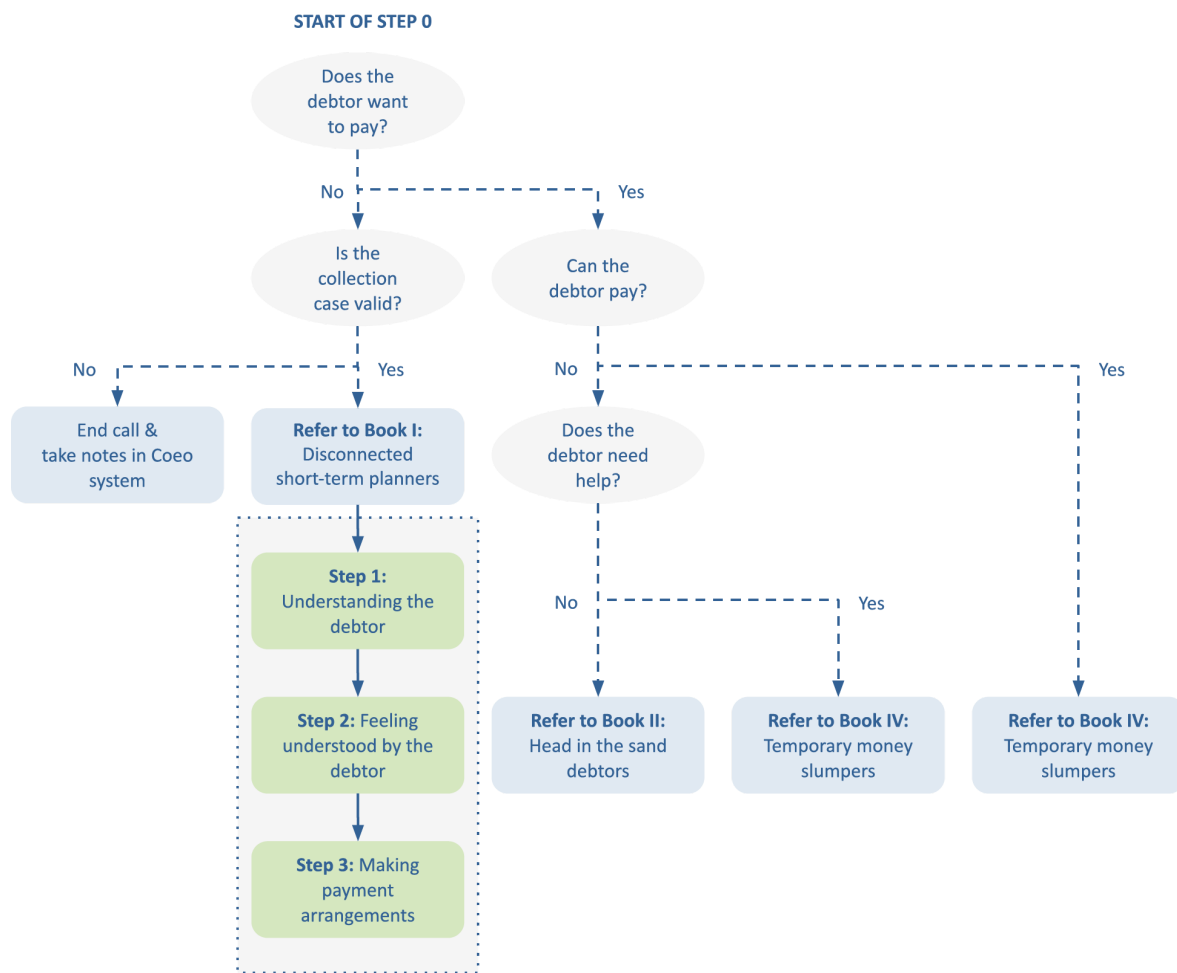


Figure 31: Identifying the debtor using a step-by-step plan from employee perspective.

Step 1 comes after the debtor is identified to be a disconnected short-term planner as seen in figure 32. The goal for Coeo employees is to present themselves as friendly neighbors, who are interested in the neighbor's personal situation and want to help. Disconnected short-term planners may respond in manners that are unexpected or unconventional to Coeo. The guidebook includes explanations on frequently occurring topics from debtors' perspectives, so more empathy can be shown by employees. The barriers from chapter 4.8 need to be included.

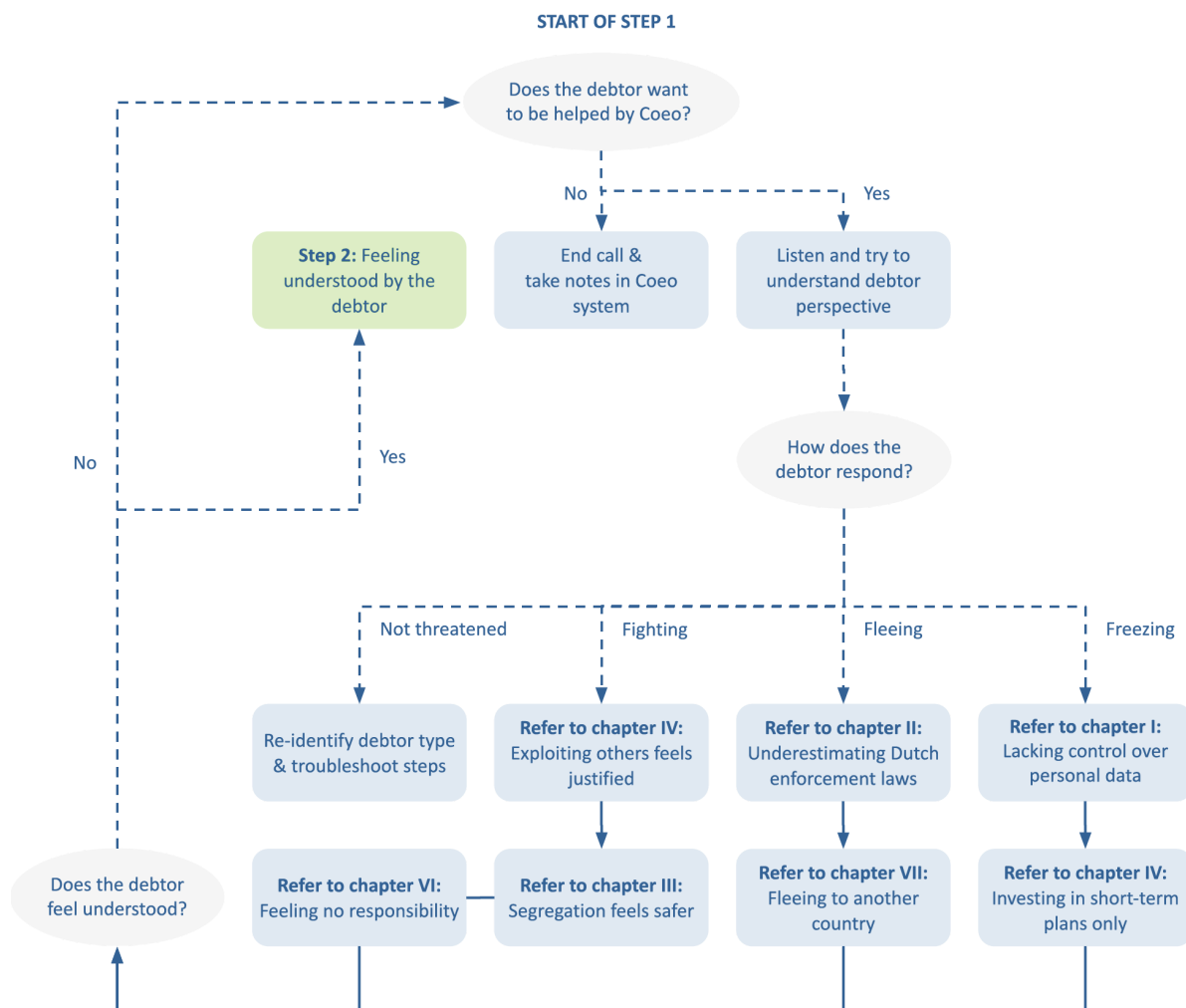


Figure 32: Understanding the debtor using a step-by-step plan from employee perspective.

It is a deliberate choice to not include literal solutions in the culture guidebook, as the goal of the culture guidebook is to act as a sensitizer for Coeo employees to perspectives outside their own. Every personal situation is unique and what is needed is the full attention and understanding from Coeo employees, to develop a personalized solution together. There is not one textbook answer that can solve all problems.

After step 1 comes step 2. This means that the steps in figure 33 can be followed accordingly. As much as debtors want to be understood by employees, employees also want to feel respected by debtors. Neighbors should treat each other respectfully. Coeo employees have mentioned experiencing the following frustrations, while communicating with debtors. It is important to be in a give-and-take relationship, before proceeding to step 3.

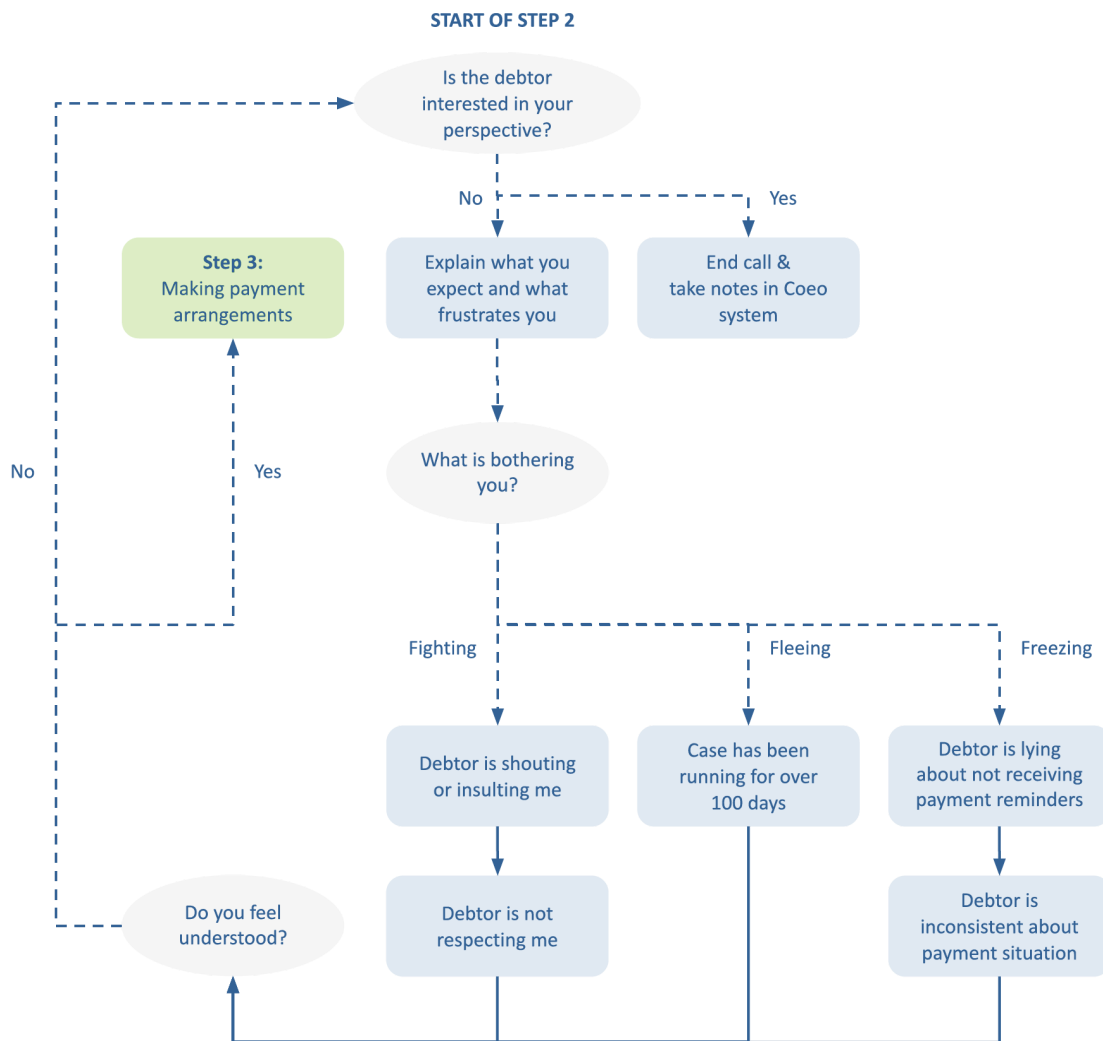


Figure 33: Feeling understood by the debtor using a step-by-step plan from employee perspective.

Step 3 is about finding a payment arrangement that works for the debtor, Coeo and Coeo's client. As there is more of a connection than at the phone call's beginning, there is a mutual feeling that parties want to help each other. Debtors and coeo employees become more trusting of one another and are therefore more willing to compromise. There are instances when new problems appear, resulting in the debtor type having to be identified again as seen in figure 34.

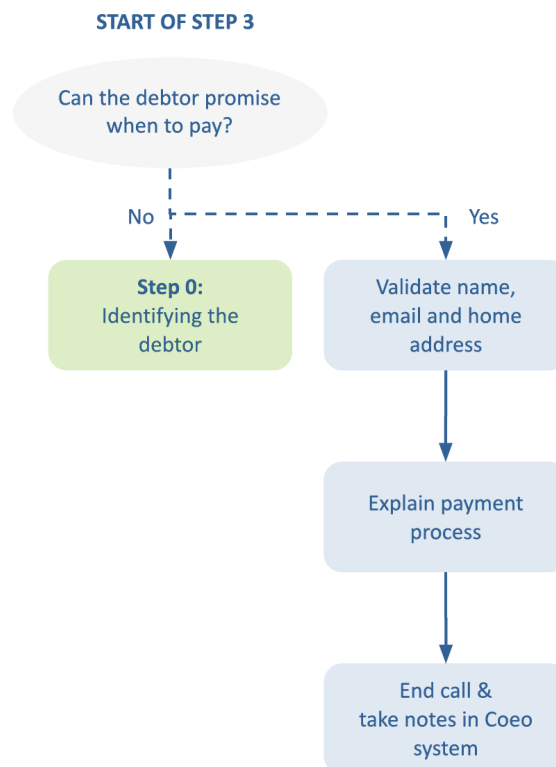


Figure 34: Making payment arrangements using a step-by-step plan.

5.5.2 Organizing activities at culture education grounds

A 22-years old female friend was interviewed to understand what activities to organize in the culture education grounds and also how. She was presented the culture education grounds business model canvas beforehand. In appendix J, the interview guide can be found.

She has a Dutch cultural background and is interested in doing voluntary work. However, some doubts hinder her from starting from helping debtors with their finances specifically. The friend was chosen over active volunteers, because it is relevant to understand what key factor(s) is/are missing to feel determined and change her behavior.

Having more active volunteers benefits the possibility of finding a good match between debtors and volunteers. It also makes planning more flexible, as they both have their own schedules. Volunteers can stimulate and inspire each other in unique ways to help debtors using more respectful and appropriate methods, by learning from one another.

Her answers in table 10 hint that culture education grounds should not only be used to learn textbook skills for helping debtors, but it should also be a place for volunteers to feel more connected and driven to help. In other words: One part should focus on educating volunteers, while the other part should motivate them.

Table 10: Interview answers for understanding key activities at culture education grounds.

Competence	● Mentions that her way of doing finance is not appropriate for everyone; a. Explains that there is no clear or fixed way to do this. ● Mentions that she wonders to what extent it is legally allowed to help someone with his/her finances; a. Hinting that she wants to help the best she can. ● Explains that she is driven to go to community centers once a week; a. Prefers not traveling outside of her city, because that would be too expensive.
Connection	● Mentions that a guest lecture by someone who was in debt before will make her feel more connected; ○ Explains that the story will feel more real; ○ Explains that the story will leave a greater emotional impact. ● Mentions that joining a debtor in his/her life will shine light upon unobvious situations caused by debt; ○ This will bring more understanding; ○ This can be awkward. ● Explains that she does not want to do homework to get better at voluntary work; ○ Explains that seeing other volunteers work hard, will make her feel more motivated too.
Autonomy	● Mentions that she wants to become more empathic to debtors; ● Mentions that she wants to be a good and respectful listener; ● Mentions that she wants to be a better communicator with debtors.

