

Designing Opportunities for Dealing with Financial Debt

A User-Centered Design Approach

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Master thesis

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Abstract



Figure 0.1: The various service touchpoints that are designed as part of the proposed service concept for UWV.

Uitvoeringsinstituut Werknemersverzekeringen (UWV) is a Dutch government organisation that assists Dutch citizens who are unemployed or unable to work by finding employment and by providing benefits.

For various reasons, it can happen that a client is overpaid and needs to repay the excess amount to UWV. If the excess amount cannot reasonably be deducted from the client's monthly benefit, UWV's internal department, Verwerking Financiële Verplichtingen (VFV), handles the repayment process and assists clients in finding suitable payment options.

In addition to being unemployed, some of UWV's clients have financial debt that affects their ability to take action and be in control of their finances. These clients, in particular, face great difficulties during the repayment process with VFV. UWV would like to better serve these clients by giving them more control over their financial situation. While UWV has already conducted research on how clients experience the repayment process and is already developing digital services to support them, further insights were needed on how to address these clients' needs, how to develop solutions that serve these clients in a supportive and inclusive manner, and how to address their underlying needs.

In this design project, I used a User-Centred Design approach to gain a deeper understanding of the underlying needs of clients with financial debt and the difficulties they encounter during the repayment process. I discovered that clients with financial debt can perceive the initial notice about the repayment as a great and unexpected shock. These clients have an unmet need for more personal and proactive support from UWV. They do not feel seen and heard during their interactions with VFV and UWV's general helpdesk, and they lack perspective throughout the lengthy repayment process.

Through various design activities, including a co-creation session with clients from UWV, I designed a service concept tailored to the needs of VFV's clients with financial debt. This concept offers clients a kinder, softer introduction to the repayment process from VFV and provides personalized and proactive support through face-to-face or online service meetings with a designated employee from VFV. For this service concept, I designed four service touchpoints: an invitation card to kindly and personally invite the client to the meeting, a checklist for clients to prepare for the meeting in manageable steps, a note-taking sheet for clients to record expectations and agreements made during the service meeting, and several card designs to provide clients with a monthly overview of their payments to UWV.

Once UWV further develops and implements this service concept, I expect that clients with financial debt will feel more supported, seen, and heard by employees of VFV. Furthermore, I expect clients to be more inclined to get in contact with VFV due to the kind invitation beforehand and the personal relationship built with their designated contact at VFV after the service meeting. Consequently, this service is also expected to work preventively to avoid bigger financial problems in the future as a result of clients staying in contact with VFV.

Preface from the company

When you think about the development of services for an organization like UWV, the Technical University in Delft is not the first logical partner that comes to mind. UWV is a large organization that, as a public insurer, provides income and assistance for citizens who lose their work for various reasons. When someone mentions TU Delft, I think of cars with solar panels and all kinds of smart technical solutions. I didn't think about improving services like the one UWV offers.

The same was probably true for the TU Delft itself. In the first conversations, both sides were looking for a fitting research assignment and the right research techniques to be applied from the baggage of a TU Delft student. But looking back, that search was surprisingly short. The report of which you are now reading the first pages, is proof of this.

In this graduation report Rick Hagendijk has convincingly shown how what he describes as a 'user-centered design approach' adds value for solutions to the challenges and bottlenecks in our services. And that is separate from technology.

Sieger de Boer
Directeadviseur
Programma Dienstverlening UWV

The chosen topic on which this report focuses is very much about people, what problems they encounter and what emotions they may feel. And how we can deal with this in government organizations in the design of our services. The theme of debt problems and what happens to people when those debts pile up and become emotionally or actually problematic is a broad social problem. As UWV, we do not want to be the cause of these kind of problems for citizens or be the one that aggravates existing problems. Better yet, we want to offer a helping hand in solving it.

In his research and this report, Rick investigates and elaborates in a very systematic manner how UWV could do this. The big challenge was to bring something that is very large and abstract, back to the point where an actual design can be made that you can actually see or touch. At each step in the process, Rick organized all the information and visualized it in an insightful manner. The hand of a skilled designer is visible throughout the report. This has provided very valuable insights for UWV.



Figure 0.2: A photo of the entrance of one of UWV's offices in Amsterdam.

Preface from the author

Not only in his advice and final product, a proposal for added services for citizens with complex debt problems who could use extra help. But also in the different techniques used to get there. Look at the service blueprint in this report where information from the customer journey is combined with the internal work process; the clear visualization of the problem areas investigated; and the tools that Rick has designed to help involve clients as co-creators in the design of his service concept.

For UWV, this has been a very valuable introduction to the knowledge and skills of students and supervisors from TU Delft, undoubtedly reinforced by the efforts and skills of a student who, in our opinion, can graduate with flying colors.

Throughout this project, I had a lot of freedom to define the project and carry out the research and design activities that I thought were necessary. I received full support from colleagues from Programma Dienstverlening at UWV, who made me feel welcome and included me as part of their team. I am grateful for the opportunity I received to do my master's graduation project for UWV.

Enjoy reading my thesis!

Rick Hagendijk

First, I would like to thank Froukje Sleeswijk Visser and Susie Brand-de Groot for their supervision, feedback, and interesting discussions throughout this project. I learned a lot from both of you about being a service designer, visual communication, and managing a design project of this scale.

I would like to thank Sieger de Boer for helping me navigate the complex organizational structure of UWV and for supporting me and my project. Thanks to you, I felt genuinely welcome at UWV and was able to successfully carry out the necessary research and design activities.

I would like to thank Maike Veltman for introducing me to the people at UWV, for helping me set up my graduation project, and for remaining involved throughout the entire process. Our conversations and your suggestions greatly contributed to my motivation along the way.

Lastly, I would like to thank all colleagues at UWV who helped me throughout this project, from colleagues from VFV who recruited clients for the co-creation workshop to the employees of Team Geldzorgen. I could not have delivered this project without your help.

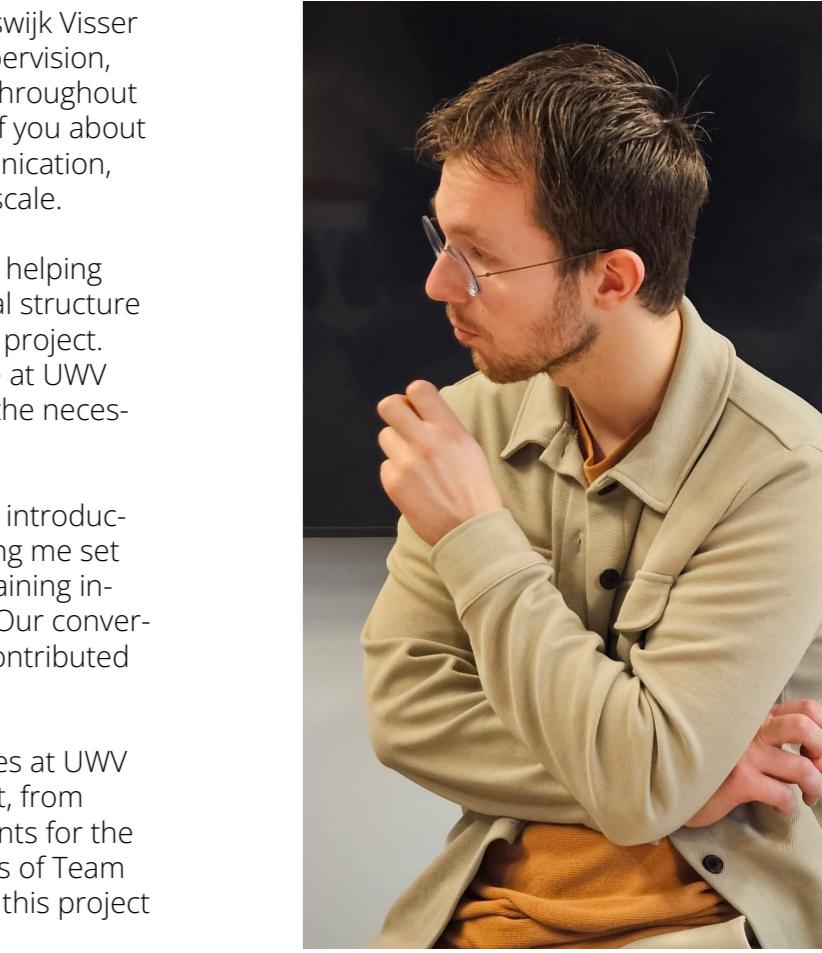


Figure 0.3: A photo of me during the creative workshop (photo credit: Sieger de Boer).



Figure 0.4: UWV's office in Almere
(photo credit: Sieger de Boer).

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Introduction

In this chapter, a brief introduction to the project is given. First, the main stakeholder and the project's assignment provider (UWV) are introduced. Then, the problem statement is explained as it was initially stated by UWV at the beginning of the project.

1.1 The organization

Uitvoeringsinstituut Werknemersverzekeringen (UWV) is a Dutch government organization that assists Dutch citizens who are out of work or unable to work. UWV provides benefits to these citizens and supports them in getting back into work. In total, UWV provides benefits to almost 1.2 million Dutch citizens (Uitvoeringsinstituut Werknemersverzekeringen, 2024). UWV also offers support for employers on all issues relating to employment.

UWV is a large government organization employing over 22,000 employees. UWV consists of 7 divisions and 8 supporting staff directorates, with divisions consisting of several sub-departments (Uitvoeringsinstituut Werknemersverzekeringen, 2024).

Figure 1.1 provides a brief overview of UWV's organizational structure and highlights (in orange) the departments with which this project was primarily set up. The divisions and sub-departments that played an important role in this graduation project will be explained briefly.

Uitkeren - The division that handles a client's benefits and, if necessary, can deduct certain amounts from a client's benefit if too much has been paid out and it can reasonably be deducted from the monthly benefit. This is referred to as a soft claim.

VFV - VFV stands for 'Verwerking Financiële Verplichtingen' (Processing Financial Liabilities) and is a sub-department of Uitkeren. VFV handles the reclaims of overpaid benefits when the overpaid amount cannot reasonably be repaid with a soft claim by Uitkeren. This is referred to as a hard claim.

Programma Dienstverlening - The team within UWV that is dedicated to enhancing UWV services and fostering internal collaboration between departments and divisions. While Programma Dienstverlening does not directly fall under any of the divisions, it does fall under the supervision of a director from K&S.

Programma Schulden - The team within UWV that primarily focuses on clients who have financial debt. This department explores how UWV can provide better support to these clients. Programma Schulden falls under the supervision of a director from Uitkeren.

K&S - K&S stands for 'Klant en Service' (Client and Service). K&S is the division responsible for all of UWV's communication with clients via the internet, telephone, letters, brochures, and forms.

KCC - KCC stands for 'Klant en Contact Centrum' (Customer Contact Center) and is a sub-department of K&S. KCC is the general helpdesk for clients to contact UWV for advice, answers, or information regarding their benefits.

Team Geldzorgen - A team within UWV's KCC with staff specializing in helping clients with financial debt, both inside and outside UWV.