The interviewee also stresses that would not recommend Coeo to make the culture education grounds into a promotional stunt or use this to change their image to a friendly neighbor too forcefully. She explains that it would make sense if there were some Coeo banners or Coeo employees with company uniforms on, for example.

Table 11 introduces a list of possible activities that can be held at culture education grounds. The goal is to make volunteers feel more competent, connected and autonomous in coming to the community center.

Table 11: A list of possible activities for culture education grounds.

	Visual learners	Auditory learners	Read/write learners	Kinaesthetic learners
Understanding financial management	Digital or physical printout of diagrams and pictures explaining how Coeo's debtor portal works f.e.	Talking about financial tips, tricks, apps and tools in groups. There is room for discussion.	Glossary of frequently used vocabulary in debt collection f.e.	Tutorial on declaring tax f.e., where volunteers can learn by doing.
Understanding legality behind helping debtors	Animation tutorials explaining legal restrictions for helping others with their finances.	Questions and answers booth with experts, where answers can be given instantly.	Multiple-choice tests about legality in helping debtors. Volunteers need to pick the correct answer.	People that need financial assistance come in and volunteers learn while helping them in real-time.
Improving listening and communicating skills	Digital or physical printout of a step-by-step plan on how to show understanding and how to communicate the volunteer's own needs.	Expert lectures explaining the theories behind healthy communication and listening.	Multiple-choice tests where various situations with debtors are presented. Volunteers need to pick the correct answer.	People that need help with multi-problems come in and volunteers learn while helping them in real-time.
Understanding new perspectives from outside cultures	Pictures showing customs from different cultures, to understand what others value.	Guest lectures of ex-debtors to share personal experiences.	Reading about people's personal problems, and writing down their own.	Creating a safe place where people can be honest and open up about personal problems.

5.5.3 Organizing activities on community culture days

Every neighborhood is unique with its own cultures and people, therefore it is not recommended to fixate on a one-size-fits-all program for all community culture days. It is applauded by Hofstede in section 4.1.3 to first understand which symbols, heroes, rituals and cultural values are important to the specific neighbors, to know what would interest them to come to community days. This requires active participation from residents who are willing to share their knowledge in preparation of events.

These culture days become events organized by the community and for the community. Culture representatives are asked to brainstorm together to arrange the most fitting and culturally rich day for neighbors to enjoy.

In table 12, interview answers from an open neighbor on what he finds appropriate to share about his Moroccan upbringing and culture can be found. In table 13 on the other hand, a neighbor from Turkish descent is openly talking about what she thinks makes her culture unique and interesting. Important to note is that these interview answers are personal and they do not represent the Moroccan or Turkish population as a whole. The interview guide used for understanding these cultural practices can be found in appendix K. Questions to follow-up were improvised as the interviews continued.

Table 12: Interview answers for cultural practices from a neighbor with Moroccan background.

Symbols	● He would like to see culture community days once every two months; ● Mentions that it would be interesting to get the Moroccan neighbors involved when organizing this, maybe using a little funding from the municipality; ● Before he was born, many Moroccans were fired from work in Morocco,
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so they had to move abroad to find jobs. They ended up in countries such as: Netherlands, France, Spain, etc;

- Being accompanied by music in a group setting is very important. Music is a sign of liveliness and celebration;
- Asking how someone is doing is to show that they care about that person;
- Providing food and eating food together is a way to bond and to show that you care;
- Eid al-Fitr (Sugar festival to celebrate this happy event to thank God for granting them the stamina to keep the month-long fast);
- Sweet Moroccan pastries to bake and eat together as shown in figure 35;
- Djellaba (depicted in figure 36) is a traditional uni-sex robe, to symbolize humility and modesty. The hood of the Djellaba, often drawn up over the head, symbolizes a spiritual connection to the divine:
 - Mentions that people from other cultures may also wear it, as long as they respect the traditional robe.



Figure 35: Moroccan Eid pastries (Pâtisserie Marocaine, n.d.).



Figure 36: Moroccan Djellaba (Moroccopedia, n.d.).

Heroes

- Saad lamjarred (Moroccan singer-songwriter, actor, multi-instrumentalist, dancer):
 - Respected by many fans for his down-to-earth attitude, playfulness, innocent good looks and remarkable dancing skills;
 - Awarded with the country's highest national honor by the Moroccan king, which many can only dream of.
- DJ Hamida (French-Moroccan DJ musician and record producer):
 - Respected by many fans for his distinctive sound that is both enjoyable and catchy;
 - Understood by many fans for the relatable lyrics.
- Aymane Serhani (Moroccan singer and actor):
 - Respected by many fans for his talent to express emotion through his music;
 - Understood by many fans for his lyrics, which are emotional, relatable and honest.
- Appa (Moroccan-Dutch rapper) shown in figure 37:
 - Interviewee finds him relatable, because he has a Moroccan background too and he is living in the Netherlands;

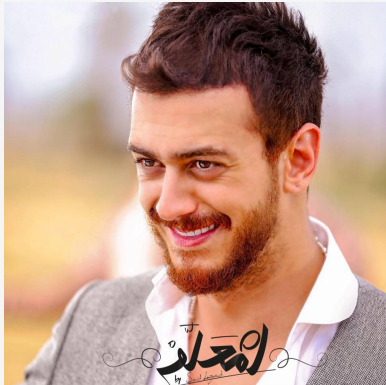
	○ Known for political content in his lyrics and criticism on politician Geert Wilders. ● Mohammed VI (most-respected king of Morocco) seen in figure 38: ○ Known to put great importance on his relationships with his sisters and nieces; ○ Respected for the wealth he has created for his family as a shrewd businessman; ○ Presented as the descendant of the Prophet, endowed with a moral contract that unites the sultan and his subjects, in which the subjects are expected to obey the sultan in exchange for his safeguard and blessing.
	  Figure 37: Saad lamjarred (Lamjarred, 2015). Figure 38: Mohammed VI (Aamari, 2023).
Rituals	● Mentions to always work hard, because his parents worked hard for him; ● Friends are encouraged by parents to come over to his home, which is different from the Netherlands; ● He is Islamic and prays as many times as he can during the day.
Cultural values	● Mentions that Moroccans are more open and welcoming to new faces than in other cultures; ● Mentions that Moroccans are more open and welcoming to new places than in other cultures; ● Mentions that Moroccans value respect a lot; ● Mentions that Moroccans place family above friends at all times; ● Some friends feel like family to him too, if they can make him feel completely comfortable; ● Mentions that idol culture is considered taboo in Islamic countries, because it is inappropriate to spend too much time on own interest, instead of religion; ● Mentions that religion is explained to them starting young, but not forced on them.

Table 13: Interview answers for cultural practices from a neighbor with Turkish background.

Symbols	● Summer colors (orange, blue, turquoise and yellow);
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- Being accompanied by energetic Turkish music is a sign of liveliness and celebration;
- Turkish coffee and good food depicted in figure 39;
- Bindalli is a gown worn by the bride and her female family and friends, during engagements of the bride herself. It used to be worn a lot by royalty during the Ottoman Empire;
 - She does not know why she loves the outfit so much.
- Rich history at Turkish historical sites (Ephesus, Aizanoi and Antalya Museum) as seen in figure 40.



Figure 39: Turkish coffee (Queb Lounge, 2023).



Figure 40: Ephesus historical site (Zamansani, n.d.).

Heroes

- Tarkan Tevetoğlu (Turkish singer-songwriter) shown in figure 41:
 - Respected for being one of the rare European vocalists who has achieved chart-topping success without singing in English;
 - Renowned for his captivating live stage performance;
 - Understood for his relatable lyrics regarding love and relationships.
- Ali Kemal Sunal (Turkish actor and comedian) seen in figure 42:
 - Respected for how successful yet humble of a man he was. He avoided being in the spotlights, but his funeral drew thousands of people and was broadcasted on Turkish television;
 - Respected for his excellent duality in playing both sad and funny movie roles.



Figure 41: Tarkan Tevetoğlu



Figure 42: Ali Kemal , 2016).

	(STUDIO Tarkan, n.d.).	Sunal (KAFA (TR))
Rituals	● To give people dear to you “nazar” bracelets (amulet of supernatural force that reflects a malevolent gaze back upon those who wish harm upon innocent people); ● Turkish people visit their elders during national holidays, kiss them on the hand and usually the children get money in return; ● Many Turkish people visit fortune tellers and let them read about their future. ○ The most popular one is through Turkish coffee. One fortune teller was actually able to predict the name of her boyfriend, so she believes in it.	
Cultural values	● Mentions that in foreign recipes, it is not that normal or delicious to add yogurt to anything. At home she usually eats Turkish meals, so she learned this the hard way after eating outside; ● Mentions that Turkish people tend to get swayed by money easily. It ruins her image of people, especially in politics. ● Explains that it is a spiral of they kind of need the money and it would help a lot, so they ruin their genuine relationships to get that money. It is not the case with everyone fortunately; ● Mentions that people go to places where there is common ground. In other words: There needs to be a shared goal of why someone puts in the effort to travel there. ● Mentions that she would like to go to community culture days once a month.	

On community days, cultural differences within a country need to be celebrated, as well as common culture that might exist with the Netherlands. These can be introduced in the form of activities as seen in tables 14 and 15. To dive deeper into what defines a culture and to not fixate on stereotypes, the term culture was split up in four segments namely: National culture, regional culture, subculture and family culture. Interview answers from above and from section 4.3.2 were utilized.

Table 14: A list of possible activities for a Moroccan community day.

National culture	● Loud and lively Moroccan music for everyone to hear; ● Cozy tables and chairs where people can sit together, talk and eat; ● Sweet Moroccan pastries to share with neighbors; ● Showing up in djellaba (robe).
Regional culture	● Showing Berber culture in Morocco: ○ Traditional crafts such as jewelry, pottery, weaving and henna art; ○ Great connection between people, plants, animals and the land; ○ Strong sense of unity and community in Berber tribes. ● Showing Arab culture in Morocco: ○ Loyalty to family and their needs, choosing them over their friends in many cases;

	○ Gender roles are of great importance in family situations; ○ God controls and orchestrates most of life's events.
Subculture	● Showing youth culture in Morocco: ○ Youth is very much in tune with communication and information technologies by using the worldwide web as their main free time occupation (Herouach & Bahraoui, 2020); ○ Youth can be easily attracted to unusual practices and norms, admiring everything coming from the West, such as: way of dressing/behaving and type of music (Herouach & Bahraoui, 2020). ● Showing artistic underground movement from Casablanca: ○ Isolated groups in neighborhoods, dedicated to hard rock, heavy metal and hip-hop; ○ Practicing music and dance on the streets by duplicating audio, video cassettes and photocopying old music magazines that entered the country. ● Showing French culture in Marrakech: ○ French influence in language used by Moroccans (Marrakech Riad, 2012); ○ Area of Gueliz was built by the French and was thought to originate from the French word “eglise”, which translates to “church” (Marrakech Riad, 2012).
Family culture	● Visiting family members living abroad at least once every 3 years; ● Visiting family members in the Netherlands at least once every two weeks; ● Sharing travel itinerary for driving to Morocco by car from the Netherlands: ○ Travel time; ○ Costs. ● Sharing knowledge and tips on how the interviewee’s family saves money; ● Sharing knowledge and tips on where they find good deals for Moroccan products: ○ Groceries; ○ Appliances; ○ Branded products.

Table 15: A list of possible activities for a Turkish community day.

National culture	● Cozy summer colors for decorations; ● Cozy tables and chairs where people can sit together, talk and eat; ● Fortune telling using Turkish coffee; ● Evil eye bracelet to give-away to neighbors.
Regional culture	● Showing Kurdish culture in Turkey: ○ Rich oral literary tradition (ckcc, n.d.); ○ Epic poems called “lawje” tell the adventures on the fields of love and/or battle (ckcc, n.d.);

	○ Largely family-oriented (ckcc, n.d.); ○ The average age for marriage is 17 or 18, which is considered young (ckcc, n.d.); ○ Tribal leadership is inherited lineally (ckcc, n.d.). ● Showing Arab culture in Turkey: ○ Loyalty to family and their needs, choosing them over their friends in many cases; ○ Gender roles are of great importance in family situations; ○ God controls and orchestrates most of life's events.
Subculture	● Showing Apaçi culture in Turkey: ○ Young individuals between 15 and 20 years old (Koytak, 2016); ○ Identifiable by their distinctive appearance featuring spiked hair done with styling gel, colorful sport clothing, and imitation shoes of high-end brands (Koytak, 2016); ○ Unique music taste described as techno remixes of folk and arabesque songs (Koytak, 2016).
Family culture	● Visiting family members living abroad at least once every other year; ● Taking care of the interviewee's parents wherever she can, even after moving out and being independent; ● Sharing knowledge and tips on how the interviewee's family saves money; ● Sharing knowledge and tips on where they find good deals for Turkish products: ○ Groceries; ○ Appliances; ○ Branded products.

5.6 Key insights and further research

In this section, we will delve into the insights of this chapter. Afterwards, questions will be presented that require additional research.

Key insights for this chapter are:

- Coeo is recommended to take the role of a friendly neighbor (2nd degree) in creating a healthier financial climate, by shifting away from the image of a hungry money shark (3rd degree):
 - Many disconnected short-term planners view money-first debt collection companies as “hungry money sharks” and therefore refuse to accept help;
 - A connection needs to be established before it feels natural to execute tasks together.
- Coeo is recommended to act human-first and money-second. The human needs to be prioritized above collecting money;
- For disconnected short-term planners, the strategy should feel like: *“Visiting your neighbor’s home and getting a wide range of snacks presented to you for free. You are given the options: Cookies, candy or chocolate, but it is not limited to these. You can ask for refills any time and even take some untried snacks home for later that night.”*



- For Coeo employees, it is recommended to provide a culture guidebook, in which frequently appearing problems experienced by disconnected short-term planners are explained, so more awareness and anticipation can be created. This results in healthier and more sustainable behavior when interacting with debtors;
- Not including solutions in the culture guidebook is a deliberate choice, as the goal of the culture guidebook is to act as a sensitizer for Coeo employees to perspectives outside their own;
- Every personal situation is unique and what is needed is the full attention and understanding from Coeo employees, to develop a personalized solution together. There is not one textbook answer that can solve all problems;
- For informal debt relief volunteers, it is recommended to facilitate culture education grounds, in which volunteers can learn at their convenience how to provide financial assistance to debtors in healthier and more sustainable ways;
 - Every neighborhood has personal desires and wishes and therefore the concepts need to be easily adjustable to every situation;
- For disconnected short-term planners, it is recommended to organize community culture days, in which they can get into contact with other neighbors and their unique cultures. This will make them feel more connected to the neighborhood and help them build relationships;
- Cultural differences within a country need to be celebrated, as well as the commonalities that are shared with for example the Netherlands. On community days, it is therefore important to display the national culture, but also regional, sub- and family culture of neighbors;
- Activities that can be valuable to see at culture education grounds are:
 - Community sharing of financial tips, tricks, apps and tools;
 - Question booth regarding legality of doing another individual's finances;
 - Workshops on how to improve listening and communicating;
 - Guest lectures of ex-debtors to share personal experiences.
- Effective communication in the culture guidebook for Coeo employees can exist of four steps:
 - (0) Identifying debtor type;
 - (1) Understanding the debtor;
 - (2) Feeling understood by the debtor;
 - (3) Making payment arrangements (by compromising).

Additional research is required for the following questions:

1. What does the timeline look like for introducing the three concepts?
2. To what extent should Coeo interfere with every concept?
3. Who should fund these concepts?
4. Are there additional collaborations necessary to make the concept feasible?



6. Feasibility and viability of strategy

This chapter is aimed at detailing and visualizing the design strategy to explain its feasibility and viability. The first section will depict the before and after scenarios of introducing each of the concepts. This will happen in the order of: Culture guidebook, culture education grounds and community culture days. The second section will explain how the strategy's success can be measured. Then it is followed by a section detailing how every stakeholder contributes to the value and financial ecosystem and the extent to how much Coeo should be involved. Fourthly, a strategic roadmap is provided summarizing the trends, concepts, user values and actionables for Coeo starting from now until the year 2040. Next, seven Coeo employees will be interviewed about an animation video showcasing the roadmap. The goal is to check and implement Coeo's company culture. Finally, a few actionables for Coeo to undertake at this very moment will be discussed per concept.

6.1 Before and after scenarios of future strategy introduction

As explained in the previous chapter, the three concepts will be combined into one future strategy that needs to be implemented at a logical and modest pace. To make this possible, an effective collaboration between Coeo employees, informal debt relief volunteers and disconnected-short term planners needs to be set up. This section visualizes the three concepts and compares the before and after of each.

The upper part of figure 43 shows how Coeo employees may experience out-bound calls with disconnected short-term planners currently, sometimes with much tension and many misunderstandings between Coeo and debtors. After the introduction of the culture guidebook (concept 1), in- and outbound calls may happen smoother. The Coeo employee utilizes the culture guidebook to first identify the debtor, then by using the 3-step plan a payment arrangement with the disconnected short-term planner is made.

Figure 44 explains possible scenarios of before and after organizing culture education grounds. Informal debt relief volunteers are motivated to learn. However, without the tools, workshops and lectures, they often do not know where to start. Culture education grounds provide them quite literally the ground or basis to start learning and feel more connected to the voluntary work which they eagerly want to do.



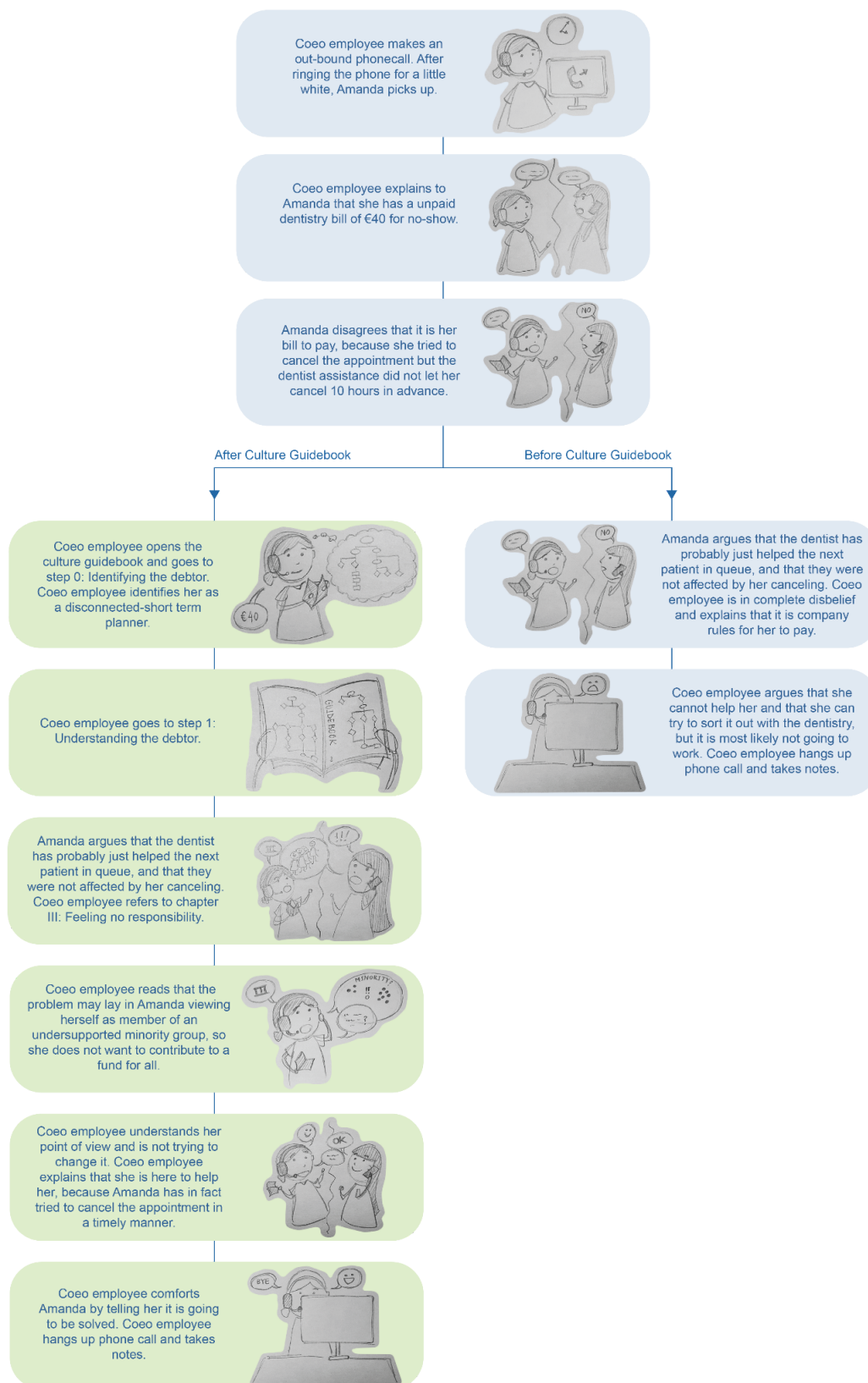


Figure 43: Before and after introducing the culture guidebook for Coeo employees.

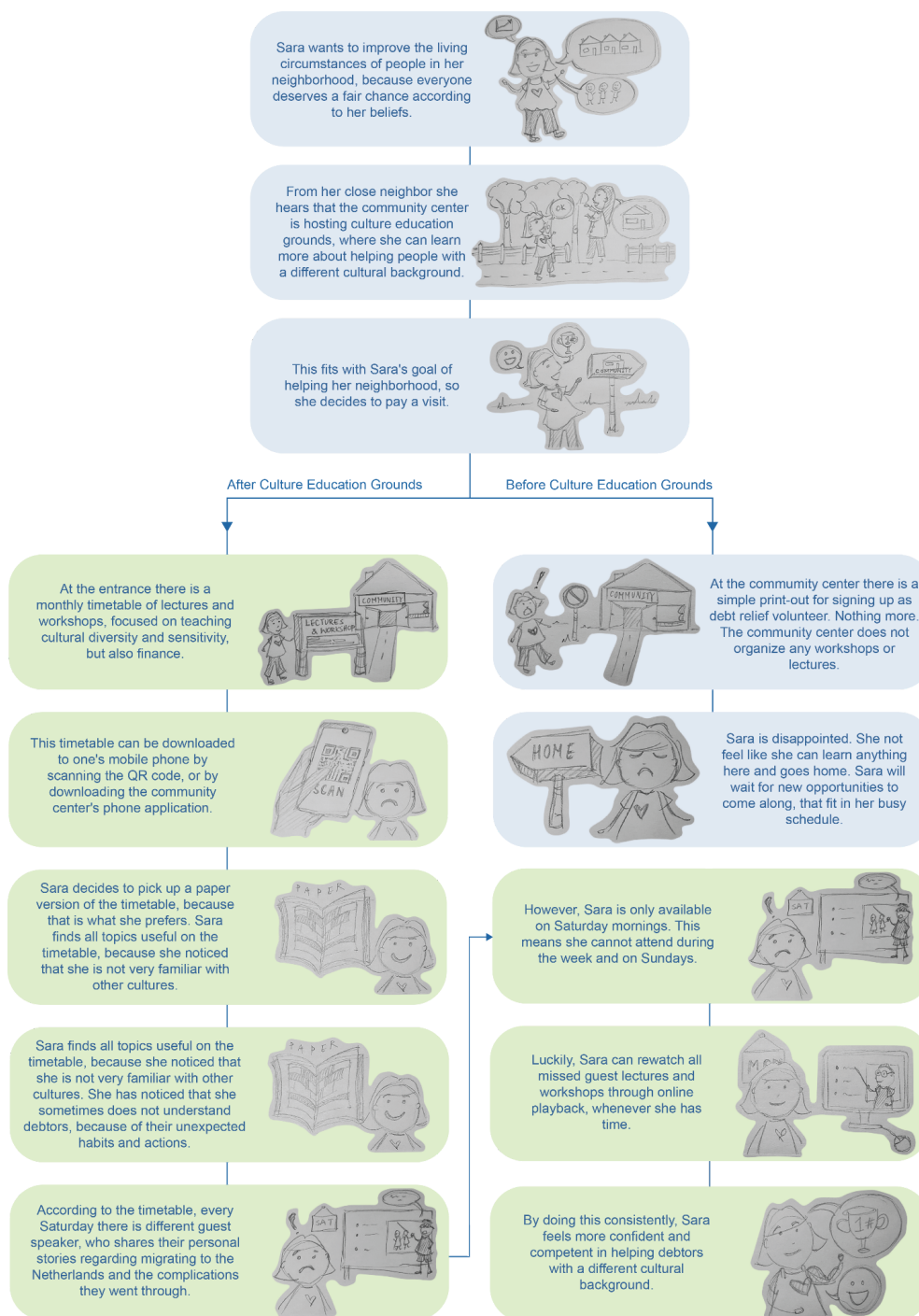


Figure 44: Before and after having culture education grounds for informal debt relief volunteers.

The way to spark curiosity and interest with disconnected short-term planners is by approaching them with familiar aspects from their culture or upbringing as seen in figure 45. The reason behind this was explained earlier in chapter 5.2 *Metaphor*, where new snacks are placed in a familiar place as home. Before concept 3, culture gatherings were more exclusive and done in personal spaces such as private backyards. However, after the introduction of concept 3, the sharing and engagement with different cultures has become a cozy neighborhood activity for the whole community.

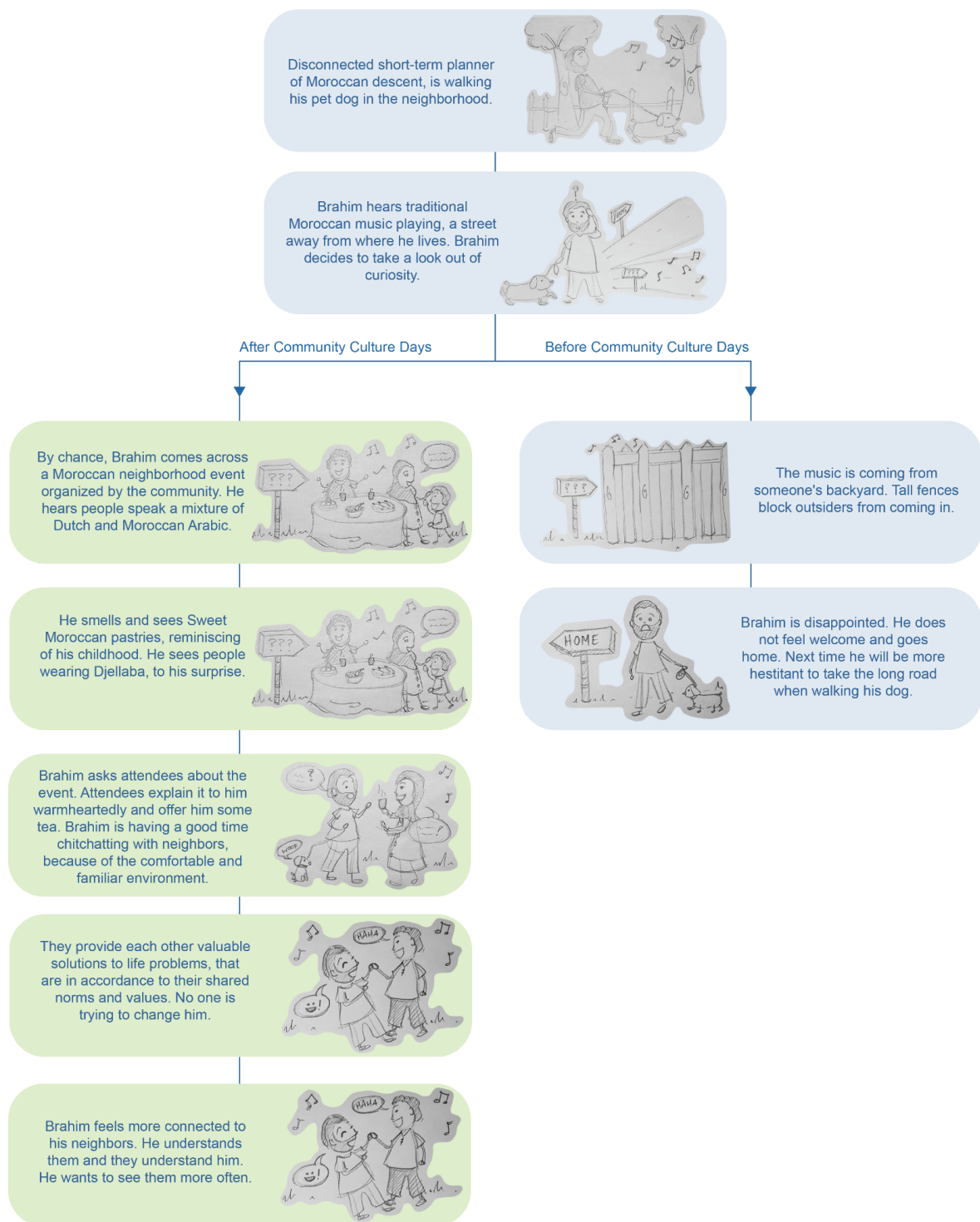


Figure 45: Before and after having community culture days for disconnected short-term planners.

6.2 Measuring success of strategy

Appendix L shows at what specific parts the desired results mentioned in chapter 5.3 can be checked off for concepts 1, 2 and 3. Achieving all desires means that the concepts are considered successful.

Important is that the complete strategy offers improvements at three different touchpoints, but it is not a given that a disconnected short-term planner will experience all three, for example. There are cases where disconnected short-term planners will participate in neighborhood culture days, but they will never interact with Coeo employees, because they happen to be not in debt at that moment. In other words, the culture guidebook will not be used for this individual.

In a perfect world, disconnected short-term planners will experience the full package by interacting with all three touchpoints in this given order: Disconnected short-term planners will feel connected by actively participating in community culture days. Then, they will seek debt assistance from volunteers. These volunteers feel more competent and skilled than ever. Disconnected short-term planners will accept help. Lastly, when Coeo employees call, payment plans can be made and followed up by them smoothly. These people will become: Connected long-term planners.

6.3 Stakeholder ecosystem and Coeo's involvement

This section visualizes the value propositions (in blue) that each concept brings to the Dutch financial ecosystem, together with how each concept is made possible financially (in magenta). Only in concept 1 culture guidebook as seen in figure 46, Coeo is consistently paying employees for their interactions with debtors. In return, employees share their experience as a friendly neighbor to Coeo, so the company can improve the culture guidebook and become a socially responsible debt collector.