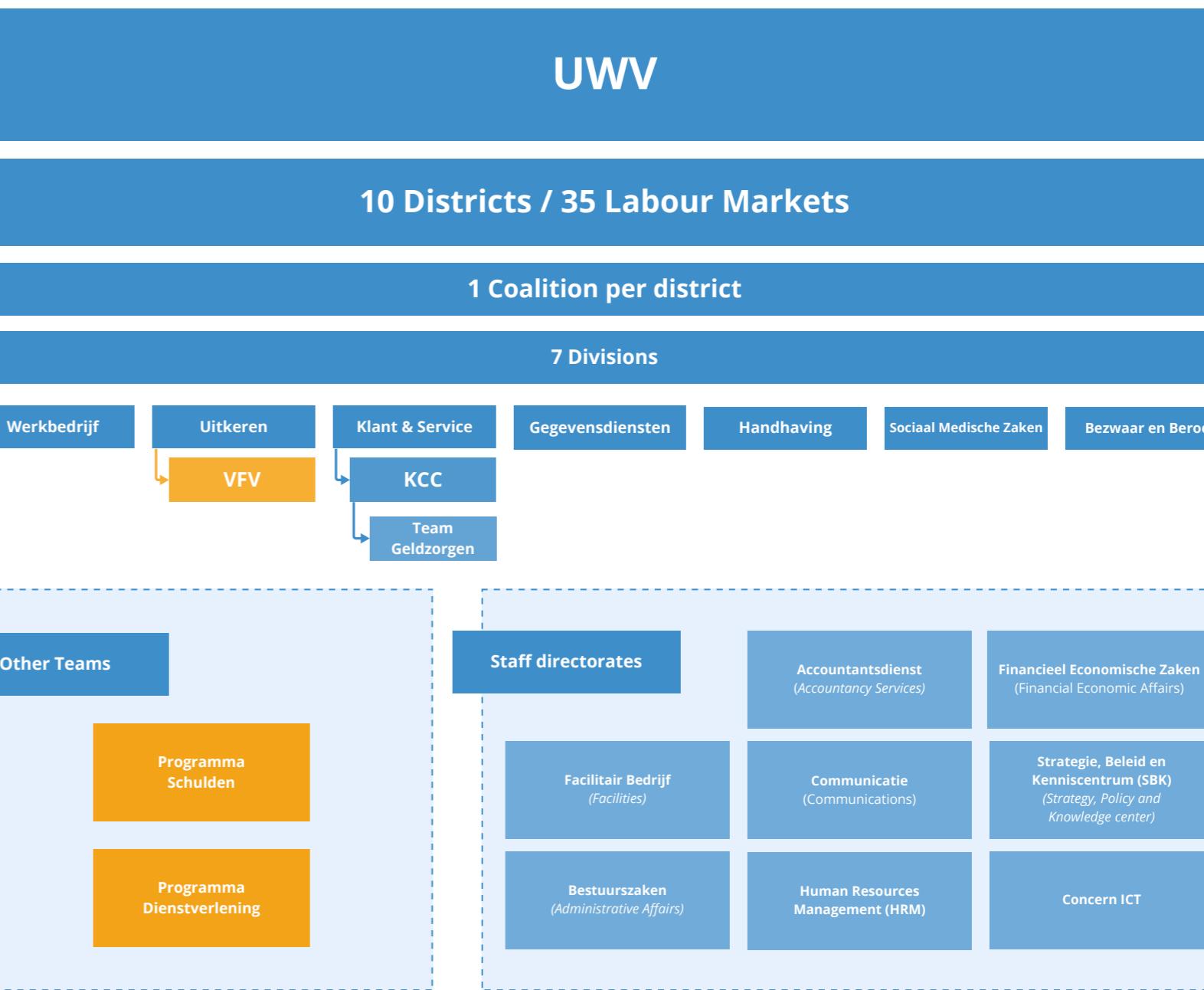


Figure 1.1: A visual overview of UWV's organizational structure.

1.2 Project initiation

1.2.1 Receiving a reclaim from UWV

UWV's clients generally find themselves in a difficult period of their lives because they are either out of work or unable to work. Additionally, some of these clients struggle financially and have financial debt. These factors combined have a limiting effect on a client's 'doenvermogen', a topic that will be further explained in chapter 2. In short, it makes it difficult for these clients to be in control of their financial situation.

For various reasons, it is possible for too much benefit to be paid out to a client. When this occurs, an employee from Uitkeren determines if the excess amount can reasonably be deducted from the client's benefit. If this is not possible (for instance because the excess amount is very high), the case is handed over to VFV. VFV then sends the client a notice of reclaim.

UWV has discovered that clients experience multiple difficulties during this reclamation process by VFV. These difficulties are partly the result of unclear communication between UWV and the client and a lack of information.

UWV would like to offer better services to their clients who have financial debt and receive a reclaim from VFV. UWV would like to support these clients so that they can have better control over their financial situation.

1.2.2 The ODI: A partial solution

UWV is currently developing an online environment for its clients to manage their reclaims as an approach to give people more insight into and control over ongoing reclaims. This online platform is internally called the 'Online Dienstverleningsplatform Invorderen' (ODI).

The ODI is envisioned (1) to provide insights into the details of open claims, (2) to offer ways to pay for the reclaims using modern payment options, and (3) to provide digital options for making agreements with VFV.

Another reason for developing the ODI is that UWV wants to use the ODI as a first step towards a government-wide online portal for citizens who need to repay any Dutch government organization. In order for UWV to connect to such a government-wide online portal, they first need to develop their internal structure/platform.

Once realized, the ODI will become part of UWV's 'Dienstverleningsplatform' (DVP). The DVP is an envisioned online platform that UWV is going to develop and will bring together most of UWV's digital services in one place. This should make it the main platform for clients to manage all simple UWV-related tasks online themselves.

1.2.3 Initial problem statement

UWV would like to serve clients with an ongoing claim from VFV by providing them with more control over their financial situation and insight into the reclamation process. Currently, UWV is building digital services to support this. However, while UWV has already conducted research on how clients experience the reclamation process, further insight is needed into how to address these clients' needs, how to develop solutions that serve these clients in a supportive and inclusive manner, and how to address their actual underlying needs.

Figure 1.2 shows a schematic overview of the context of this graduation project and how it relates to VFV, the ODI, and the client. A more elaborate overview of the initiation of this project can be found in the Design Brief in appendix A.

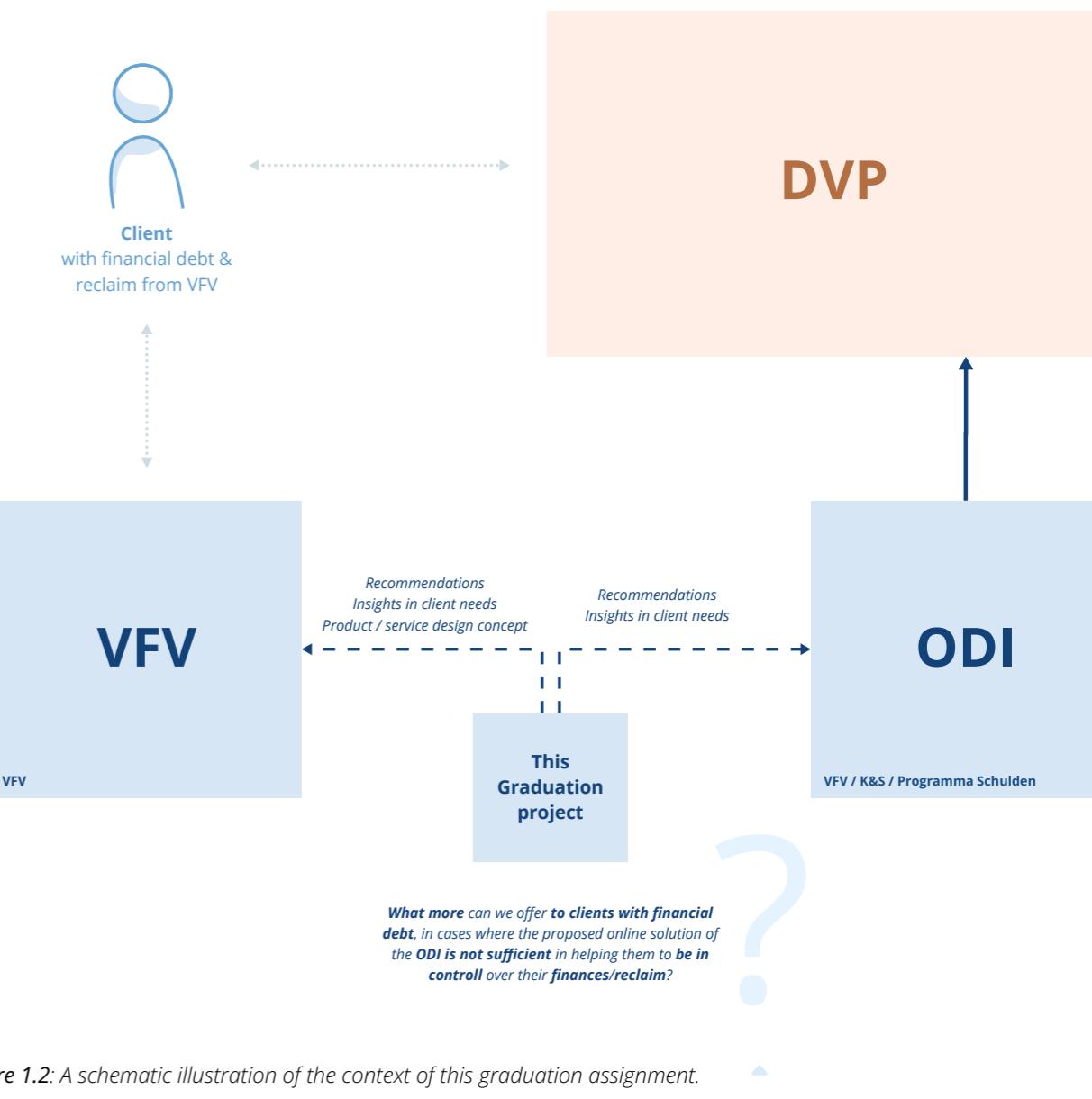


Figure 1.2: A schematic illustration of the context of this graduation assignment.

1.3 Design approach

In this design project, I followed a User-Centered Design approach and used the revised Double Diamond model to structure both the design process and this report. This chapter provides a more detailed explanation of both the User-Centered Design approach and the Double Diamond model.

1.3.1 User-Centered Design

User-Centered Design (UCD), as defined by the Interaction Design Foundation (2016), is "an iterative design process in which designers focus on the users and their needs in each phase of the design process".

In User-Centered Design processes, design teams actively involve real users throughout the various stages of the process. This involvement can take various forms, such as interviews, co-creation, or generative sessions. This user-first approach is highly beneficial when trying to understand the real users' needs (Interaction Design Foundation, 2016).

I chose a User-Centered Design approach because I strongly believe that products and services that are well-received by users should be developed bottom-up with input from real users. Additionally, UWV has expressed interest in integrating Design Thinking processes into their workflow. Therefore, a User-Centered Design approach seemed well-suited for this project.

1.3.2 The Double Diamond model

The Double Diamond is a model that describes the Design Thinking process using two consecutive diamonds. Each diamond consists of two phases: a phase of divergence and exploration, and a phase of convergence and taking focused action (Design Council, n.d.). The four phases are labeled as 'Discover', 'Define', 'Develop', and 'Deliver', and will now be briefly explained.

Discover - The aim of this phase is to fully and broadly understand the problem space instead of assuming what it is. Therefore, the problem is explored by talking with stakeholders, conducting desk research, and performing generative sessions with real users to identify their actual needs.

Define - In this phase, the insights from the Discover phase are processed, combined, and analyzed. Through this analysis, the problem is redefined based on the insights gained from the Discover phase.

Develop - In this phase, various concepts are created through multiple creative (co-)design activities. Through an iterative process of ideation, testing, and refining, these concepts are developed into designs that provide a solution to the problem redefined in the Define phase.

Deliver - In the last phase, a single design is selected and finalised. The design is tested on a small scale, and recommendations are made for further development.

In short, it can be stated that the first diamond focuses on finding the right problem (i.e., exploring the problem and determining what the problem really is). Likewise, it can be stated that the second diamond focuses on solving the problem right (i.e. exploring options to solve the problem in the most suitable way).

Figure 1.3 shows a visual representation of the Double Diamond model and the four phases it consists of.

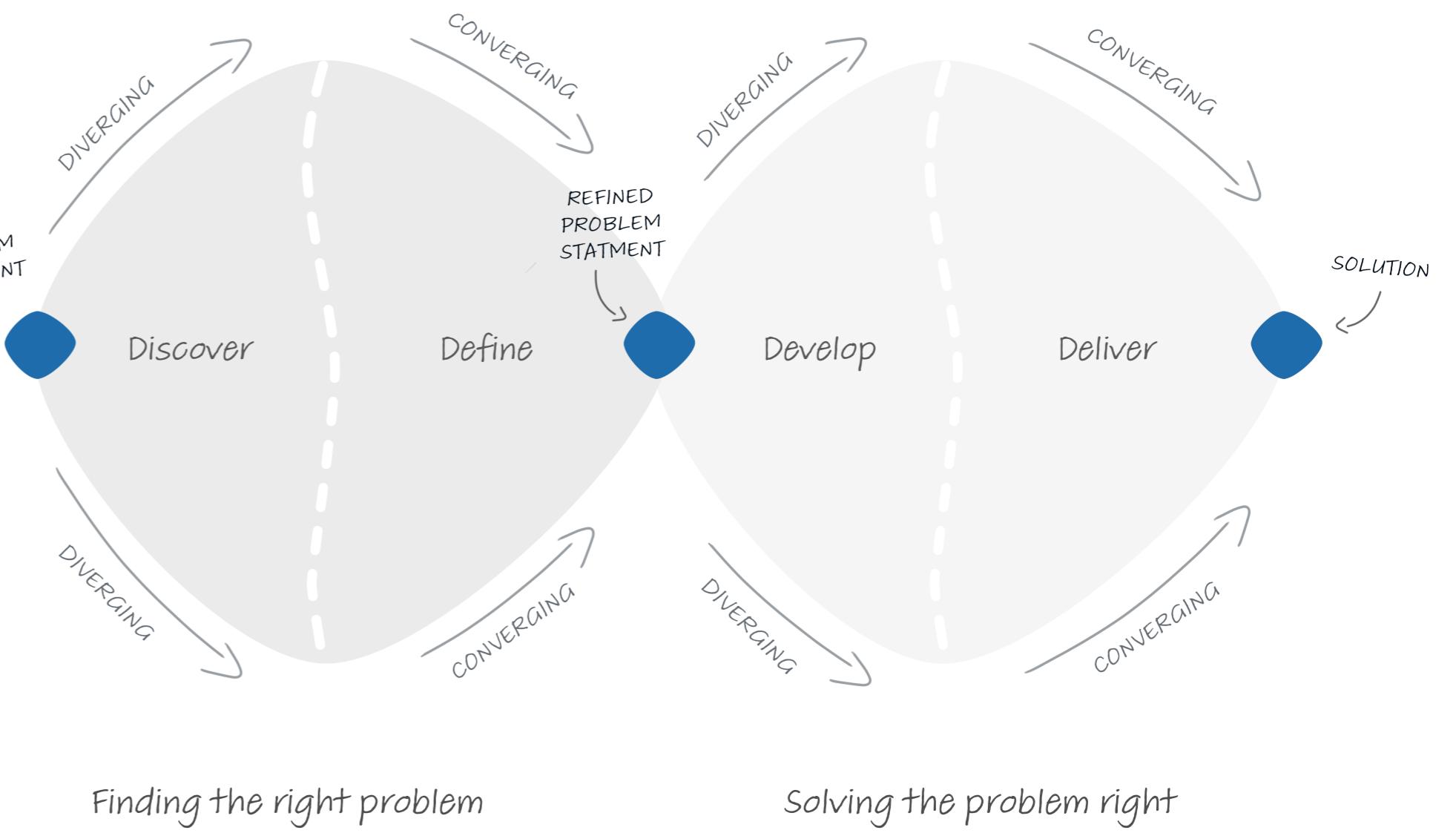
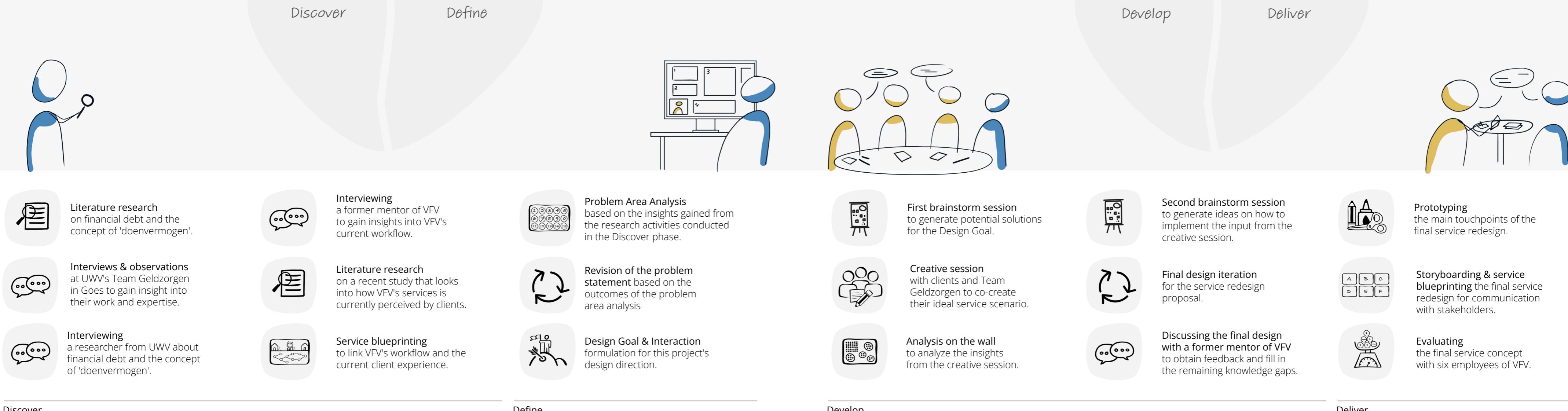
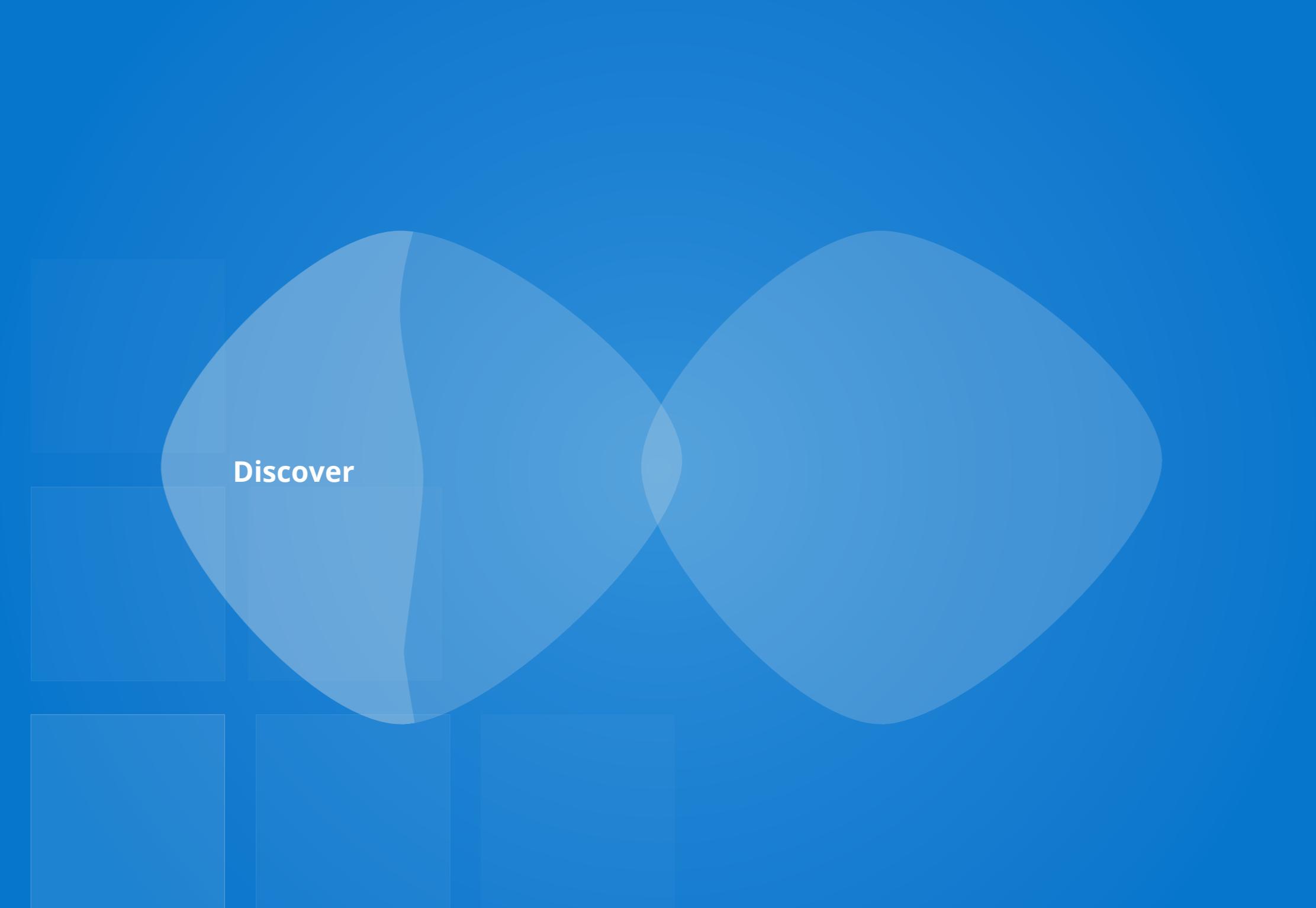


Figure 1.3: A visual representation of the Double Diamond model.