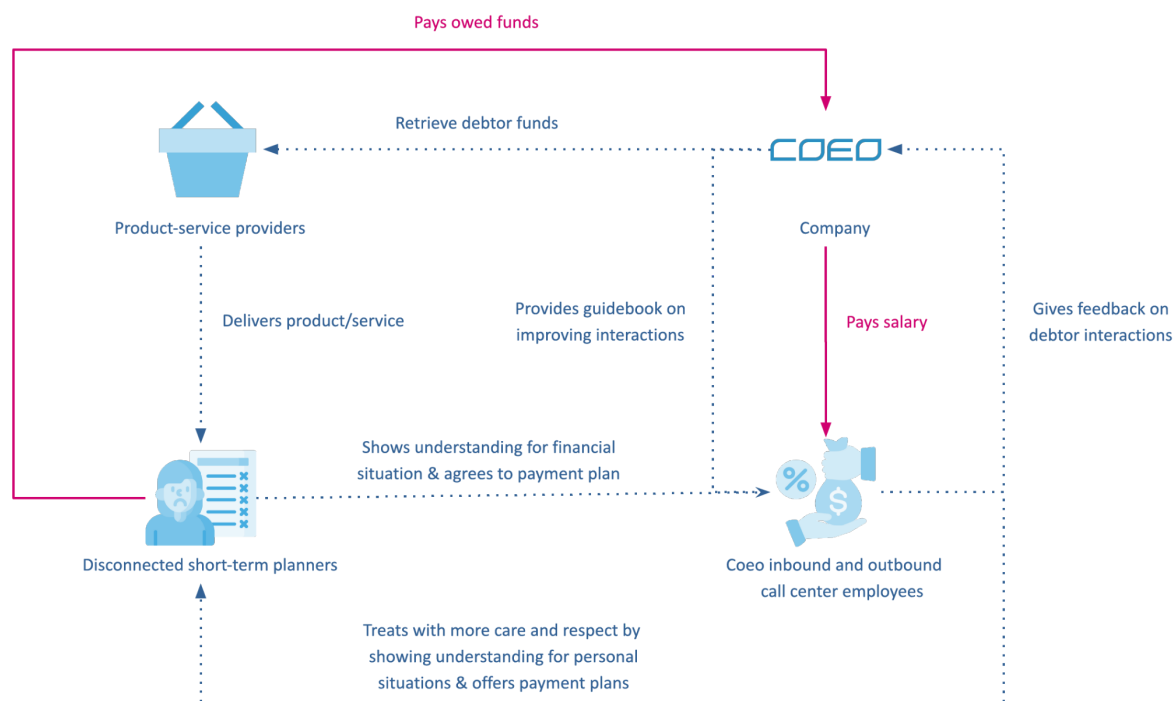


Figure 46: Value and economic flows in the culture guidebook concept.

In concepts 2 and 3 as seen in figures 47 and 48, it is the municipality that is offering gift cards to volunteers that make the systems possible. This is in accordance with one of many Randstad municipalities' goals to bring communities together and have a clean and safe environment to live in, as explained earlier in chapter 5.1 Coeo as a neutral mediator.

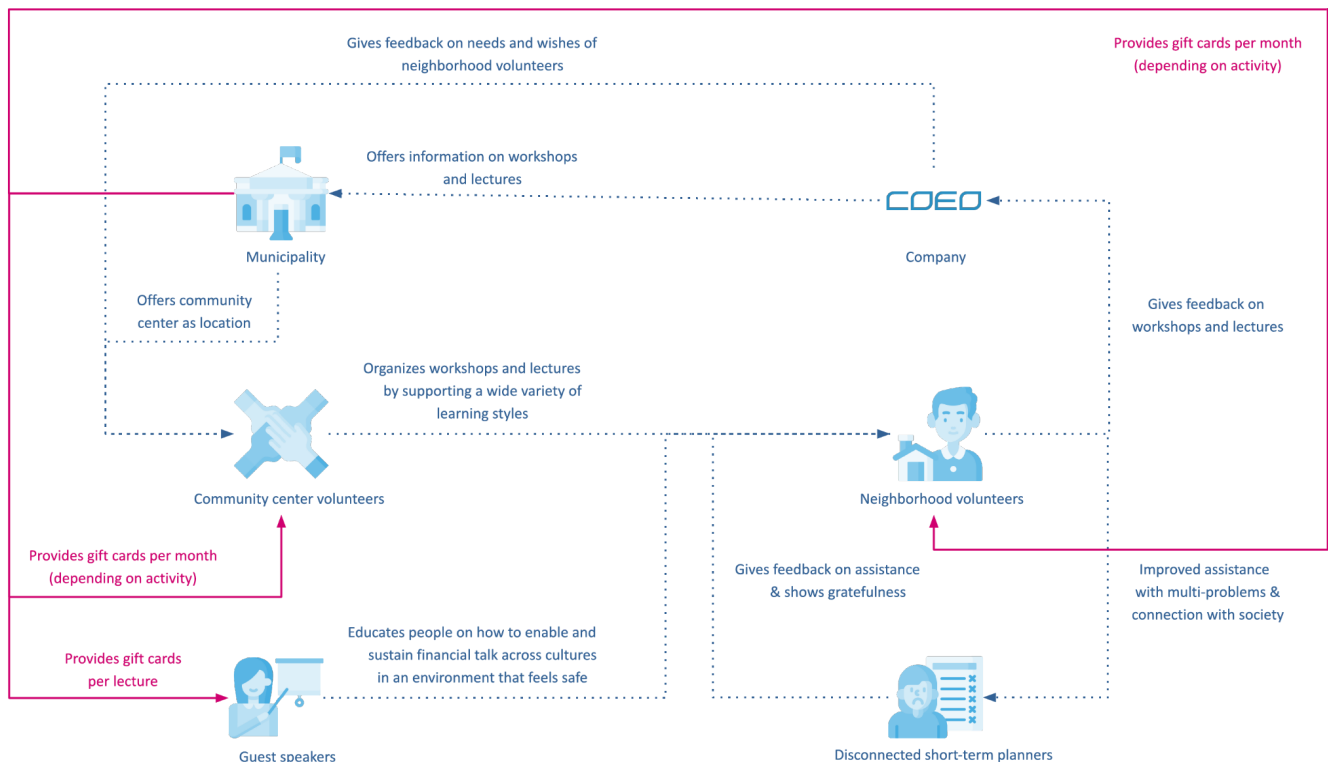


Figure 47: Value and economic flows in the culture education grounds concept.

In concept 2 as shown in figure 47, only the neighborhood volunteers and municipality are in direct contact with Coeo. These parties are willing to help improve the culture education grounds coming from their own longing for a connected neighborhood. Disconnected short-term planners deliver feedback through the neighborhood volunteers, who are in the circle's second degree of trust. This makes interactions go more smoothly. Compared to concept 1, Coeo's role is to still be involved with the culture education grounds but act more humbly in the background.

The decision to take on a humble role comes from the fact that Coeo is still seen by many disconnected debtors as "hungry money sharks" from the 3rd degree of trust. Instead of giving people the feeling that Coeo wants to help, Coeo as a representative can work repellant towards debtors instead. Requesting 2nd degree members to assist debtors seems more logical and effective in that regard.

In concept 3 as seen in figure 48, Coeo hands over the initial information and lets municipalities and neighbors organize the community culture days. Finance should not be the focus of these events, but instead the emphasis should be on connecting different cultures with one another. Coeo as a debt collection company is acting completely in the background.

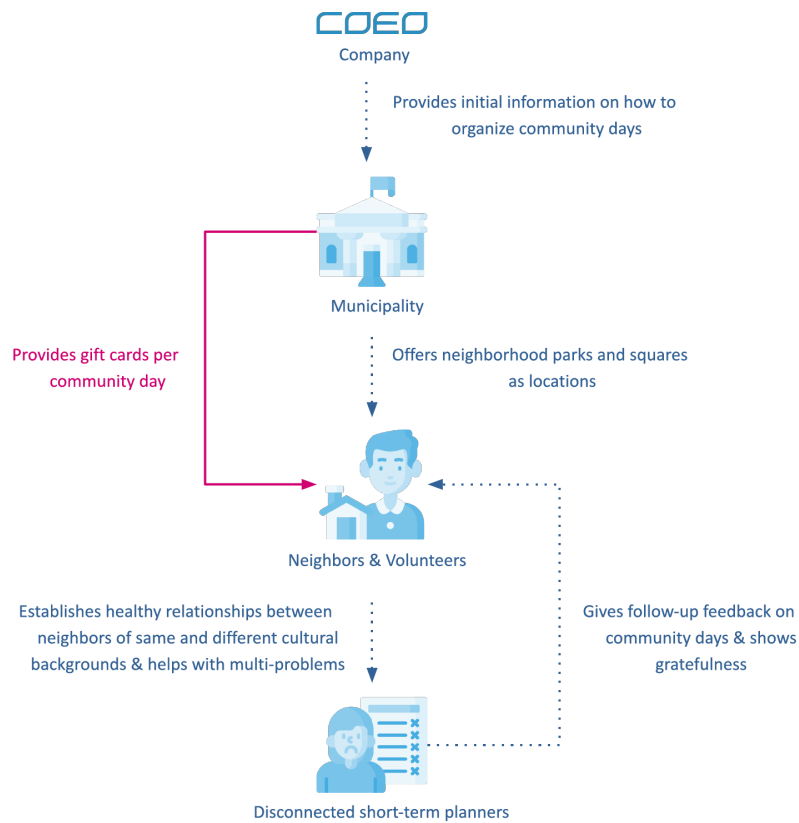


Figure 48: Value and economic flows in the community culture days concept.

6.4 Strategic roadmap for Coeo

Figure 49 visualizes the roadmap for implementing the strategy. It is split into three horizons starting from now until the year 2040. It includes trends and user values along each horizon. It is recommended to proceed in the following order to improve effectiveness and minimize risks:

1. Culture guidebook for Coeo employees;
2. Culture education grounds for informal debt relief volunteers;
3. Community culture days for disconnected short-term planners.

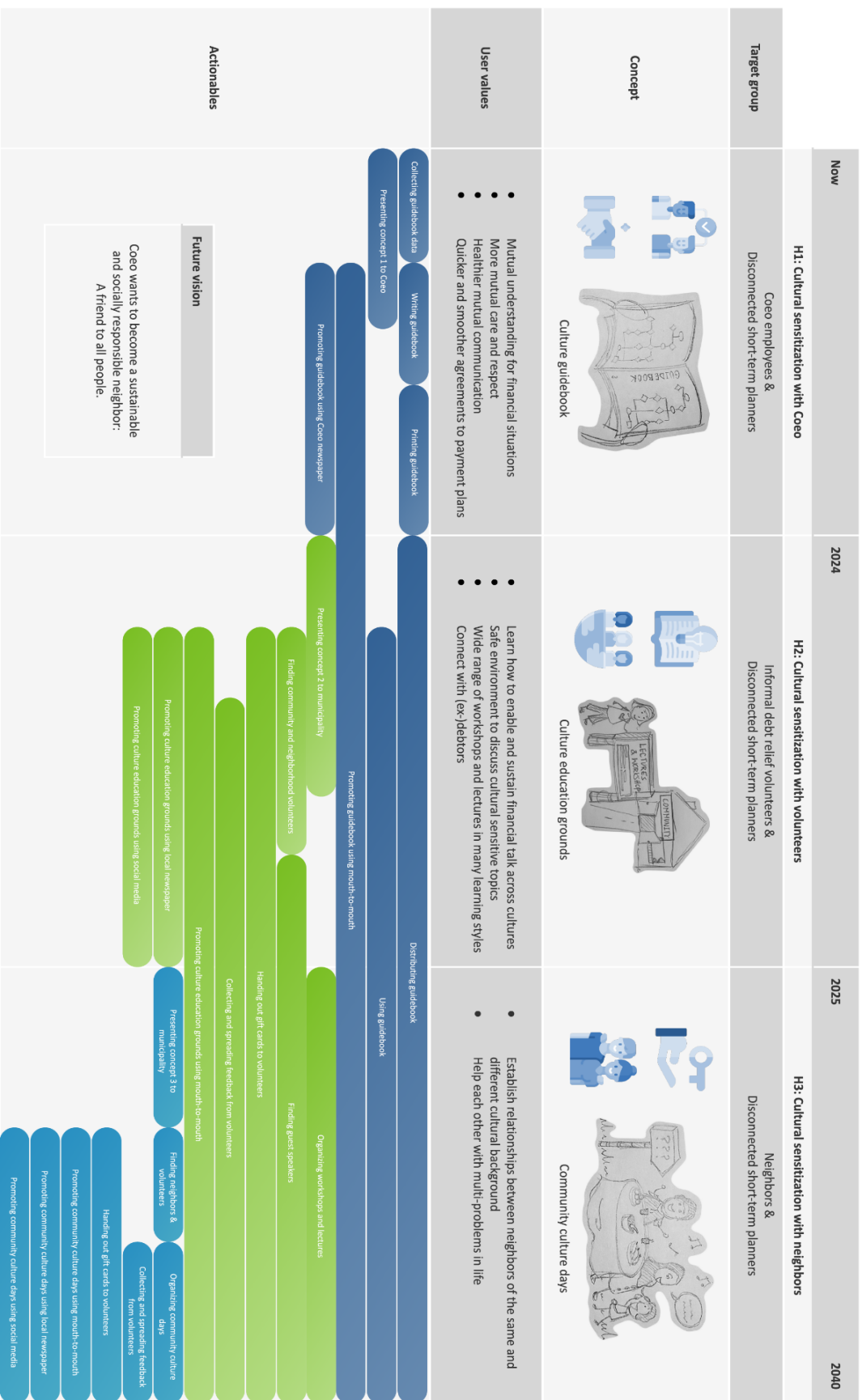


Figure 49: Strategic roadmap for Coeo until the year 2040.

Firstly, the culture guidebook is used in the controlled environment of the Coeo workplace. No collaborations with outside parties are required during the early stages, meaning that adjustments content-wise in the guidebook can be made with more flexibility and quicker. Coeo is still on the road to becoming a socially responsible debt collector, so testing the culture guidebook internally minimizes this new domain's risk drastically. It is also responsible to implement healthy changes within the company's own walls first, before expanding to other places.

Secondly, culture education grounds demand an effective collaboration between municipality, Coeo, volunteers and expert guests. They all want to help debtors from different cultural backgrounds feel more connected with society. Despite the shared goal, this is still a complex system that needs fine-tuning and mutual understanding from all parties involved.

Thirdly, community culture days are designed by the community, for the community. Active participation from volunteers is therefore necessary. Noteworthy is that only the people who accept help, can be assisted. This is often only possible for members within the 2nd degree of trust.

Coeo needs to have garnered an adequate understanding of cultures, based on feedback from concepts 1 and 2. It needs to know how to protect the Coeo brand when handling sensitive domains. In addition, Coeo also needs to have a constant information supply where earlier concepts can be adjusted and constantly improved for the future. Only then, the company can become a sustainable and socially responsible neighbor: A friend to all people.

6.5 Checking and implementing company culture

Seven Coeo employees are shown an animation explaining chapter 6.4's strategic roadmap. Screenshots of this animated video can be found in Appendix M. This video is intended for internal use to check the compatibility of the concepts with Coeo's culture described earlier in chapters 3.1 until 3.4.

Employees specialized in HR (human resources), IT (information technology), digital experience design, law, operations and commercialization are interviewed following the guideline found in appendix N. Two out of six interviews were done through open-question conversation-like video calling, while four out of six were in person. They have not had access to the detailed concepts in sections 5.4 and 5.5. Interviewee answers were written down as keywords during the conversations and transcribed in full afterwards. From these insights, eight clusters are formed as seen below:

Table 16: Clusters and insights based on strategic roadmap animation video.