1.4 Design process

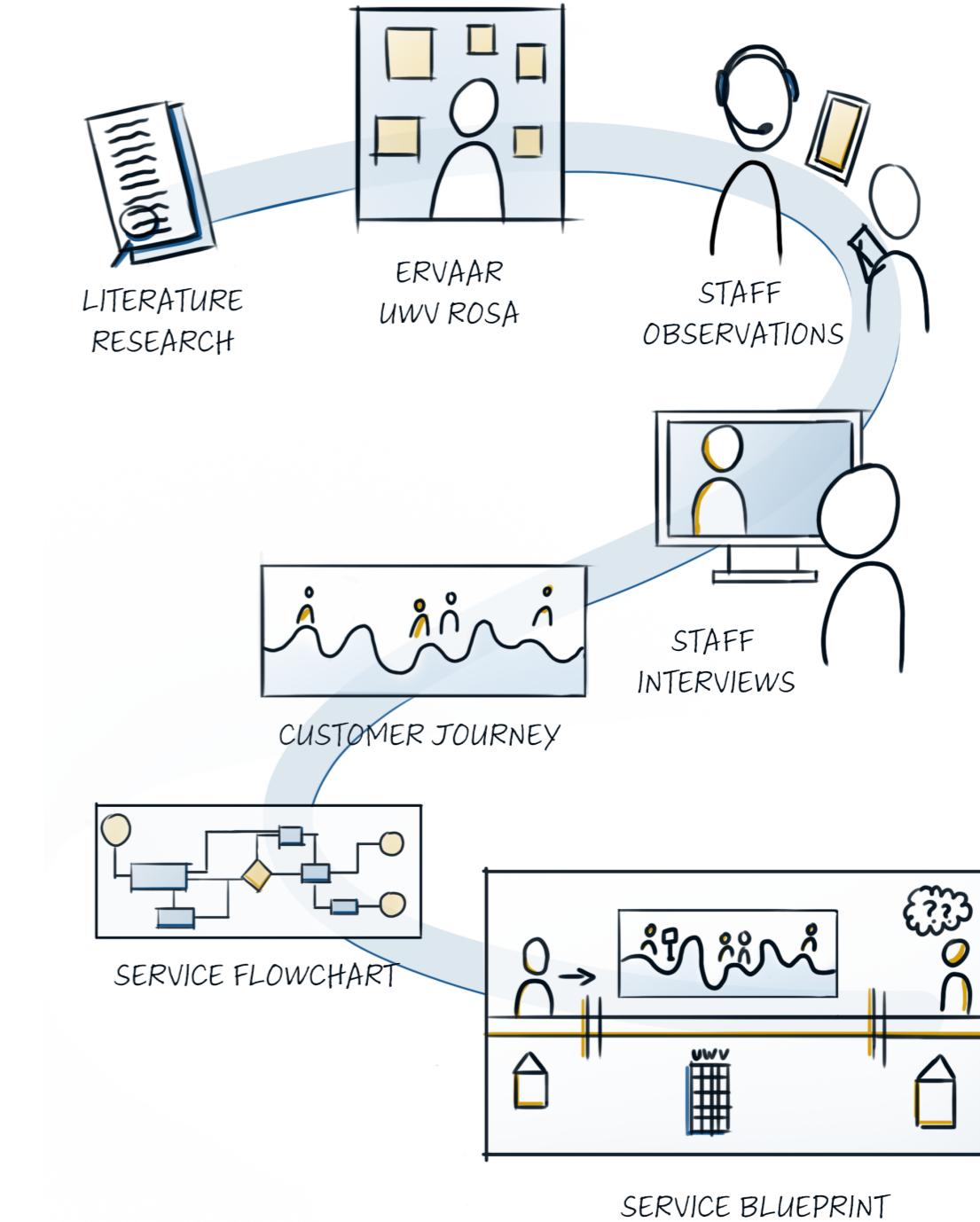
This part of the chapter provides an overview of the main research and design activities I performed during this design project.





Phase 1 - Discover

Exploration and research





Financial debt & doenvermogen

This chapter provides an explanation of financial debt and the term 'doenvermogen'. It discusses the causes and effects of both terms and explains the correlation between them. Finally, it proposes several best practices for designers who design services for people who have a lower 'doenvermogen' and for people who have financial debt.

2.1 Financial debt

When clients have to repay money they received from UWV, it can cause financial difficulties. This repayment can be considered a financial debt (schuldhulpmaatje, n.d.). However, not all clients experience financial problems as a result of a reclaim by UWV. This suggests that financial debt does not always have to be problematic. In order to gain a deeper understanding of financial debt, including its causes, when it becomes problematic, and its effects on individuals, I conducted a literature study on the topic.

2.1.1 The definition of financial debt

Many people have some form of financial debt, such as a mortgage for their house or student loans. However, a distinction can be made between risky financial debt and problematic financial debt.

Risky financial debt refers to situations where people struggle to pay their bills on time, have a negative bank balance, or have credit card debt (Algemene Rekenkamer, 2016). According to the report 'Wat werkt bij de aanpak van schulden' by the Dutch Ministry of Health, Welfare and Sport (Movisie, kennis en aanpak van sociale vraagstukken, 2020), financial debt becomes problematic when one or more of the following five factors described in figure 2.1 are present.

In the case of problematic financial debt, people are unable to pay their bills for an extended period. Specifically, we consider financial debt problematic when the amount of overdue payments cannot be repaid within 36 months (Movisie, kennis en aanpak van sociale vraagstukken, 2020).



Figure 2.1: The five factors for identifying problematic financial debt.

2.1.2 Causes of financial debt

There are several factors that contribute to people ending up in financial debt. According to Westhof, De Ruig, and Kerckheart, four main factors causing financial debt: environmental factors, conscious and unconscious behaviour, major life events, and personal factors (Westhof, 2015).

Societal factors include economic status, the complexity of society, and having previously lived in structural poverty. These factors influence someone's likelihood of being debt-free (Westhof, 2015).

Conscious and unconscious behaviour refers to the recognition that financial debt is caused not only by conscious choices but also by unconscious behaviour. People often make (financial) decisions based on their emotions, the behavior of others, and how choices are presented to them. These unconscious processes play a significant role in causing financial debt (Movisie, kennis en aanpak van sociale vraagstukken, 2020).

Major life events are impactful events in someone's life that have a destabilising effect on their financial situation. There is a relation between financial debt and certain life events that result in a decrease in income, such as illness or job loss (Westhoff, 2015).

2.1.3 Effects of financial debt

Constant financial stress can have several effects on a person. For example, it temporally impacts a person's IQ lowering it by up to 13 points (Mulanathan, 2014). Constant stress can cause a person's brain to activate brain parts associated with 'survival mode', limiting their ability to perform high-order tasks and remember things (Harvard Health, 2021). Furthermore, financial stress can lead people to focus more on the short-term rather than the long-term (Mulanathan, 2014). When scarcity and financial stress persist, it can consume someone's thoughts and cause them to lose track of their finances and lose sight of the consequences of their actions (Mader, 2015).

Furthermore, problematic financial debt can have both material and non-material effects. Examples of material effects are the inability to participate in sports activities, purchase new clothing, or buy presents for other's birthdays (Movisie, kennis en aanpak van sociale vraagstukken, 2020). Non-material effects include limitations on someone's life, such as their ability to participate in social activities and actively participate in society (Movisie, kennis en aanpak van sociale vraagstukken, 2020).

Because people feel ashamed and insecure about their financial situation, they find it difficult to talk about the topic. Problematic financial debt is a sensitive subject, so discussing it with people in their own network or with organizations is often considered taboo (Movisie, kennis en aanpak van sociale vraagstukken, 2020).

2.2 The concept of 'Doenvermogen'

To familiarize myself with the concept of 'doenvermogen', I conducted a semi-structured interview in MS Teams with a UWV researcher from UWV who knows a lot about this topic through his work. In this section of the chapter, I will explain the main findings of the interview. The details of this interview can be found in appendix B.

2.2.1 What is 'doenvermogen'

The term 'doenvermogen' refers to a person's ability to perform (specific) tasks. Every individual has a different level of 'doenvermogen' due to variations in their cognitive and non-cognitive skills, as well as psychological differences. This makes it challenging to predict someone's 'doenvermogen' or the resulting behaviour.

Several factors contribute to a person's 'doenvermogen'. These include internal factors (such as personal preferences or emotions), external factors (such as health and financial stress), and someone's personal background (such as education and upbringing). In a specific situation and context, these factors influence someone's ability to perform a particular task. For instance, significant financial stress and worry, chronic health issues, or a strong dislike for the task at hand can all have an impact on one's 'doenvermogen'.

As a result, these factors can impact a person's behaviour. Possible effects may include procrastination, hyperfocus, selective ignorance, or a decreased ability to sustain challenging tasks for an extended period. For example, an individual with an optimistic personality may be overly optimistic when assessing the importance of a task, leading them to overlook crucial information or actions that could cause long-term issues.

An example of 'doenvermogen' in practice.
Imagine you have to go to work early tomorrow because of a conference you need to host at 9am. You have time to pack your bag and make sure you have everything you need for the conference. However, instead of doing it tonight, you decide to continue watching a film with your husband and leave it for tomorrow. At night, you have trouble sleeping because you worry about the conference of tomorrow.

The next morning, you wake up and realize you overslept. After quickly showering and eating breakfast in a rush, you hastily pack your bag and hurry to catch the train for work. Because of the stress, time pressure, and anxiety, it's likely that you forgot to pack the paper that was sitting on the corner of your desk.

This example demonstrates how time pressure (an external factor) and emotions (an internal factor) in the morning, combined with a reluctance to pack one's bag in the evening, temporarily limit someone's ability (i.e. 'doenvermogen') to complete the simple task of packing their bag and bringing it to work.

Figure 2.2 provides a summarized overview of the concept of 'doenvermogen', possible causes for a lower 'doenvermogen', and possible effects of a lower 'doenvermogen', based on the interview with the expert from UWV.

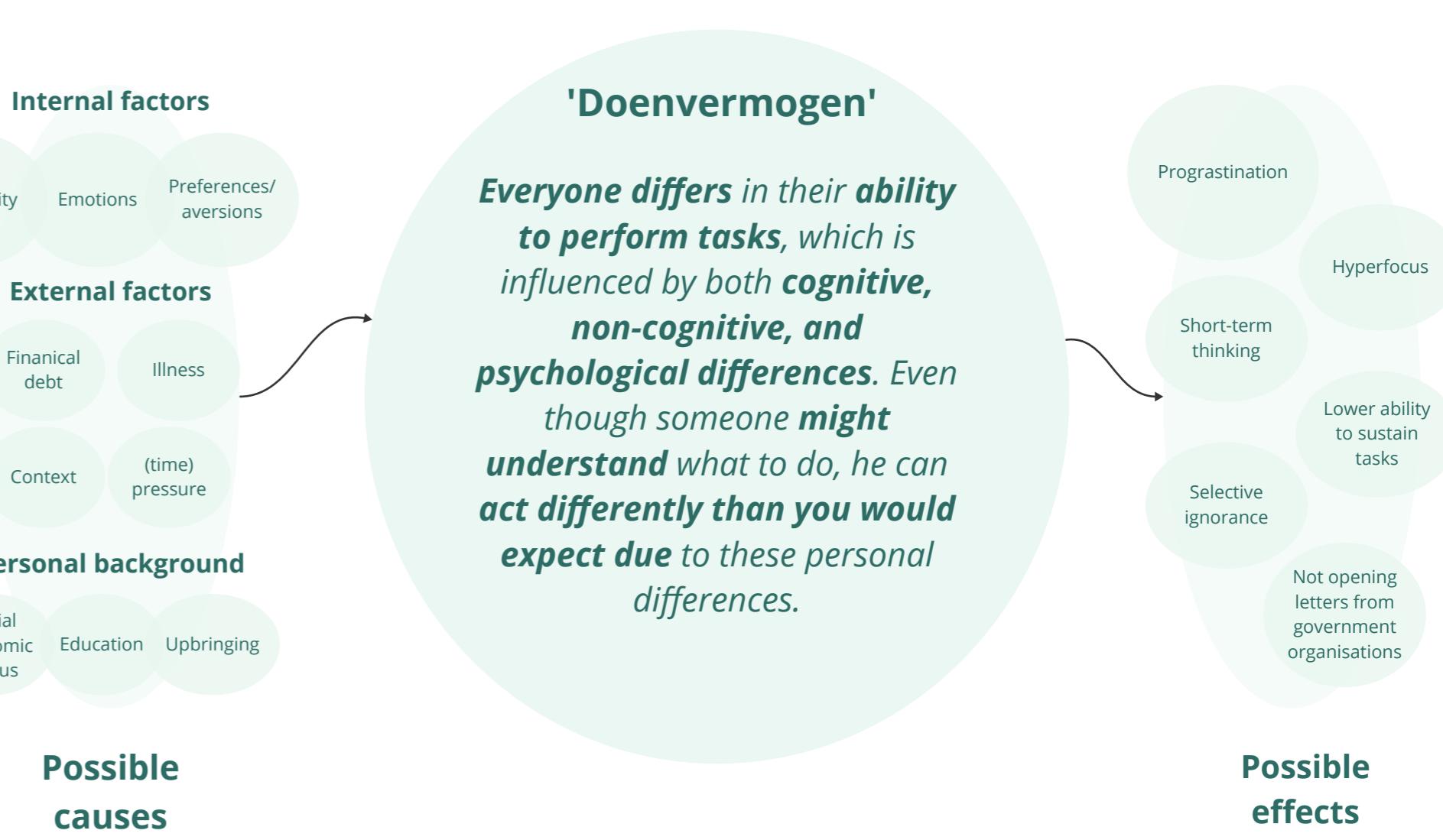


Figure 2.2: Defining 'doenvermogen', its causes, and effects.

2.2.2 Designing for clients with a lower 'doenvermogen'

When designing products and services, it is important to consider the level of 'doenvermogen' that the target group may have. Therefore, I asked the UWV researcher about what can be done to design services for (1) people who have financial debt and (2) for people who are known to have a lower 'doenvermogen'. Based on his answers, I formulated two sets of best practices for designers who design for clients with a lower 'doenvermogen' (see figure 2.3) and for clients with financial debt (see figure 2.4). The specific answers and the process of analyzing these answers can be found in appendix B.

UWV clients are unemployed due to various reasons. Some are unable to work because of health issues, while others were fired from their job for other reasons. For all clients, this causes (financial) stress, emotions, and potentially a decrease in 'doenvermogen' as a result. Therefore, the first set of best practices is relevant when designing services for UWV in general.

Additionally, this project focuses specifically on clients who have financial debt and have to repay UWV. Therefore, as an addition to the first set of best practices, the second set is also relevant for this design project.



Figure 2.3: Best practices for designing for 'people with a lower 'doenvermogen''. ▲



Figure 2.4: Best practices for designing for people with financial debt. ▲

2.2.3 'Doenvermogen' according to literature

As the Dutch 'Wetenschappelijke Raad voor het Regeringsbeleid' (WRR) outlined in their report 'Weten is nog geen doen. Een realistisch perspectief op redzaamheid', someone's mental abilities are an interplay between their 'denkvermogen' and 'doenvermogen' in a given situation. Figure 2.5 visualizes WRR's vision on the interplay between 'doenvermogen' and 'denkvermogen'.

According to the WRR, someone's 'doenvermogen' is based on three personality traits: self-control, temperament, and belief (WRR, 2017). The WRR explains these personality traits as follows:

Self-control - Someone's ability to control their thoughts, emotions, or behaviour. Self-control is an important personality trait for self-reliance.

Belief - The extent to which someone is optimistic or pessimistic. Being pessimistic can lead to a feeling of powerlessness and passive behaviour. However, being overly optimistic can also be counterproductive, as it may lead to ignorance of problems.

Temperament - Whether a person has an avoiding or approaching personality when faced with stressors. People with an approaching lifestyle tend to achieve better life outcomes than those with an avoiding lifestyle.

In the report, the WRR highlights that while differences in non-cognitive mental abilities partly relate to education, the distribution of people's non-cognitive abilities across different education levels is normally distributed (WRR, 2017). This indicates that not all citizens have the same aptitude for self-reliance. Non-cognitive personality traits are partly hereditary, similar to intelligence, and have an effect on a person's 'doenvermogen' (WRR, 2017).

Furthermore, someone's non-cognitive mental abilities, such as self-control, are also influenced by external factors (WRR, 2017). This can be problematic in situations where someone needs to take action, make choices, or complete difficult tasks. These situations are often stressful, such as going through a divorce or experiencing job loss (WRR, 2017).

Training non-cognitive personality traits is difficult and not always sustainable. Successfully training a trait in one area of life does not guarantee its transfer to other areas (WRR, 2017).

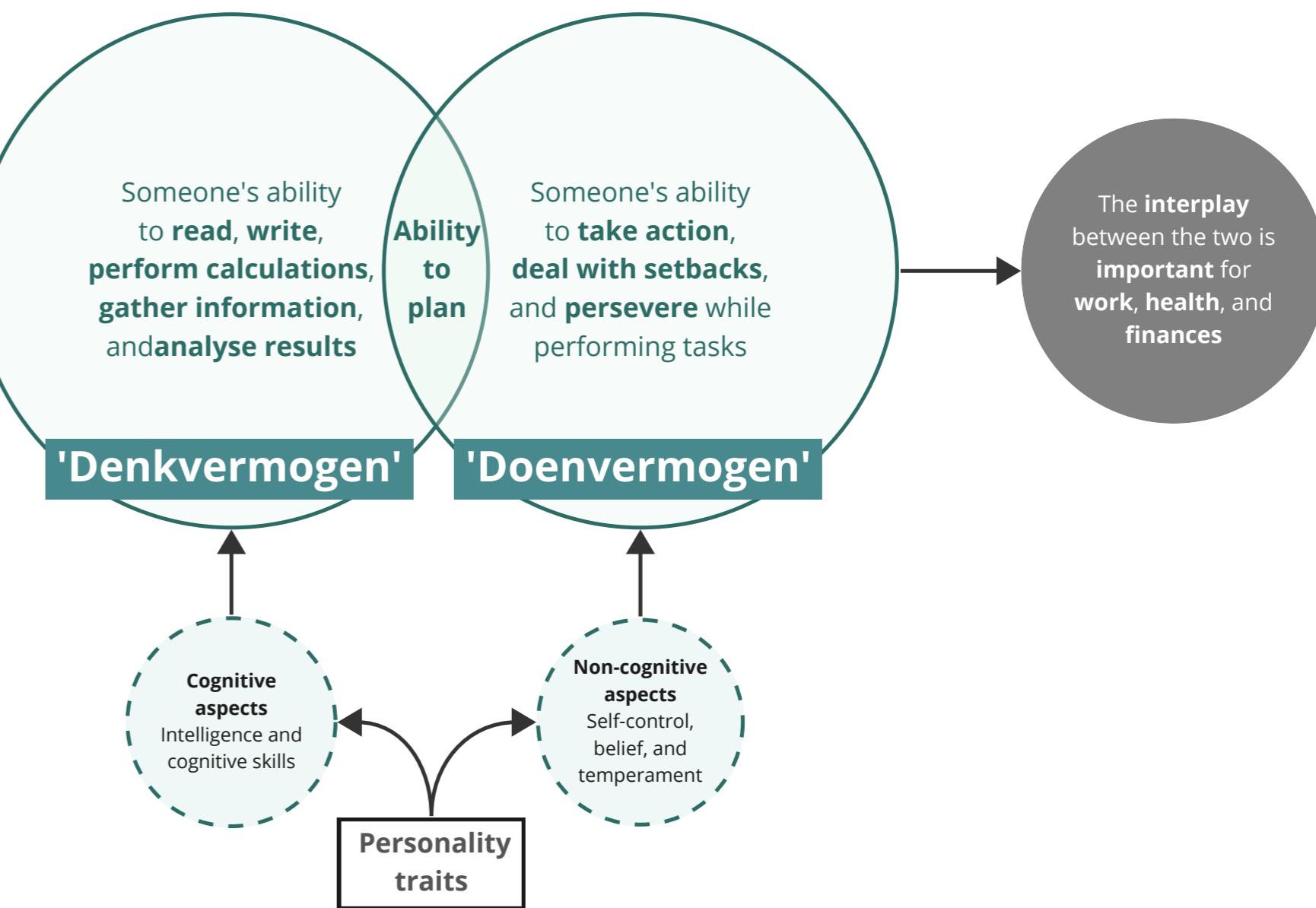


Figure 2.5: WRR's view on 'doenvermogen' and 'denkvermogen' based on the findings of their report (WRR, 2017).

2.2.4 Recommendation by the WRR

The WRR has made several recommendations to consider not only someone's 'denkvermogen' but also their 'doenvermogen' in government services. According to the WRR, a shift is needed from thinking and operating from a rationalistic perspective to a realistic perspective (WRR, 2017). Both terms are explained in figure 2.6. For shifting towards a realistic perspective, the WRR makes several recommendations.

Firstly, the WRR recommends limiting the pressure that placed on citizens, especially when they are in difficult life situations like losing a job or going through a divorce. More specifically, the WRR recommends limiting the pressure that is solely focused on a single choice, limiting temptations (which challenge someone's self-control), and being cautious with the number of options offered regarding essential financial provisions (WRR, 2017). Choice architectures should be based on a realistic perspective of citizens, and the use of default options, opt-out systems, and offering only a few undesirable options should be considered as means to limit the stress experienced by citizens (WRR, 2017).

Figure 2.6: A rationalistic vs a realistic perspective (WRR, 2017).

Except for small groups of certain minorities, people have **sufficient mental ability to be self-reliant**. When people know what to do, they behave accordingly. Having **multiple options** to choose from is great, and **people can make a choice** themselves when they are given enough **information and financial stimuli**. Citizens should **know the law**.