Cluster	Insights	Author note
A different target group seems more interesting for Coeo	The prevalence of fraudulent cases in the Netherlands is doubted, as well as the profitability that a slight increase in the churn-rate will deliver for a target group this	I believe that doing something ethical right needs to be judged in effectiveness rather than in numbers.

	small in size; • The importance of teaching self-reliance over dependency is stressed; • The focus on people from different cultural backgrounds outside the Randstad is deemed more meaningful, because they are the people that lack a support system to learn from. ○ Within Coeo, there are different opinions regarding this topic. The majority of Coeo's debtors reside within the Randstad, therefore it remains a meaningful area to research. This area happens to have many different cultures, although much information is known already about immigrant cultures.	
Demand from Coeo employees to opt for a human-first approach in debt collection	• The idea that all Coeo employees need to be competent in helping vulnerable individuals is favored; • There is much enthusiasm from employees to aid those in need, emphasizing the effectiveness of cultural awareness and sympathy within the company; • A strong preference for a socially responsible and culturally aware approach in debt collection rather than relying solely on chatbots.	I agree, but as a commercial company finances need to be taken into consideration. Municipalities who are there for the people, also pay a lot of attention to cost reduction and optimization.
Strong divergence from Coeo's existing business model	• While acknowledging the delicate balance between earning money from individuals in debt and wanting to assist them, interviewees are skeptical about concepts 2 and 3's feasibility when comparing to Coeo's current business model; • Some employees are hesitant when it comes to Coeo reconnecting people, as they are a	Business models are supposed to adapt throughout the years. That is why small steps are taken to also test the responses of Randstad citizens.

	commercial company. Being socially responsible and making profit at the same time can be difficult to combine; • Dutch citizens have a negative perception of debt collection companies already, which might lead to reluctance in engaging with culture education grounds or community culture days.	
Concerns about involving culture in the context of debt collection	• An nuanced approach is needed when dealing with cultures' complexities; • Some employees debate the terminology "toxic" used to describe the Dutch financial climate as incorrect, as "disadvantaged" seems more fitting (because of language barriers for example); • There are concerns about the potential generalization the culture guidebook can bring, giving debtors no room to speak; • There is an emphasis on collaborating with municipalities to help debtors, as this is a shared value by Coeo and municipalities.	Culture is very sensitive and I do not think there will ever be a concept that satisfies everyone and will be accepted by everyone. It is a risk for Coeo to present themselves as a friendly neighbor, as not everyone will perceive them as one. Timing, effort and a pinch of luck will tell.
More clarification needed on investment and returns	• The municipality of Rotterdam, which is an organization for the people, is cited as an example of cost-effectiveness as its digital question desk has been optimized to close physical desks to save on costs; • Concepts need to be evolved over time by exchanging knowledge between Coeo and municipalities gained by organizing culture education grounds and community culture days; • There is strategic value in collecting debt empathically. It can be seen as a way to differentiate Coeo from competitors, through the concept of "churn", where pleasant payment experiences	I agree that presenting numbers or the ROI (return on investment) will make it easier for the Coeo board to judge the attractiveness of the roadmap. These are facts that need further research.

	invite buyers to return to Coeo's clients (for example: Klarna).	
Crossing language barriers is viewed as important by employees	• Coeo employees suggest that the concepts should tackle misunderstandings caused by language barriers. An example would be by using a chatbot that translates in real-time, aligning with Coeo's current focus on this aspect.	Language barriers will stay a relevant problem and perhaps a real-time translation machine is the answer to decreasing miscommunication caused by language. It is a way to assist humans in where we are lacking.
A positive image makeover for Coeo can counter negative perceptions	• Coeo seems like a company that would embrace out-of-the-box thinking as a way to differentiate themselves from competitors; • Having news outlets publish that Coeo is using cultural sensitive guidebooks would give the company a new look.	By interacting with debtors as a socially responsible friendly neighbor, they are more likely to repurchase from Coeo's clients (business owners). Providing a higher churn-rate than competitors makes Coeo more attractive. It is a way for Coeo to differentiate themselves from competitors.
Debt relief is only meaningful when debtors and volunteers are willing	• The unknown can be viewed as dangerous and people might need time to adapt to new concepts, before they are willing to accept help; • The potential of community culture days for fostering cultural exchange and appreciation is seen. Employees would appreciate working on related projects, as they believe that it will be beneficial for debtors and Coeo, either financially or ethically.	During debt relief, debtors need to put themselves out there by sharing their deepest secrets perhaps. They must trust volunteers enough that they will not be taken advantage of. This is a risk that people need to take in order to receive effective help.

At this moment, the company is more money-focused, compared to the strategy roadmap, which presents a more human-focused approach. This results in a discussion with employees whether or not this shift needs to be made by a commercial debt collection company, such as Coeo. Most employees are in the middle of wanting to help debtors more from an ethical point of view, but not knowing how to make it commercially sustainable.

Not only is the strategy's business model very different from the one now as explained in chapter 3.3, the image that debtors currently have for Coeo is also far off. In addition, they have not had access to the detailed concepts in sections 5.4 and 5.5 as mentioned earlier. Therefore, this tremendous shift is described as risky and perhaps unrealistic by interviewees.

Not only the Coeo board needs to be convinced of this strategy roadmap, but also the working employees, making the business possible. More clarification is needed on investments and returns and concerns need to be diminished about involving culture in the context of debt collection, before further steps can be taken.

6.6 Low threshold actionables for Coeo

This section will present actionables that Coeo can undertake as of now, as seen in table 17. These come from interview insights achieved in section 5.5 in combination with ideas generated together with the supervisory team. Ideas were generated through online discussions in a conversation-like setting. These low threshold actionables are recommended to be implemented in the strategy roadmap for 2040.

Table 17: Low hanging fruits for the three strategic roadmap concepts.

Concept	Low hanging fruits
Culture guidebook	• Video calling over voice calling only, because by showing the employee's face, the conversation becomes more personal already. The most respectful to both parties would be by having the debtor also turn on his/her camera, but this might be considered too forceful or intrusive; • Home visits over online calling, because by putting in more effort to reach these people, they might be more willing to return the favor. Coeo needs to be careful that it might feel like debtors' privacy has been violated; • Culture sensitivity lectures/workshops at Coeo office, because Coeo employees can start learning about different cultures as of today from personal experiences of people with a different cultural background. It would be a waste of time to wait for the culture guidebook to be distributed; • Diversity in phone call employees to understand more perspectives and to speak in more languages (already in place, Coeo is recommended to maintain this); • Providing real-time accurate translations while communicating with debtors, so miscommunication can be lessened. This can be done using an AI-bot.
Culture education grounds	• Distributing brochures instead of organizing complex workshops, because starting with one learning technique that is easier to implement is already helping a part of the curious volunteers. The brochures can be for explaining new perspectives with personal debtor quotes, in similar steps like the culture guidebook;

	● Inviting volunteers to the Coeo office to learn about debt collection, because many volunteers have not been in the direct shoes of debtors, making it harder for them to understand debtors' perspectives. In this way, the learning grounds are not dependent on the municipality. ○ This is an analogy to the European Heritage Days, where dozens of cultural-historical buildings become accessible for everyone for free. Outside of these days, the buildings are not open for regular visitors.
Community culture days	● Coeo can start immediately with contacting municipalities and informal debt relief organizations, to explain the goal of improving the Dutch financial climate for people with a different cultural background. This invites organizations to start thinking and perhaps set Coeo up with existing (debtor) projects.

6.7 Key insights and further research

In this section, the final key insights of this chapter will be presented. The insights are as follow:

- Concepts 1, 2 and 3 are combined into one design strategy for Coeo to implement starting now up until the year 2040. The timespan of 17 years was chosen to introduce the shift slowly and comfortably, especially for disconnected short-term planners who can perceive unknown situations as threats easier;
- Before the introduction of the culture guidebook (concept 1), Coeo employee interactions through the phone are tense and misunderstandings may occur. After introduction of the culture guidebook, employees are able to identify the debtor, understand the debtor and feel understood by the debtor. Mutual communication becomes healthier and settling for a payment plan agreement becomes smoother and quicker for parties involved;
- Before the introduction of culture education grounds (concept 2), motivated volunteers do not feel confident enough to start helping debtors. That is why in the after scenario, the culture education grounds serve as a basis for learning about different cultures and finance through a wide variety of learning styles available;
- Before the introduction of community culture days (concept 3), disconnected short-term planners were in this constant loop of getting declined everywhere they go. Even in the rare moments they get reminded of a familiar culture, they are faced with disappointment. After the introduction of community culture days, the sharing and engagement with different cultures has become a cozy neighborhood activity for the whole community;
- The three concepts in the strategy can be viewed as successful by the fact that they fulfill user desires;
- How every stakeholder benefits from the strategy differs per concept:
 - In concept 1, the culture guidebook helps disconnected short-term planners within its own walls by improving employee interactions during in- and outbound calls. Limited stakeholders are involved, making the implementation of adjustments more

- flexible and quicker. It is responsible to make healthy changes within own company's walls first, before reaching out to other places;
- In concept 2, culture education grounds focus on making informal debt relief volunteers feel more competent and connected to voluntary work. Just as debtors, informal debt relief volunteers have their own lifestyles. A wide variety of learning styles can support these different needs and wishes;
 - In concept 3, community culture days act as an approachable and easy to access meeting place for disconnected short-term planners, to feel connected again with the neighborhood. It is meant to stimulate the establishment of healthy relationships between neighbors of the same and different cultural backgrounds, so they can help each other out with multi-problems in life.
 - The strategic roadmap describes the order of operation for implementing the three concepts, along with the target group, trends and user values during each of the three horizons;
 - The compatibility of the concepts was checked using an animation video, showing the strategic roadmap. Afterwards seven Coeo employees were interviewed. The insights are as follow:
 - A different target group seems more interesting for Coeo;
 - Demand from Coeo employees to opt for a human-first approach in debt collection;
 - Strong divergence from Coeo's existing business model;
 - Concerns about involving culture in the context of debt collection;
 - More clarification needed on investment and returns;
 - Crossing language barriers is viewed as important by employees;
 - A positive image makeover for Coeo can counter negative perceptions;
 - Debt relief is only meaningful when debtors and volunteers are willing.
 - Low threshold actionables for the concepts compliment Coeo's role of becoming a sustainable and socially responsible neighbor: A friend to all people, as these are low hanging fruits that can be executed as quickly as possible, due to their flexibility and independence from outside parties.

7. Recommendations for Coeo

After the report, there is still a long road to go for reaching a financial climate that is completely healthy and non-toxic for people with a different cultural background in the Randstad. This chapter will highlight topics that need to be taken care of by Coeo when considering future innovations.

7.1 Never stop learning trends and context

Trends play a significant role in the healthiness of the Dutch financial climate for people with a different cultural background in the Randstad. New trends will appear along with existing ones and these will evolve constantly, making it important for Coeo to never stop learning and adapt.

Multiple trends together can shape the context around a debtor. It is important for Coeo to dive deeper into debtor's lives by understanding that the reason why debtors cannot pay is often a combination of multi-problems all happening simultaneously in their lives. Factors such as demography, economy, social-culture, technology, ecology and politics need to be taken into consideration also after the project, when doing further research by Coeo.

7.2 Debtor as a person is more than only cultural background

During the project, great emphasis was placed on the cultural background of debtors to find out what their pain points are in the debt collection trajectory. However, an individual's habits and views on the world are not purely culture specific. A Coeo employee stresses that people with a non-migration cultural background can also feel disconnected from society for example. Every person is unique, due to a combination of their upbringing, (cultural) background and personal experiences.

It is recommended to still research about commonalities found in specific cultures, but not limit oneself to understanding culture only. In this way, findings will not be based on mere stereotypes, but instead they will be richer and more meaningful for future designs. Because this project was so culture-focused, more research can be done in the fields of:

- How upbringing influences debtor decision making and habits;
- How personal experiences influence debtor decision making and habits.

7.3 Interview more people in the context around debt collection

When trying to understand debt collection and culture specifically, a deep dive into its rituals and values is recommended. These territories can only be reached by asking follow-up questions when discussing a culture's symbols and heroes. Even during the last interview, more knowledge came up that I as the interviewer was yet unaware of. For example, a Coeo employee argues that it is still unclear who the volunteers are and what the context looks like around these people. Therefore, it is recommended to increase the amount of qualitative interviews done in this project.

For this project, I was able to interview:

- Three community center volunteers;
- One informal debt relief volunteer;



- Eight citizens from one of the five migration backgrounds;
- One future volunteer with a Dutch cultural background;
- One Dutch citizen of Moroccan descent;
- One Dutch citizen of Turkish descent.

7.4 Expanding the culture guidebook

The culture guidebook at this moment is for disconnected short-term planners only, but the other three types of debtors experience different cultural barriers that need more research and understanding.

The effect of the culture guidebook is to sensitize Coeo employees in understanding perspectives that are different from their own, so agreeing to payment plans can be done in the healthiest and smoothest ways possible. Another Coeo employee explains that in IT, he is thinking a lot about what exactly they can implement from a back-end perspective. This was unclear yet from the concepts. There is never an end to optimizing these interactions, but every step in the right direction is a step closer to reaching a healthy financial climate.

7.5 Designing for volunteers in the broader context

With the introduction of culture education grounds, community centers now have an additional purpose. Instead of designing for disconnected short-term planners only, culture education grounds satisfy volunteers by providing them with a personal solution to how they want to learn. It is a design made especially for them.

The feedback given by informal debt relief volunteers needs to be taken seriously as well, so they can learn more effectively and efficiently. For future innovations, it is important to make sure that their satisfaction within the financial climate is high too. This corresponds to what was mentioned earlier about designing for a broader context and not limiting oneself to the debtor.

However, Coeo employees find it vague what kind of lectures are given at culture education grounds and who is responsible for finding these volunteers. This needs further research and clarification.

7.6 Maintaining the quality of community culture days

Community culture days are organized by the community, for the community: Coeo is not interfering. However, this means that it becomes much harder to promise a similar result when comparing different neighborhoods. The neighbors as individuals are different, so the amount of effort they put in and the quality can vary. Coeo employees have responded to be unsure about the effectiveness of these culture days.

Therefore, Coeo needs to find an effective method to measure and maintain a standard effectiveness across community days organized in different neighborhoods. It is important to still act from the background, so disconnected short-term planners will not find Coeo to be too forceful.

7.7 Positive stimulus can be explored more

In concepts 2 and 3, the positive stimuli for volunteers can be explored more. Often, informal debt relief volunteers and neighbors already have the autonomy, competence and connection to help people, so a more effective and efficient stimulus certainly exists. Municipalities have budgets available to spend on gift cards, but maybe they would rather save this for other opportunities instead.

Inspiration can be taken from Muzus (2023)'s project called "Gün", which accompanies neighbors to create a collective fund and give it away to one lucky neighbor, so he or she is able to make one big purchase. The feeling of happiness and being supported by the community makes the neighbor feel connected again.



8. Reflection on design process and outcome

With this project, I have challenged myself to step out of my comfort zone. Setting up a project independently without the help of other students felt like entering uncharted waters, with a safety net that is smaller and thinner than before. As mentioned in the preface, I am very grateful for my supervisory team for guiding me throughout the design process.

My role as a designer was to gather meaningful insights from different cultural perspectives and to use my academic thinking skills to sort and organize these ideas into a culturally appropriate future strategy for Coeo.

At the start of the project, the plan was to use the Brand Driven Innovation approach to establish a healthy financial climate for people in debt with a different cultural background in Randstad. Brand Driven Innovation combines qualities and contextual attributes to deliver a radical, meaningful and sustainable innovation. The four stages deliver a better understanding of which customers cannot be satisfied and which new technologies cannot be adopted. Studying the brand from inside-out shows that not everything an organization does, knows, wants or is capable of is relevant for its customers. In Brand Driven Innovation, “process” describes the activities necessary for innovative change (how to do it), while “content” acts as the steering wheel of which direction to go. I expected this approach to be helpful in a complex ethnic mosaic.

However, during the project, I noticed that I often branched out to new topics that sparked my interest. Because of this, I was zooming in and out many times during the project. This had left me feeling lost at times, not quite knowing the direction I was going with the project. I also got this as coaching feedback quite often.

For reporting the project, I decided to use the Double Diamond method to make the design process easier to understand for the reader. This is a method used quite often by other Strategic Product Design students. In reality, the design process was much more complex than a single double diamond. I would rather describe it as a plate of spaghetti: Strands overlapping and tunneling each other, presented on a plate, which is the project scope.