Rationalistic Perspective

Secondly, the WRR recommends establishing personal contact with citizens in case of irregularities and taking action as early as possible. The earlier help is offered, the more mentally capable people are to think clearly and take action (WRR, 2017). This personal contact should be offered in a space with few distractions and provide a warm welcome to clients (WRR, 2017). Furthermore, the materials used during the conversation should fit the specific needs and perspectives of the client. Instruments like checklists, reminders, and materials to help organize a person's administration should be used, as these clients often have difficulties remembering deadlines and maintaining a clear overview (WRR, 2017).

People's **overall mental abilities are normally distributed** across the population. Both 'denkvermogen' and 'doenvermogen' should be taken into account when designing policies and services for a broad set of people. **Knowing does not necessarily lead to doing**. The **number of options offered should be limited** and people should be **supported and steered** into the right direction by a deliberately designed **choice architecture**. Citizens should **not only know the law**, but they should **also be able to 'do' the law**.

Realistic Perspective

Thirdly, the WRR recommends using their quadrant model (see figure 2.7) for determining what type of help should be offered. This model distinguishes between a citizen's willingness to pay and their ability to pay. The model explains that for clients who can and are willing to pay, it should be made easy to do so. When clients are unable to pay, additional time and service should be offered to support them (e.g. offering payment plan options). Only if clients are unwilling to pay, legal instruments and sanctions should be used (WRR, 2017).

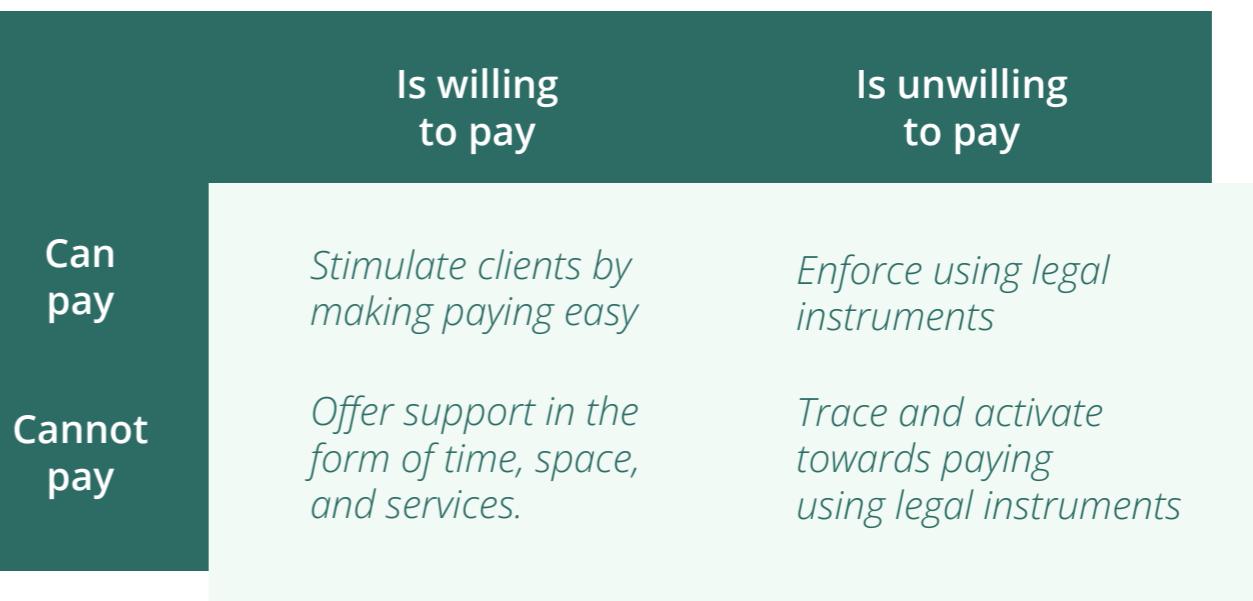


Figure 2.7: The quadrant model (WRR, 2017).



Experiencing UWV firsthand

This chapter focuses on the research activity of participating in the serious game called 'Ervaar UWV'. The serious game is an online educational game designed for UWV employees to play together and experience what it is like to be a UWV client. The chapter provides an explanation of what 'Ervaar UWV' is, why participating was relevant for this project, and the key insights derived from this activity.

3.1 About "Ervaar UWV"

'Ervaar UWV' is played with a group of approximately 15 colleagues from different UWV divisions within the same district (i.e. service region). In two sessions of 2.5 hours, the employees put themselves in the shoes of a client named Rosa. Rosa represents the average UWV client and depicts the customer journey that clients like her typically go through.

Rosa is a single mother who earns just enough to make ends meet. Unfortunately, due to severe lower back pain, Rosa was unable to continue working at the school where she had been employed for many years. As a result of her medical condition, she had to apply for a UWV benefit. Throughout the application process, Rosa experiences various emotional ups and downs, challenging application procedures, and difficult communication with UWV.

Figure 3.1 portrays the persona of Rosa based on information shared during the serious game and my personal experience of her while participating in 'Ervaar UWV'.

3.2 The goal of doing 'Ervaar UWV'

'Ervaar UWV' is set-up to portray the customer journey as experienced by an average UWV client. I personally participated in the serious game for the following reasons:

- 1 To better understand the services UWV offers and the organization itself.
- 2 To immerse myself in the experience of an average UWV client and learn about UWV's target group.
- 3 To personally experience what clients go through when dealing with UWV at different service touchpoints.
- 4 To identify general areas where UWV's services can be improved.

Rosa

Rosa is a **single mother** and parent of her 8-year-old son Gio. Over the past year, she has been experiencing severe **lower back pain**, which has made it **impossible** for her to **continue working as a teacher** in special primary education, a job she has always been passionate about.

Health

Because of her medical condition, Rosa **can only sit for 20 minutes at a time**, and both **sitting and moving are painful** for her. Consequently, carrying out everyday household tasks has become challenging. She is **grateful for the help she receives from her mother and the maid** she pays for using the **Persoonsgebonden Budget (PGB)** provided by the municipality.

Finances

Rosa is facing **financial difficulties**. Although she currently **receives 100% of her previous income**, it will soon be **reduced to 70%** as it has been almost a year since she fell ill. She is **worried about whether she will be able to manage** with this reduced income and **how it will impact Gio**. She fears that she may **no longer be able to afford his sports activities**, such as soccer and freerunning.

Figure 3.1:

An illustration

of Rosa and Gio from the

serious game - 'Ervaar UWV'.



3.3 Key insights

While participating in the game, I took notes on the processes Rosa went through and the emotions she experienced. Reflecting on Rosa's experience, I gathered multiple insights and then grouped and summarized them into key learnings. These key learnings will be discussed shortly.

3.3.1 An emotional rollercoaster

Interacting with UWV is an emotional roller coaster for Rosa. As shown in figure 3.2, Rosa's experience includes various emotions. Many of these emotions stem from the way UWV communicates with her. For example, she does not feel seen or heard by UWV, becomes impatient when she doesn't hear back for weeks, and becomes angry when UWV doesn't live up to its promises. Other negative emotions are connected to the fact that she is reliant on UWV and lacks control over the process and its outcomes.

Although the most prominent emotions Rosa experiences are negative, she also has positive emotions. For instance, she feels happy and relieved when UWV calls and informs her that they have found a suitable job for her.

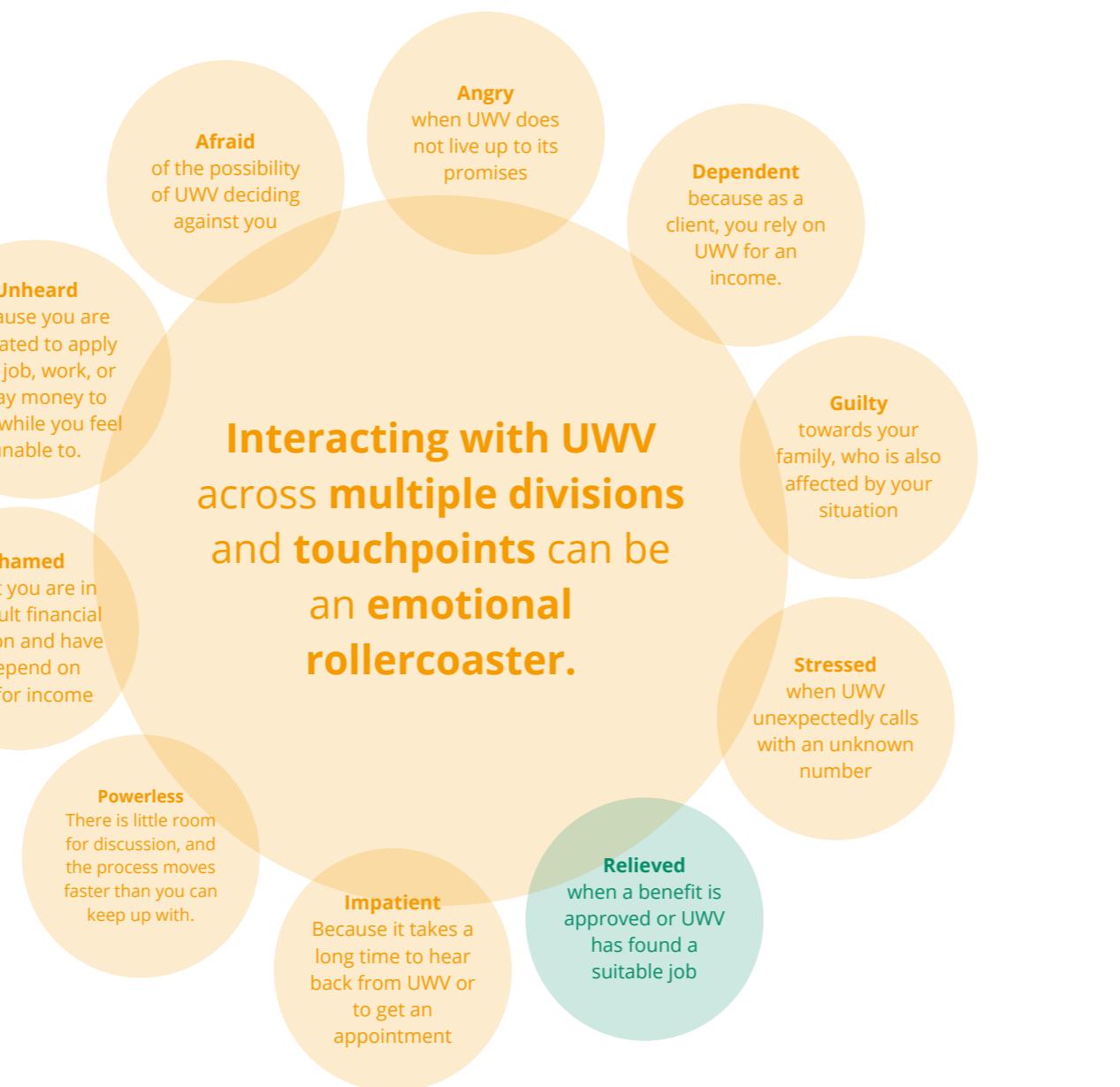


Figure 3.2: Insight 1 - Rosa experiences her journey with UWV as an emotional rollercoaster.

3.3.2 UWV moving too fast and too slow

Rosa often has to wait for several weeks (or even months) before she can have a meeting. This waiting period is especially difficult when living with uncertainty about one's income. However, once UWV has made a decision regarding her case, Rosa is informed about it by letter. In the same letter, a follow-up meeting with another department is scheduled. For Rosa, this feels like UWV is taking several steps before she has a chance to understand the first step.

In other words, Rosa's experience with UWV feels both slow and fast at different stages of her customer journey (as illustrated in figure 3.3).

For Rosa, dealing with UWV is **time-consuming**, but when next steps are **determined** and planned even **before Rosa can fully understand them**.

The process goes both too quick and too fast

3.3.3 Improving written correspondence

UWV's decisions, assessment outcomes, upcoming meetings, and the next steps in Rosa's customer journey are mostly communicated through written letters. However, these letters can be difficult for Rosa to understand due to their extensive text, numerous abbreviations, and sometimes difficult terminology. UWV should improve the readability of these letters (as also illustrated in figure 3.4).

It would greatly benefit Rosa if the letters provided a better explanation of the reasoning behind a particular outcome. Many individuals, including Rosa and myself, often felt that the reasoning for an outcome was unclear.

Communication with clients regarding benefits, claims, medical exams, etc., is **often conducted through letters**. These letters typically **contain a lot of text**, including **numerous abbreviations**, and can be **challenging to read**.

Improvement of written letters

Additionally, if the letters were to offer Rosa more insight into the process she is in, what is expected of her, and what she can expect from UWV, the letters could benefit from incorporating more visual communication and highlighting important dates and information.

Correspondence through letters should better explain the **why** behind a given outcome, could indicate the **effect** of the outcome (on the clients situation), could **offer more perspective**, could communicate more visually, could highlight **important dates and actions** more prominently, and could be written **more for the client** instead of 'from UWV'.

Figure 3.3: Insight 2 - Rosa's experience both feels too slow and too fast at different stages of her journey.

3.3.4 Phone calls from UWV put a lot of strain on a client's 'doenvermogen'

When UWV employees call clients to inform them of a decision, this initially occurs at unexpected times with an unknown number, causing clients to feel stressed and worried. When clients answer the call, they receive a lot of information about UWV's decision, the next steps that will be taken, and what UWV expects them to do. Particularly in the case of bad news, it puts a lot of strain on the client's 'doenvermogen' which makes it difficult to process, distill, and remember everything said during these conversations (as also illustrated in figure 3.5).

It is important to carefully consider which conversations can take place over the phone and which conversations should not. When making this consideration, factors such as the nature of the conversation, the client's personal situation, and the news being shared should be taken into account.

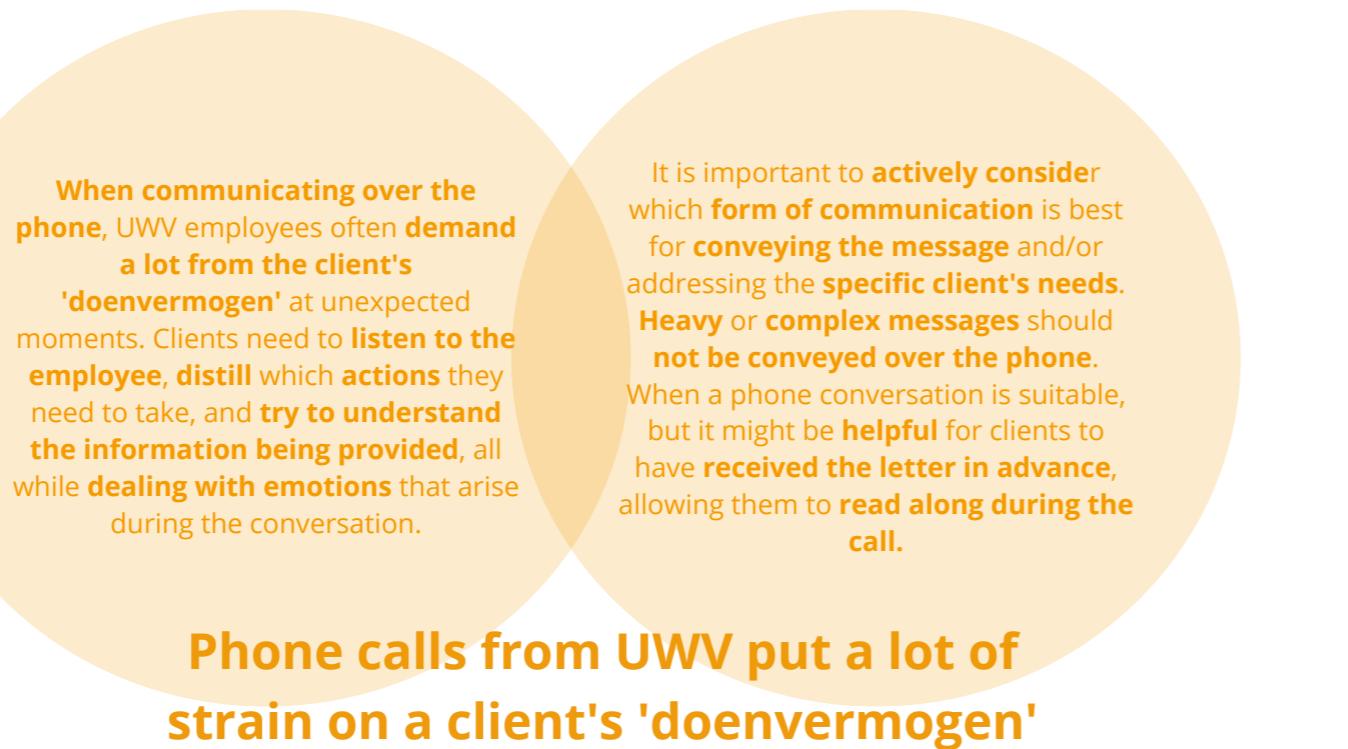


Figure 3.5: Insight 4 - Phone calls with UWV put a lot of strain on a client's 'doenvermogen'.

3.3.5 Different solutions are needed for different clients

UWV's clients rely on UWV for income because they are unable to work or are out of work. This puts their 'doenvermogen' under pressure. When these clients also face financial struggles and/or health issues, it puts their 'doenvermogen' under even more pressure. For Rosa, this shows in that she finds it becomes difficult to read lengthy and complex letters from UWV and filling out lengthy forms to apply for a benefit.

UWV should provide different solutions for clients with varying levels of 'doenvermogen'. While some clients can be assisted with online tools to complete tasks independently, others may require more guidance or even personal assistance to accomplish the same tasks. Figure 3.6 illustrates this insight.

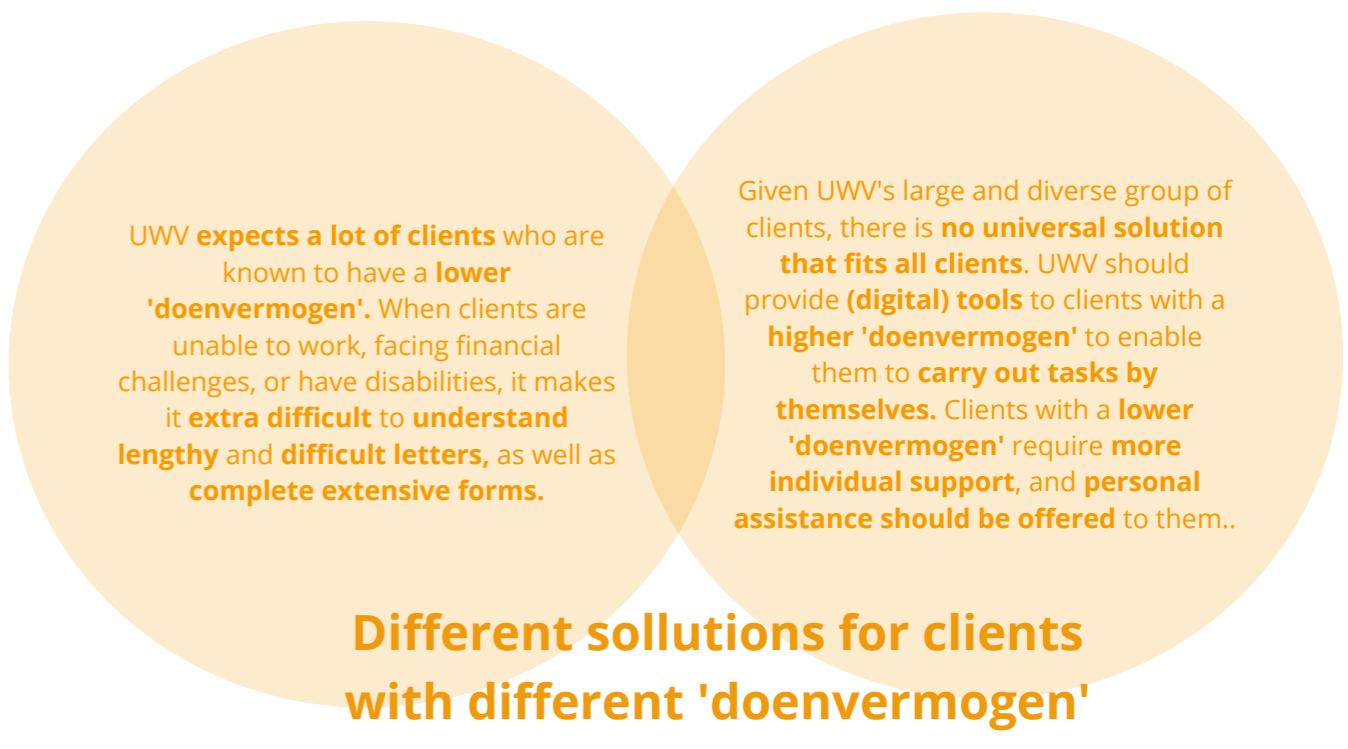


Figure 3.6: Insight 5: Different solutions should be offered to clients with different levels of 'doenvermogen'.



Introducing Team Geldzorgen

This chapter introduces UWV's Team Geldzorgen and presents the key insights drawn from observations and interviews conducted at the office of Team Geldzorgen in Goes. An explanation is given of what UWV's Team Geldzorgen is, what employees from Team Geldzorgen do, and why their services are highly appreciated by UWV clients experiencing financial difficulties.

4.1 About Team Geldzorgen

Team Geldzorgen is a team within UWV's Client Contact Center (KCC) that specializes in helping clients facing financial problems. For better understanding of Team Geldzorgen's operations, I spoke with the manager of Team Geldzorgen in Goes. Figure 4.1 illustrates the process of clients being directed to and serviced by Team Geldzorgen.