The constant supply of information made me feel like there was no end to it. Cultural sensitivity is in fact a complex topic, but I was not prepared for this. I found myself always wanting to reach a certain milestone before coaching sessions, so I was trying to make hundreds of miles in maybe too optimistic time frames. This was very stressful and resulted in coaching sessions being more chaotic than I wished for. I should have taken more time in preparing the meetings, instead of pushing out new content.

The opportunity to transform Coeo into a socially responsible debt collector comes from the company's values and forms the basis to the design strategy. However, reaching out to informal debt relief volunteers and neighbors can be seen as radical to the board, making the whole idea



somewhat difficult to grasp. That is why section 6.5 was added to test the strategy's feasibility and viability with Coeo employees on Coeo's company culture.

When reflecting on the outcome, I can say that the final strategy is quite extensive. It tackles the cultural barriers of disconnected short-term planners at three different touchpoints. Each concept also takes into consideration the desires of the stakeholders. It fits the future vision of presenting Coeo as a friendly neighbor instead of a hungry money shark.

However, I think the actual effectiveness of the concepts can only be measured after real-life implementation. Adjustments will certainly have to be made, as the number of interviews was quite low to represent such a large demography.

The three concepts only focus on Coeo employees, informal debt volunteers and disconnected short-term planners, meaning that many important stakeholders are not participating actively. This is a pity, as they all have their needs and wishes that might be in accordance with Coeo's goal(s). There are many ways to establish a healthy financial climate and maybe concepts 4 and later can be in collaboration with these stakeholders.



9. Appendices

A. Socio-cultural dimensions and examples

Dimensions	Examples
Hierarchy is about how power is divided within a group and to what extent power is accepted.	• Different societies demonstrate the significance of hierarchy through various means, such as creating statues of their revered figures, adorning themselves in elaborately designed attire, or driving luxurious vehicles. • Products mediate these hierarchies. For example, a square table provides the possibility for someone to sit at the head, whereas a round table does not.
Identification refers to the preferred extent of individual freedom, compared to the tightness experienced in a collective setting.	• Questions that arise are: Do we prioritize our own viewpoints over those of the group? What do we owe our group members? • As a designer, you need to strategize around conflicting values.
Time is perceived differently across cultures. Some cultures view time linearly, while others approach it polychronically.	• Some cultures take pride in their pasts and refer to their history and traditions via practices. • Others prefer to focus on the future, especially if they do not have an illustrious historical background to celebrate or share.
Aim is about focusing on caring for each other or on achieving success. Groups can be distinguished by the dominant values they seek to live by.	• If you take sports and games as examples, many of them focus on achievement, such as: tennis, soccer and the phone game “Angry Birds”. • There are also sports and games that focus on social learning, interaction and fun, such as: Pictionary and Twister.
Gender roles are strictly divided in some cultures, with specific expectations for how men and women should behave.	• These distinctions are the most prominent in clothing, for example: Men wear ties, women do not. The older a product category is, the more gender-specific the traditional designs are. • In gender-sensitive cultures, it’s crucial to be careful when selecting facilitators and participants when designing sessions and materials.
Personal space is perceived differently per culture. This is	• In densely populated regions, individuals learn to live with less personal space than those in low-density areas.



dependent on population density.	• In “diffused cultures”, private and professional lives are closely linked, whereas in “specific cultures” people tend to separate different facets of their lives into different compartments.
Attitude refers to attaching more importance to a life with duties and rules, versus being more indulgent.	• Attitudes leaning to “duty” avoid uncertainty and prefer to have clear rules to follow, whereas “fun” prefers ambiguity and enjoys spontaneity. • Products with a “duty” orientation tend to be more serious and strict in telling us how they “want to be used”. Their scripts tell us exactly what we should not do.
Expression relates to the style of interactions, to be objective and detached, or emotionally expressive.	• In certain social circles, people believe that controlling emotions is more efficient, but in others not expressing yourself is perceived as unnatural and cold. • Their concern stems from a fear of “losing face” in the presence of their group members.
Truth distinguishes high and low context cultures from each other. People acknowledge the existence of more than one reality.	• High-context means that the truth of what is said depends highly on the situation: the moment in time, the people involved, the event and other contextual factors. • Those familiar with low-context communication tend to interpret what has been said, or in another way communicated, more as an absolute truth or statement, regardless of the specific moment and situation.

B. Interview guide for community center “De Fluiter”

General	• Could you introduce yourself? • Could you describe what kind of work you do here at the community center? a. What is your opinion about this community center?
Letters from municipality	• Have you ever received a formal letter from the municipality? a. What are the aspects you pay attention to, to verify its validity? b. What is your opinion on your contact with the municipality? c. Is there something you would like to change? • What is your preferred language to receive formal letters? a. Have you ever received a letter that was confusing to you, because of for example the vocabulary or the layout?
Communication with debt collectors	• Have you ever received a formal letter from the debt collection? a. What are the aspects you pay attention to, to verify its validity? b. Could you share your experience with debt collection? • If there is a phone number and an email address, what option would you prefer?

	a. What is the reason?
Creating a healthier financial climate	- Do you think debtors would be interested in a safe financial environment created by the municipality in collaboration with a well-known debt collection company, either online or offline, where debtors can share their personal situations with each other, to not feel alone? - Do you think this would be valuable for you? - Do you think this would be valuable for others?

C. Interview answers of community center “De Fluiter”

Volunteer 1 (Female, Dutch background)	Volunteer 2 (Female, Curaçaoan background)	Volunteer 3 (Female, Dutch background)
General: 47-years old mom of five children; - Volunteers twice a week at the community center; - Appreciates the homework support that the community center offers and the emphasis that is put on helping primary schoolers make the bridge to middle school successfully; - Mentions that children should be more careful when posting personal information online, as it is out of their control the moment it becomes digital.	General: 57-years old mom of three children; - Lost her job as secretarial assistant during financial crisis; - Did not want to sit at home, so she started volunteering at the community center 8 years ago.	General: - Used to help at community center in Rotterdam, but got asked if she wanted to help in Capelle aan den IJssel instead; - Wishes to see more mixed activities for children together with grandparents.
Letters from municipality: - Prefers Dutch, can speak English; - Has no problems understanding official letters from the municipality; - Always checks for the legitimacy of letters by checking the sender and the document number, because she is aware that there are fakes being	Letters from municipality: - Prefers Papiamentu, speaks Dutch; - Uses Google for words that she does not understand; - Receiving letters in Papiamentu would be helpful for her mom, but for her it is not necessary; - Quickly scans content of letter and then decides if	Letters from municipality: - Prefers Dutch, can speak English; - Does not worry about fake letters; - Was mistreated by the municipality of Capelle aan den IJssel in the past; - Has filed a complaint that has been going on for 1 year already; - Does not feel that

spread recently. ● If the sent date is off, it either means the letter is fake or the letter was lost in transit. ● Feels confident in being able to distinguish fake letters from real ones, and therefore she would not change anything about her contact with the municipality.	she needs to take action immediately or not;	her complaint has been processed and/or the municipality is changing anything; ● Complaints office has taken her very seriously;
Communication with debt collectors: ● Paid off debt successfully; ● Knows that debt collectors are “just doing their work”, but their way of communication is very harsh; ● Feels like empathy was lacking back when she was talking to debt collectors; ● Prefers calling directly, because a real person can provide her with an instant answer instead of having to wait; ● Receiving payment arrangements through email worked well for her; ● Feels like debt collectors did not understand that she simply did not have the money to pay;	Communication with debt collectors: ● Once paid an extra 5 Euros to dental clinic, but instead of getting that money back, she was contacted by a collection company to wrongly pay an additional 5 Euros on top; ● Was sent from pillar to post, therefore it was not a good experience for her; ● Knows that different collection agencies treat debtors differently.	Communication with debt collectors: ● Had contact with collectors in her student days and was treated by them fairly; ● Handled off her settlements accordingly; ● Knows people who have had bad experiences with debt collection companies.
Creating a healthier financial climate: ● No need to meet people who are going through the same, because she will put herself in someone else’s shoes too quickly, which will make her worry about others too much; ● She wants to help others personally, but not in a group setting;		Creating a healthier financial climate: ● Believes that people who have no money should not be given an additional fine to pay; ● Believes that every person has his/her own reason for not paying immediately and that every

- She argues that debt comes with a lot of shame, so the first step to helping debtors is to convince them that there is nothing to be ashamed of and that it can happen to anyone;
- She says that it is important to provide debtors with solutions, especially if debtors have had bad experiences with fierce collectors on the phone before;
- There is a great need for more trust in debt collection, coming from both the debtor's and the collector's sides.

- reason is valid;
- Argues that the debtor's personal situation should be taken into consideration especially early in the debt trajectory;
 - Comments that debtors have many problems on their minds.

D. Interview guide with Budgetmaatjes 010's coordinator

General	• Could you introduce yourself? • What motivates you to be a Budgetmaatje? a. How do you stay motivated?
Informal debt relief across cultures	• My research is about understanding people with a different cultural background and how they manage their finances. Do you notice that different cultures handle money differently? a. What kind of differences do you notice? b. Why do you think there are differences? c. How do you handle these differences?
Buddy matching	• How does an intake conversation proceed? a. What factors are taken into account in this intake conversation? • How is the match with a budget buddy made? a. Have there ever been mismatches? b. How is this resolved? c. Can mismatches be prevented? d. How do you think mismatches can be prevented? • What happens if someone does not adhere to the agreements?
Training	• What does the basic training look like to become a budget buddy? a. Do you think such basic training is sufficient? b. What would you like to change about the current debt relief system? c. Why?

E. Culture Map's dimensions and examples

Dimensions	Examples
Communicating refers to the extent of unspoken social cues, because as a token of respect people should be considerate of others around automatically, and not wait for directions.	• Low-context countries may perceive high-context communicators to be secretive, lacking transparency, or unable to communicate effectively; • High-context countries may perceive low-context communicators to be inappropriately stating the obvious, condescending and patronizing.
Evaluating hints to the extent of downgraders and upgraders people use while communicating. People may downplay or exaggerate words depending on the outcome they wish for:	• British use downgraders resulting in confusion for listeners from another culture; • One rule for working with cultures that are more direct than your culture on the evaluating scale is: Do not try to be like them. It is quite possible to be too direct, even for countries farthest to the direct side; • The sophisticated global manager learns to adapt his/her behavior a little, to be perceived as equally polite in Amsterdam, Jakarta, Moscow or Paris.
Persuading indicates the order in which a concept must be explained in order to convince people from that culture. It can lean to either principles-first or applications-first.	• Application-first thinkers prefer receiving practical examples up front in order to be persuaded. People might lose interest if it is done the other way around; • Principle-first thinkers would like to understand the basis of the framework before they can move to the application. In Spain for example, children are taught that every situation is unique and therefore no predictions can be made what will happen in another scenario; • The best strategy when working with a multicultural group is to cycle back and forth between theoretical and practical examples in order to convince members.
Leading specifies the power distance in which less powerful members in a team accept and expect that power is distributed unequally. It also depicts how much respect or deference is shown to an authority figure within an organization.	• In an egalitarian organization, one may find it weird when others treat him/her as a king by never defying opinions and asking for constant approval. Often this feels like people are reluctant to take initiative too, leaving an abundant amount of work to the leader; • In an hierarchical organization, when not enough boss-power is shown, people may view one as weak and ineffective, or not knowing how to lead. Giving up a corner office on the top floor, may even signal that the team is of no importance.

Deciding is about the order in which changes are implemented. Decisions can be made either consensual or top-down in an organization:	• The consensual way is by making decisions in groups through unanimous agreement; • The top-down way is by appointing individuals in power to make decisions for the team; • In the Japanese Ringi system, low-level managers come to a consensus before presenting it to high-level managers. The end result is that responsibility is spread among many individuals rather than being concentrated with one.
Trusting refers to the depth of a relationship before work can be done effectively. There needs to be a sense of mutual respect and comfort, before people can forgive any cultural mishaps.	• In peach cultures, people tend to come off strong by being “soft” to people they have just met. But after a while, the hard shell of the pit is exposed, where the peach protects itself. In these cultures, friendliness does not equal friendship; • In coconut cultures, people tend to be more closed off to people they have just met. They start off cool and it takes a while to get through the initial hard shell, but as this shell gets broken, a warmer and friendlier side will show. These types of relationships tend to last longer.
Disagreeing refers on one axis to the comfort or discomfort one feels when handling human confrontation, and on the other axis the amount of emotion one chooses to express or hide.	• For cultures that are emotionally expressive, it is difficult to hide how people feel. So for example: When the boss considers skipping a meeting, seniors may show discomfort disagreeing with the boss.
Scheduling refers to following a sequential fashion when handling tasks, versus a fluid manner in which the road to the outcome is insignificant as long as the outcome is the same.	• In linear-time, project steps are approached in sequence, which means that one task needs to be completed before beginning the next one: One task at a time without interruptions. Emphasis is on promptness and good organization over flexibility; • In flexible time, project steps are approached dynamically: Changing tasks as opportunities arise. Many things are dealt with at once and interruptions are generally accepted. In this style of working, adaptability and flexibility are valued over organization.

F. Interview guide for Dutch citizens from five biggest migration backgrounds

1. Can you introduce yourself?
2. How would you describe your own cultural identity?
 - a. What did the environment of your parents look like, while they were growing up?
3. Have you lived abroad in the past?
 - a. What are the differences between living in the Netherlands and abroad?
4. Were your parents born in the Netherlands?
 - a. What were the biggest problems for your family when they first encountered

- Dutch financial regulations and the Dutch financial system?
- b. What were the biggest problems for you when you first encountered Dutch financial regulations and the Dutch financial system?
5. How did you learn to manage money?
 - a. Do you notice differences with the people around you?
 6. Do you use tools to gain insight into your finances?
 - a. How does your approach to your finances differ from that of your parents?
 - b. What is your most pressing financial concern right now?
 7. If you go out to eat with friends, who will pay the bill?
 - a. Why do you think that?
 - b. Can you easily indicate that you do not have money to go out for dinner?
 - c. Do you borrow money from friends?
 - d. Do you borrow money from your family?
 8. Are you familiar with the collection process?
 - a. Have you had debts?
 - b. Can you explain what exactly happened?
 - c. How was your experience with debt?
 - d. How can the collection process be organized differently so that it is better suited to people with a different cultural background? For example, if your parents were not born in the Netherlands and have less knowledge about this process.
 9. How does debt affect your daily life?
 - a. Do you feel comfortable talking to family about money problems?
 10. Do you have financial responsibilities for family members?
 - a. Is the reason for this a feeling of taboo or shame?
 - b. And for your family?
 - c. Do you think children should give their parents money?
 - d. Do you think parents should give their children money?
 11. What kind of communication problems have you experienced with government organizations?
 - a. What makes communication about finances (such as collection letters or tax letters) pleasant or unpleasant?
 - b. How can someone make talking about your finances feel comfortable for you?
 12. What do you think of a government organization that can view all your finances?
 - a. To what extent do you trust government organizations with money advice?
 - b. What promises do they have to make to make you feel comfortable?

F. Personas based on human psychology and interdependent responsibility

Vertical axis	Feels independent and is not financially responsible for others versus feels supported and wants to support others financially.
Horizontal axis	Motivated extrinsically (by factors outside) to live sustainably versus motivated intrinsically (by themselves) to live sustainably.



G. Customer journeys of the four debtor types

Disconnected short-term planners

The first party that disconnected short-term planners, like Brahim come across are the product-service providers, such as Klarna. Earlier interactions with Klarna have put him in an irritated mood already, which converts to how Brahim's interactions with latter parties advance, such as Coeo on day 60. Brahim does not understand why Klarna and Coeo are so pushy towards him. He perceives the reminders as threats and is fleeing from them. He passive aggressively decides to ignore all collection reminders, to the point the case is handed over to the juridical court. Brahim thinks the extra fees are unjustified and therefore refuses to pay. He is fighting their decision.

	Amicable phase				Read/write learners
	Case for Klarna			Case for Coeo	Case for court, debt counselors or case closed
What day is it?	0	14	30	60	100
What are the customer's aims?	Customer wants to purchase a new smartwatch now. Due to a lack financial means, he chooses for Klarna's after-pay. He is curious to know where he signed up for.			Customer finds it absurd that Klarna has started to involve Coeo, so the reminder gets ignored again on purpose.	
What does the customer do?	Customer reads Klarna's payment instructions.	Customer reads Klarna's payment 1st payment reminder.	Customer reads Klarna's payment 2nd payment reminder.	Customer receives and reads that Coeo is taking over the case, and that payment is still necessary.	
From the customer's point of view, what works well?					
From the customer's point of view, what does not work well?				"Great you are using logos. At least I can recognize these." "I feel much more respected talking to a real person." "They know my physical address. Maybe they do know more about me..." "The moment I read Incasso, I deleted the email." "I wish they had more language options." "This SMS is not only auto generated, it is also very short and therefore low-effort."	
What emotions does the customer go through?	"My new smartwatch is coming in soon! It is time to dispose my old one." "The newest iPhone just got released. Let's use after-pay again, so I can get it now." "What do you mean I have to pay extra? Klarna is a big enough company. Why are they stealing from me?" 			"Unbelievable! They have the audacity to send my private data to a debt collector. If I move away, they cannot find me anyways," 	
				Customer finds out that it is much harder to leave the country with debt. He wants to flee the country, but his Dutch passport cannot be renewed. 	

Head in the sand debtors

Defne has accumulated multiple bills that need to be paid, but the financial means are missing. She ends up in freeze-mode. When Coeo contacts her instead of Klarna, she sees no other way-out than taking immediate action. Defne is fawning, because payment priority depends on how serious she perceives the reminders to be. After a while, Defne found some breathing space. Communication becomes effective and goes both ways. She is put in contact with debt counselors, so an appropriate solution can be found to get her financially stable again.

 What day is it?	Amicable phase						Read/write learners
	Case for Klarna			Case for Coeo			Case for court, debt counselors or case closed
	0	14	30	60	65	90	100
What are the customer's aims?	Customer wants to purchase baby strollers now. Due to a lack financial means, she chooses for Klarna's after-pay. She is curious to know where she signed up for.	Customer needs to pay for water costs too, so Klarna's reminder gets ignored on purpose.	Customer needs to pay for electricity costs too, so Klarna's reminder gets ignored again on purpose.	Customer understands that involving a debt collector, means it is becoming more serious. She wants to understand the consequences.	Customer contacts Coeo for a mutual agreement, because she does not want the fees to become even higher.	Customer misses out on Coeo's payment date, because another payment had higher priority.	Customer sees no way out of this debt cycle, and requests professional help.
What does the customer do?	Customer receives and reads Klarna's payment instructions.	Customer receives and reads Klarna's payment 1st payment reminder.	Customer receives and reads Klarna's payment 2nd payment reminder.	Customer reads that Coeo is taking over the case, and that a full payment is required.	Customer contacts Coeo's inbound team to set up payment plan.	Customer fails to pay. Customer is contacted again by outbound team.	Customer is put into contact with debt counselors, finances are controlled and case is closed.
From the customer's point of view, what works well?				"The caller showed understanding to my personal situation. I am really happy we came to an agreement that works for both of us."	"Only official institutions send physical letters these days... This one must be more important."		
From the customer's point of view, what does not work well?				"I don't got the time and patience to read such a long e-mail."	"I cannot pick up the phone while I am at work..."		
What emotions does the customer go through?	"My twins will love the baby strollers! And it is such a huge discount too."	"The last thing I want is running out of water... I know I don't have the money. I feel overwhelmed."	"I can't survive a day without electricity. Sending more reminders won't solve my money problems."	"Why don't they understand that if I could, I would have paid? Now they're charging me collection fees on top..."	"I have some breathing space again, because Coeo is letting me pay in 3 terms."	"Nope, I cannot do it. 3 terms is too short..."	"Some stress has been relieved from me, because I am not getting spammed with reminders anymore. In exchange, I gave away some of my freedom to the debt counselor, controlling my finances."

Supportive newcomers

Kabul does not have any interactions with Coeo, because Klarna's reminders convince him to take action. He does not see Klarna's reminders as threats, so he does not fight, flight, freeze or fawn. His curiosity triggers him to look for instructions on what to do, and he is very collaborative. His parents have taught him to not postpone payments any more than necessary.

	Amicable phase				Read/write learners	
	Case for Klarna				Case for Coeo	Case for court, debt counselors or case closed
What day is it?	0	14	20	25		
What are the customer's aims?	Customer wants to purchase a microphone to teach piano classes online. Due to a lack financial means, he chooses for Klarna's after-pay. He is curious to know where he signed up for.	Customer has not received his salary for teaching yet, so he needs more time to pay.	Customer has received his salary and is ready to pay Klarna now.	Customer pays Klarna.		
What does the customer do?	Customer reads Klarna's payment instructions.	Customer extends payment term with Klarna, free of charge.	Customer navigates through the app in search of the payment portal.	Customer pays Klarna.		
From the customer's point of view, what works well?						
From the customer's point of view, what does not work well?						
What emotions does the customer go through?	"I am buying a studio microphone so I can teach my piano classes online."	"I remember someone mentioning that the payment term can be extended... I should give them a call."	"I want to thanks Klarna for waiting on me. I am ready to pay now."	"Why is there only internet banking? It is much safer to go to a physical bank and let them handle it."		

Temporary money slumpers

Felicity is aware of unfulfilled payments. Nevertheless, she chooses to pay extra for some flexibility in her life. She freezes a bit, every time payment reminders come in. When the fees are too high for her comfort, she decides to respond to Coeo. Her comfort is based on how she was taught a good citizen should act. She sees no other option than cooperating. Together, the parties come to a mutual agreement. Felicity is satisfied and pretty understanding. She follows through on the payment dates and in this way, debt gets paid off steadily.

	Amicable phase							Read/write learners
	Case for Klarna				Case for Coeo			Case for court, debt counselors or case closed
What day is it?	0	14	20	25	60	65	90	
What are the customer's aims?	Customer wants to purchase a bike to save on public transport costs. Due to a lack financial means, she chooses for Klarna's after-pay. She is curious to know where she signed up for.				Customer understands that involving a debt collector, means it is becoming more serious. She wants to understand the consequences.			
What does the customer do?	Customer reads Klarna's payment instructions.	Customer needs to pay for her daughter's school supplies too, so Klarna's reminder gets ignored on purpose.	Customer has not found a steady job yet, so she needs more time to pay.	Customer still has not found a steady job yet, so she decides to postpone the payment again.	Customer contacts Coeo for a mutual agreement, because she does not want the fees to become even higher.	Customer follows through on payment dates, and in this way debt gets paid off.		
From the customer's point of view, what works well?	  				    			
From the customer's point of view, what does not work well?					"I am pretty comfortable using the digital space, so this is convenient to me." "I appreciate having an overview of which payments are more important than the other." "Online banking is very easy and secure."			
What emotions does the customer go through?	"I got the perfect idea to save on transportation in the long run. I will invest in a bike". "I don't want my daughter to experience my stress. Klarna, you got to wait." "I feel relieved that Klarna is letting me extend the payment term for free." "Nope, this job is not for me. I got to find something else. Klarna, you got to wait longer."				"Oh no, a real debt collector is stepping in now. I am a good citizen. I don't want the fees to go any higher." "Coeo has shown a lot of understanding to my situation. I'm happy that they let me pay in 3 terms." "I am satisfied with the product and with Klarna and Coeo's payment flexibility."			

H. Cultural barriers from interview insights with five migration backgrounds

The barriers marked in blue are the ones associated with disconnected short-term planners, and therefore discussed in detail within the report.

	Unexplained problems to Coeo, frequently present with people coming from a different cultural background:	The problems explained from the perspectives of vulnerable people:	Where it currently clashes between Coeo, people from a different cultural background, and external organizations:
	What cultural barriers can be identified in the target group “people in debt with a different cultural background in the Randstad”?	Why do these barriers exist?	How do these cultural barriers differ from how the Dutch experience them?
1.	There are cases, where people with a different cultural background, end up in serious debts rapidly after having to repay fraudulent cases they did.	These people live lavish lifestyles that are unrealistic, unsustainable and often illegal by profiting on other vulnerable people. These people opt for illegal businesses to gain fast and large sums of money that work in addicting ways. According to an interviewee with a Turkish cultural background, these people find it strange to pay tax over income coming from abroad.	People wrongly declare costs at insurance companies, to get services for free, because they think they will not get caught.
2.	Some people with a different cultural background have an unexplained hatred towards anything new and efficient.	Some people get influenced by bad experiences earlier on in life, which have shown that money can only be earned by working hard. They might live by the motto: Nothing in life is free.	A large sum of money got scammed out of them, because of illegal fraudulent businesses.

3.	There have been instances, where people with a different cultural background have chosen to deliberately postpone interactions with organizations they have experienced difficulties with in the past, or currently.	According to multiple interviews with people with an African-Islamic background, administrative work is more organized and structured, whereas these people might value adaptability and flexibility more. Both parties think their way is more "efficient". Interviewees with Turkish and Indonesian backgrounds have emphasized that people are not used to making administrative changes through the exchange of letters. They rather speak directly with a knowledgeable employee for instant feedback. For administrative work, these people prefer to go to physical stores without making an appointment beforehand.	It is possible that when people go to the city hall, they feel disrespected when having to wait for half an hour. A male interviewee with an Indonesian background, has mentioned that family members find it unprofessional that questions and/or permissions cannot be given immediately by the town's service center.
4.	There have been instances, where people with a different cultural background sign up for debt assistance, but end up ghosting the volunteers before paying off all debt.	An interviewee with a Turkish cultural background, has experienced people becoming more distant after they do not see any use in her anymore.	People might experience a mismatch with the volunteer, where he/she does not feel heard or understood, because of personality and/or culture clashes. Some cultures are quite opposing and/or different: German culture is straight-forward, efficient, information-flow and accuracy focused. Turkish people are much more open about their finances, than Dutch people.
5.	It has happened in the past, that people flee to another country when debt accumulates too much.	2nd generation immigrants do not feel completely at home, neither in the Netherlands nor in their parents' home country.	After frequent discriminatory experiences growing up, people feel disconnected, and therefore not responsible for direct surroundings.

6.	Every now and then, people with a different cultural background end up in unexpected and very high debt.	These people do not always realize the financial consequences of their negligence. A man with a Turkish cultural background, wanted to pay after coming back from vacation, while he had the funds already, so the fines kept stacking up wastefully.	The cost for paying late is much higher than in their parents' country.
7.	People from a different cultural background have said to (sometimes) not know what organizations expect from them.	According to research, low literacy and intelligence is much higher in groups E, F and G. An interviewee with a Turkish cultural background, is responsible for manually paying her family's monthly fees, because her mom does not understand the vocabulary used in physical letters.	In their parents' countries, people hear important information (f.e. renewing passport) from close people around. People assess the importance and emergency of administrative changes, based on the surrounding feedback. That is the type of communication Turkish people are familiar with. Turkish people are much more open about their finances, whereas the Dutch are more private.
8.	People from a different cultural background have mentioned to not always understand the order of operations needed, to solve their financial or personal multi-problems.	Not all people have a reliable support system to fall back on, when facing questions. This makes them feel overwhelmed.	One generation migrates to the Netherlands, while relatives are often left in the home country.

9.	There are cases in which people with a different cultural background, do not have back-up fundings ready to tackle unexpected costs. This results in them ending in debt sometimes, or having to borrow from friends/family/banks.	People like to invest in short-term plans only, in order to stay flexible. A reason can be that they do not consider themselves as permanent residents of The Netherlands.	According to an interviewee with a Surinamese cultural background, There are people who have the habit of only saving for a certain goal, and after they have made that purchase their balance is at 0 again. In the Netherlands, there are fewer community conveniences available at affordable prices (f.e. emergency washing streets).
10.	There are instances, where people change their behavior based on assumptions they have about certain cultures. This results in misunderstandings, especially if both parties mirror this type of decision making: They walk in opposite directions, barely missing out on each other.	Some people think too many steps in advance, trying too hard to be considerate, shooting themselves in the foot. Some people think they have figured out a culture's customs completely, which makes them leave out communication intentionally, because they think it is not valued and/or uncommon in that culture. This can backfire.	One of the interviewees with a Moroccan cultural background, has expressed that making an appointment with a relative to visit their home instead of doing it spontaneously, can come off as cold and distant. It is possible that the other party just wants to be considerate.
11.	Under certain circumstances, people know exactly what is creating debt, but they deliberately continue with it.	People with different cultural backgrounds sometimes find themselves in ethical dilemmas of either sacrificing their own financial well-being or disappointing their parents. According to a 1st generation interviewee from Germany, you need more money to afford basic necessities in the Netherlands, but you earn significantly less in comparison. In general, the younger generation feels responsible for the finances of the older generation.	Despite the stress that it evokes, there is a feeling of shame and/or taboo that feels out of character, ungrateful and disrespectful to speak out against. His Indonesian parents have taken care of him for years already. He does not want to burden them more.

12.	Some people with a different cultural background have indicated that they find it scary how organizations know their private information, such as exact purchase history and/or address.	People with a different cultural background have mentioned that they are often unaware of what personal data is known by whom, which makes them feel out of control. They might feel scared of how this data can be used against them, or against people they care about.	Organizations are allowed to share relevant information with others, as long as it is compatible with the purpose for which the data was collected. Companies are allowed to share personal information of late payers with municipalities, in case energy supplies will get discontinued.
13.	Close friends or relatives experience stress (uncertainty and accumulation of tasks) over debt that is not even theirs.	According to a second generation interviewee of Turkish origin, if you know your mom needs assistance, you cannot not help her, because she is family. According to a second generation interviewee of Turkish origin, her mom constantly reminds her how she should help her little sister too, because she is family.	An interviewee with a Turkish background explains that her little sister of 12 years old can speak Dutch fluently, but when the vocabulary is too difficult, she does not understand it anymore. The formality found in official letters goes hand in hand with complex vocabulary, which is difficult to understand for people who are used to colloquial Dutch only. An interviewee explains that in Turkey, it would be ideal to help your family out financially when you have a stable job. You move out when you get married, not when you turn 18 like in the Netherlands.

I. In- and outbound calls at Coeo call center

Debtors call Coeo, after they receive a payment reminder from the collection company. This is often after they have not successfully responded to the original company, they owe money to. Sometimes this is because they do not agree with the costs. Other times it is because they have not received the product or service. Coeo call center will think of solutions together with debtors.

Phone call	Inbound 1
Debtor type (according to author)	Disconnected short-term planner , because she is suspicious of the neighbors in her apartment taking her package. Therefore she does not want to pay.
Gender	Female
Content of call	• Debtor wants to make a payment arrangement with Coeo; • Coeo employee asks for case number, zip code and house number; • Debtor needs to pay €100.51. • Debtor's money is currently controlled by the government and can pay €20,- per month; • Debtor can pay the first installment next week; • Debtor finds another case number, but is not sure if it is the same one; • Debtor received one Evermore jacket, but has never received the second jacket; • Coeo employee helps to check what the product is and checks whether or not the debtor has had contact with the online shop; • Debtor says that she called a few times, but the company never picked up; • Debtor says the company is a fraud, because she found them through Facebook; • Debtor says the finds is scandalous that the company has never responded; • Debtor says that PostNL has delivered it to the building's main hall, but the whole flat has access to it, so now it is nowhere to be found; • Coeo employee asks if the debtor has any more questions; • Coeo employee registers payment arrangement with Coeo.
Observations during call	• Debtor sounded very annoyed; • Debtor is using a new email address, but this one was not in the system; • Coeo employee shows much understanding and empathy to the debtor's situation.
Discussion after call	• Coeo employee argues that showing understanding and empathy makes arranging payments more efficient; • It is a frequent problem that PostNL says that the package has been delivered, but the lady says she has not received it; • The online shop is offline, so she probably does not have to pay the money back.

Phone call	Inbound 2
Gender	Male
Debtor type (according to author)	Supportive newcomer, because he is very cooperative, but he needs assistance from Coeo to know how or where to pay.
Content of call	• Debtor has received a SMS as payment reminder; • Debtor does not understand where to find the case number; • Coeo employee asks for debtor's zip code and house number; • The product is an AliExpress package, which still needs to be paid for; • Debtor is experiencing problems with bankcard, so he can only pay in a week; • The payment link is valid until next week; • Coeo employee asks if the debtor has any more questions; • Debtor has multiple Klarna prepay cases running; • Coeo employee re-sends original receipt with payment link.
Observations during call	• Debtor is not so skilled at using technology; • Coeo employee says that the debtor was quite friendly.
Discussion after call	• Coeo employee says that sometimes debtors scream at them (not this man); • Coeo employee will request rude debtors to watch their language, otherwise he will end the call; • Coeo employee explains that he is not here tolerate rude behavior; • Identity fraud at Klarna is a common problem, where someone gets registered at Klarna, but he/she has never made an account in the first place.

Phone call	Inbound 3
Gender	Male
Debtor type (according to author)	Temporary money slumper, because he is motivated to ask by himself for payment postponement.
Content of call	• Debtor already has a on-going payment arrangement with Coeo; • Debtor cannot make the last payment in his trajectory, so he is asking for postponement; • Coeo employee asks for his case number, zip code and house number; • Debtor says that in 1 week exactly, he is able to pay; • Coeo employee asks if he has any remaining questions.
Observations during call	• It was a short call, because the debtor already has a on-going payment arrangement;

	• Coeo employees may decide themselves if they accept payment postponement or not; • Payment postponements may be given in the cases of: ○ Debtor has paid back parts of the debt already; ○ Case has been going on for less than 100 days.
Discussion after call	• The calls today have been relatively smooth.

Phone call	Inbound 4
Gender	Female
Debtor type (according to author)	Not a debtor.
Content of call	• Lady is calling for her mom, because she received a payment reminder from Coeo, but her mom has never ordered something online; • Her mom is not living on that address; • Coeo employee asks for case number in SMS, zip code and house number; • It appears to be a mistake in phone number; • Address and name in system do not match the mom's; • Her mom has only received a SMS and no physical letter; • Coeo employee says that he will make notes; • Coeo employee reassures her that her mother will not get in trouble.
Observations during call	• Coeo employee thought at first that he did not fill in the case number correctly.
Discussion after call	-

Coeo calls debtors when the payment arrangements are not followed through with. During outbound calls it is important to understand whether or not debtors are in the Central guardianship and administration register or not. Only then they may qualify for payment postponement. Outbound calls are usually more frustrating to employees, because many debtors know about their on-going debt, but are not ready to face it for example.

Phone call	Outbound 1
Gender	Male
Debtor type (according to author)	Head in the sand debtor, because he does not remember the order and has no solid income to pay for his expenses.
Content of call	• Coeo employee asks if debtor has made a purchase at Complixashop;

	• Coeo employee asks if he needs to refresh his memory; • The amount that needs to be paid is €90.33. • Coeo employee asks if the debtor can pay at once before July 1st or in parts; • Debtor has no job currently, insinuating that he has no income; • Debtor asks if a payment arrangement with Coeo is possible; • Coeo employee asks if the system's birthday and address are correct; • Coeo employee notices that the billing address is not corresponding to home address; • Debtor says that he can pay in 3 parts; • Coeo employee checks with debtor the email address to send payment link;
Observations during call	• The payments will not be deducted automatically, but instead the debtor needs to transfer the money manually.
Discussion after call	• Coeo employees can see whether or not an email was sent, opened and replied to; ◦ Coeo employees will know when debtors lie about any of these. • If the debtor picks up, but cannot call at this moment, Coeo employees will ask when it is convenient for them to call back.

Phone call	Outbound 2
Gender	Female
Debtor type (according to author)	Disconnected short-term planner , because she does not respond to Coeo's payment requests. She is aware of the unpaid Shein order, but for personal reasons cannot or does not want to pay.
Content of call	• The case is a Shein (clothing) order; • Debtor has sent an email already to Klarna, that she did not receive the package; • Coeo employee emphasizes how many times Coeo has tried to contact her; • Coeo employee checks debtor's birthday and address in the system; • Debtor explains that she used a separate email for the order;
Observations during call	• Debtor says she needs to hang up, because she is at work currently. ◦ This sounded more like an excuse to the Coeo employee.
Discussion after call	• Coeo employee scans every case file as efficiently as possible at the moment a phone call comes in.

Phone call	Outbound 3
Gender	Male

Debtor type (according to author)	Disconnected short-term planner , because he wants to pay as little as possible to collection companies. He thinks it is not justified that collection fees can be collected from two cases and he wishes to combine them to one. The debtor does not realize that starting the trajectory a few days after his salary comes in, is more practical to him.
Content of call	• Debtor immediately starts with the question how much time Coeo needs from him; • The case in a Zovina order, that has not been paid yet; • Debtor has two on-going cases at Klarna; ◦ One at Zovina, other at Grindensplit. • Coeo employee asks if the debtor has received emails from them; • Coeo employee checks debtor's email address and name; • Coeo employee tries to make a payment arrangement with the debtor; • Debtor asks if the two Klarna cases can be combined to one, to pay less collection fees; • Coeo employee explains that the cases cannot be combined; • Debtor says that combining the two cases would have been possible at a different collection companies; ◦ Coeo employee responds: "Sorry that Klarna has chosen us over another collection company". • Debtor can pay €30.- a week and after some weeks, it becomes €100 a month; • The payment trajectory starts in two weeks on Thursday; • Coeo employee explains that they accept payments on a monthly basis and not weekly; • Coeo employee sends the debtor a QR-code and payment link through email; • Coeo employee explains that the debtor can choose for automatic money deduction; • Coeo employee explains that the debtor can change the payment dates by himself on the Coeo website.
Observations during call	• Debtor sounded pretty annoyed during the phone call; • Debtor was not very interested in the phone call, because he said that he will continue working in the meantime; • Debtor sounded pretty calm at the end of the phone call.
Discussion after call	• Debtor planned his first payment on the day he gets his salary, but the Coeo employee explains that it would have been wiser to plan it a few days later instead; • There is an English version of the collection email, but they normally send the Dutch version first. The reason is unclear.
Phone call	Outbound 4
Gender	Female

Debtor type (according to author)	Head in the sand debtor, because she cannot pay now and she needs help controlling her finances.
Content of call	• The case is a NAKD order, which has not been paid yet; • Debtor has decided to let the Dutch state control her finances; • Coeo employee asks if the debtor can be found in the state's system already; • Coeo employee checks the debtor's birthday, zip code and house number.
Observations during call	• Debtor is very cooperative.
Discussion after call	• Coeo employee explains that sometimes debtors are very uncooperative and stubborn, because the debt becomes too much that they cannot handle it anymore; • Coeo employee explains that sometimes debtors tell other Coeo colleagues different reasons on why they cannot pay. It is not consistent;

Phone call	Outbound 5
Gender	Male
Debtor type (according to author)	Head in the sand debtor, because he seems to understand that he needs to pay for the jeans, but does not want to deal with it right now. He is fleeing. The phone call was pretty short.
Content of call	• The case is a Klabi order, which has not been paid yet; • Coeo employee is able to specify the sizes of the two jeans in the order; • Debtor asks if the Coeo employee can call back at another time.
Observations during call	• Coeo employee finds it annoying that there is a two-seconds delay after picking up the phone call, before the debtor can hear her; • Coeo employee explains that every debtor is unique, because everyone was raised differently. Everyone has different norms and values; • Coeo employee is not able to make a direct connection between cultural background and debt.
Discussion after call	-

J. Interview guide for understanding key activities at culture education grounds

Disclaimer & introduction	My name is Mu-Hsin Lin and I study Strategic Product Design at TU Delft. Thank you for participating in my research on improving communication between Coeo and people with a different cultural background. The goal is to create a healthier financial climate for everyone. In this interview I would like to understand how to make it more attractive and efficient for informal debt relief volunteers to help debtors. The idea is to organize culture education grounds, so volunteers can feel more confident and connected while doing voluntary work.
Competence	• What is the reason that you think you are (not) the right person to help debtors live a financially sustainable life? a. What would make you feel more competent? • What should a culture education ground offer to be valuable? a. Why is this the case? b. Do you think other volunteers would be interested?
Connection	• How would you like to learn the previously mentioned topics? a. Why is this the case? b. Do you think other volunteers would be interested? • Who should teach these topics? a. Why is this the case? b. Do you think other volunteers would be interested?
Autonomy	• Under what circumstances would you like to learn this? a. Why is this the case? b. Do you think other volunteers would be interested?

K. Interview guide for understanding cultural practices at community culture days

Disclaimer & introduction	My name is Mu-Hsin Lin and I study Strategic Product Design at TU Delft. Thank you for participating in my research on improving communication between Coeo and people with a different cultural background. The goal is to create a healthier financial climate for everyone. In this interview I would like to understand more about who and what is considered important to you and to your culture. The idea is to organize community culture days, so people can feel more connected to their neighbors by becoming more aware of each other's hobbies and interests, and hopefully find people who share similar norms and values as you do.
Symbols	1. Can you tell me something about symbolism in your culture? 2. Are there gestures that people from your culture do during special occasions? <i>For example: Bringing fruit the first time you visit someone's house.</i> 3. What is considered fashion from your culture? a. Who can wear this?

	b. Why is this the case?
Heroes	- Can you name a celebrity that is very influential in your culture? - Why is this celebrity so influential? - Can you name a celebrity that is respected very much in your culture? - Why is this celebrity so respected? - Can you name a role model for... - Children? - Adults? - Elderly?
Rituals	- What is something you do/did in your daily life that seemed normal until you heard from someone else that it is not? <i>For example: Drinking warm water, because it is closer to body temperature, so it is less of a shock to the body.</i> - Why do you think it is not common? - What is a unique habit that you do everyday? - What is the reason you do this? - Do you know any beliefs specific to your culture? - Do you follow this? - What is the reason you do this?
Cultural values	- What would you recommend others to try from your culture? - What makes it special according to you? - What do you like about your culture? - Why is this the case? - What do you dislike about your culture? - Why is this the case? - What are your thoughts on celebrating one culture present in the neighborhood every community day? <i>In other words: Cultures take turns being highlighted.</i> - Why is this the case? - How much should Coeo be involved in a culture community day? - Why is this the case? - How often should these culture days be organized? - Why is this the case?

L. Checklist for measuring success of strategy

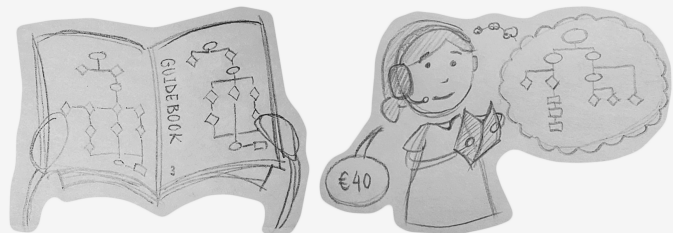
The tables below describe the desires of Coeo, informal debt relief volunteers and disconnected short-term planners on the left and the moments in the concepts these are fulfilled on the right.

Measuring success of strategy for Coeo

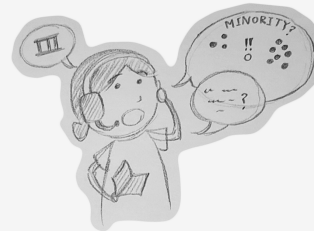
☑ The concept needs to differentiate Coeo from competitors by acting as a socially responsible debt collector, neutral mediator and friendly neighbor;



☑ The concept needs to function as a continuous and sustainable information source for language and cultural barriers found in Coeo's debtor touch points;



☑ The concept needs to create awareness and anticipation on how debtors can act out-of-the-blue, due to cultural multi-problems happening in their lives;



☑ The concept needs to act as a strategy and intervention to attune debtor interactions, so possible cultural chasms are crossed.

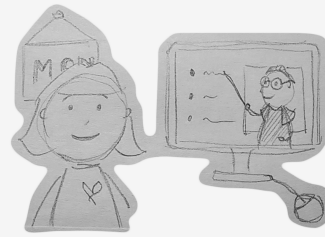


Measuring success of strategy for informal debt relief volunteers

☑ The concept needs to make volunteers feel more competent in knowing how to help debtors, especially if they come from different cultural backgrounds;



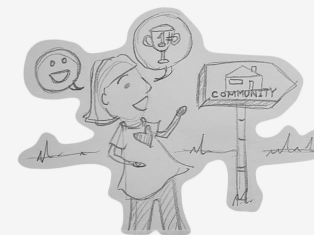
☑ The concept needs to enable volunteers to understand debtors more easily by explaining different perspectives to them, so they can become better mediators;



☑ The concept needs to make volunteers into better communicators, so misunderstandings with debtors can be prevented or solved;

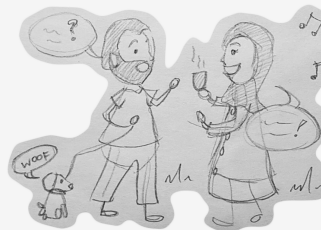


☑ The concept needs to make information sharing about debtor needs, wishes and personal situations more efficient between various organizations.



Measuring success of strategy for disconnected short-term planners

☑ The concept needs to stimulate disconnected short-term planners to invite neighbors and Coeo into their 2nd degree of trust;



☑ The concept needs to help disconnected short-term planners feel connected (again) with society and the people around;



☑ The concept needs to consider and respect their culture and upbringing by celebrating differences;



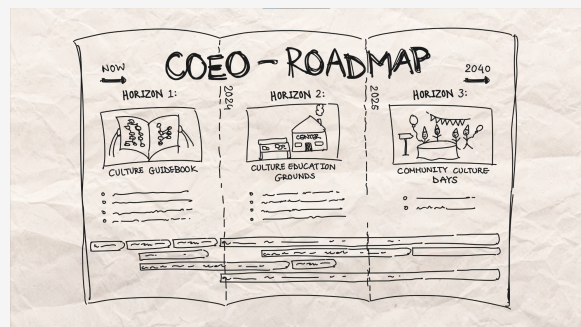
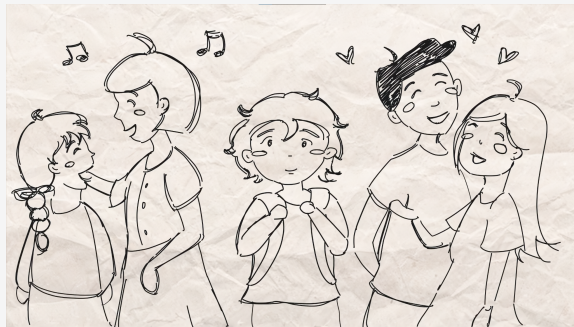
☑ The concept needs to radiate a sense of familiarity, before disconnected short-term planners feel like the concept can be trusted. To them, it is important to minimize the risk of getting taken advantage of. Survival is high on the importance ladder;



☑ The power over people's lives needs to stay in their own hands. They need to feel a sense of autonomy that they are acting on their own values and interests.



M. Animation video for checking and implementing Coeo's company culture





N. Interview guide for checking and implementing Coeo's company culture

1. What is your first impression of the video?
2. What did the video convey to you?
3. What is your further reaction to this?
4. Do you believe in this strategic roadmap?
5. Do you believe in each of the concepts?
6. Do you think these concepts will help create a healthier Dutch financial system?
7. Are you enthusiastic about this roadmap or not?

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