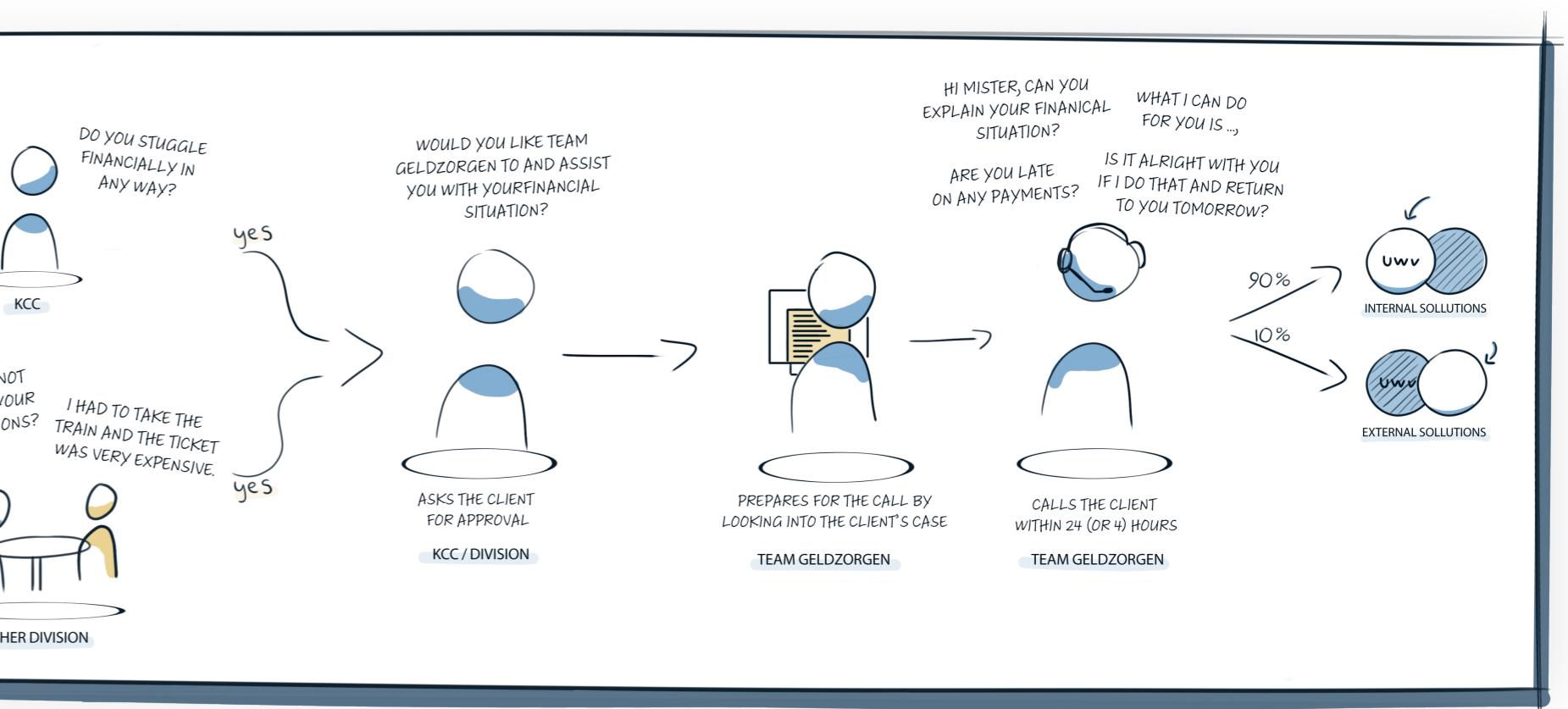
When KCC or an employee of a division of UWV, such as Werkbedrijf or Uitkeren, notices that a client is experiencing financial struggles, they ask the client to allow Team Geldzorgen to call and assist them with their financial situation. If the client agrees, the employee notifies Team Geldzorgen. This initial contact with the client is referred to as the 'first line of contact'.

Next, a client advisor from Team Geldzorgen (the 'second line of contact') reads up on the case details and prepares for a phone call with the client. Within 24 hours (or 4 hours in emergency cases), Team Geldzorgen reaches out to the client.

During the conversation, the client advisors from Team Geldzorgen ask about the client's situation. These questions relate to their societal status, type of benefit received, personal situation, overall income and expenses, and the financial problems they experience. Based on the information provided by the client, the employee proposes a sustainable solution to the client's situation.

Approximately 90% of these solutions involve internal actions within UWV. In such cases, the Team Geldzorgen advisor may contact other UWV divisions to discuss potential agreements or solutions on behalf of the client (if agreed upon by the client). One common temporary solution is to put a claim from UWV 'in the waiting room' (i.e., on hold) for 1 to 6 months. This offers the client some breathing room and time to arrange other help. Again, within 24 hours (or 4 hours in emergency cases), the advisor contacts the client to provide an update and discuss any next steps.

Approximately 10% of the solutions offered by Team Geldzorgen involve external actions. For example, making payment agreements with a client's bailiff, transferring the case to the municipality to initiate a debt counseling program, or recommending that the client seek financial guidance from organizations like Humanitas.



4.2 Insights from interviewing employees

Next to speaking with the manager at Team Geldzorgen, I also observed five employees while they were working and conducted separate semi-structured interviews with all five employees (n=5). The following research questions were formulated for these interviews:

- 1 What difficulties do people with financial struggles experience and seek help for from Team Geldzorgen?
- 2 What services does Team Geldzorgen offer to assist these clients with their financial situation?

Since these interviews were semi-structured, they mainly involved a conversation centered around ten open-ended questions. I digitally analyzed the employees' answers using a statement card analysis (Sanders & Stappers, 2013, p. 224-225). This process involved transcribing the interview recordings, writing down interesting quotes on digital post-its, clustering the post-its by question/topic, and summarizing the main insights from each cluster.

A more detailed overview of how I analyzed these interviews, together with the specific questions asked during the interviews, can be found in appendix C. In this part of the chapter, I explain the six main insights drawn from the analysis.

1 A diverse group of clients with different backgrounds

The clients served by Team Geldzorgen are very diverse, as anyone can end up in a difficult financial situation due to impactful life events. Having to suddenly rely on benefits from UWV can lead to a decrease in income, which can cause financial problems. As the employees of Team Geldzorgen explained, this is not related to a client's IQ, the job they have or had before, or the type of benefit they receive.

The only commonalities among the clients of Team Geldzorgen are that they all worry about their financial situation and that an employee from UWV has noticed this and referred them to Team Geldzorgen.

2 Clients having little understanding for UWV

Clients often have little understanding for UWV and the decisions made by its employees. This lack of understanding can be attributed to several factors. For instance, many clients are unaware of the governmental regulations that the UWV must adhere to. Secondly, clients do not comprehend the reasoning behind the decisions made by employees. Thirdly, in some cases, mistakes made by UWV employees have had a negative impact on clients. Lastly, clients feel that they are being treated unfairly by UWV.

3 A diverse group of clients also has a diverse set of problems

The problems that clients face are very diverse. Potential reasons for clients asking employees from Team Geldzorgen for help are because they are worried about (1) a decrease in income, (2) having too little money to live on, (3) a change in their benefit causing money problems, (4) worries about an ending benefit, (5) things becoming too expensive, (6) wanting money in the form of an advance, and (7) clients getting lost between multiple UWV departments.

When asked about the problems people with problematic financial debt call about in relation to a reclaim from VFV, additional problems came to light. For example, these clients call because (1) they have too many different payment plans with multiple creditors, (2) they do not agree with the 'beslagvrije voet' determined by UWV, (3) UWV did not call about a certain amount being deducted from their benefit, and (4) they are not aware of the option to make a payment to repay UWV.

These employees also emphasize the importance of seeking help and not waiting too long to do so. It is crucial for clients to take charge of their finances and stay on top of them. Additionally, they highlight the significance of maintaining contact with the parties that clients rely on for financial support and avoiding the use of credit cards or apps that allow purchases without having the money for them.

4 Common solutions and general advice from employees

Common solutions offered by Team Geldzorgen include (1) placing a claim in the waiting room, (2) conducting a warm transfer of the client's case to the local municipality, (3) requesting higher priority on the client's case from other divisions, and (4) referring the client to external initiatives for people with low income (e.g. Geldfit, local initiatives, or the food bank).

The clients' situations and problems are very diverse, as is the advice they receive from Team Geldzorgen. However, common advice includes

(1) maintaining contact with the organization, (2) taking proactive action instead of being passive, (3) seeking help, and (4) being proactive in managing one's financial situation.

Furthermore, the employees mentioned that it would be highly beneficial for certain clients if UWV checked whether payroll tax reduction ('loonheffingskorting') should be turned on or off in their specific situations. Similarly, clients would benefit from a more accurate assessment of their eligibility for a supplement to their benefits (Aanvullend WW). Currently, it often happens that clients who receive a benefit lower than the social minimum income do not receive this supplement, even though they are entitled to it.

5 Possible service ideas and improvements for UWV

Services that employees from Team Geldzorgen believe would help their clients include: (1) offering face-to-face consultations and video calls with Team Geldzorgen, (2) providing better information about the transition from 'ziektewet' to WIA or WW, (3) offering a platform for clients to discover initiatives for people with low incomes, and (4) providing a service to assist with increasing grocery costs. According to the employees, many clients facing financial difficulties would benefit from these services.

These employees also emphasize the importance of seeking help and not waiting too long to do so. It is crucial for clients to take charge of their finances and stay on top of them. Additionally, they highlight the significance of maintaining contact with the parties that clients rely on for financial support and avoiding the use of credit cards or apps that allow purchases without having the money for them.

6 What makes an employee's day

Employees of Team Geldzorgen are satisfied with their workday when they can make a real difference for clients, both financially and personally. It brightens their day when clients express gratitude towards them or when they have pleasant interactions with their colleagues at the office.

What would brighten their day even more is if the legal regulations (AVG) were to be stricter than they currently are. Currently, some employees feel constrained by these regulations because they cannot share all the relevant (personal) information about the client with the external parties.

4.3 General insights about Team Geldzorgen

Apart from the main insights derived directly from the answers employees provided during the interview, I also obtained several insights from the observations and conversations with employees.

I categorized these insights into two groups: insights related to the clients and insights related to Team Geldzorgen and its employees. The insights related to the clients can be found in figure 4.2, while the insights related to Team Geldzorgen and its employees can be found in figure 4.3.





VFV's reclamation process

This chapter provides a detailed explanation of UWV's reclamation process. First, the results of a quantitative study that investigates clients' experiences with the UWV reclamation process by VFV are presented. Then, further details are provided on how clients with financial debt experience this service using a Customer Journey map, and a schematic overview of UWV's internal process is showcased. Lastly, the customer journey and the overview of UWV's internal process are combined into a service blueprint.

5.1 Quantitative analysis

To better understand how clients experience UWV's services, I analyzed a study commissioned by UWV from the Dutch external market research agency, Ruigrok NetPanel. The study, titled 'Het invorderproces (nogmaals) onder de loep genomen', surveyed UWV clients and consisted of 30 questions. All participants (n=2623) in the study had at least one ongoing reclamation from UWV (VFV), and they were a mix of Dutch and foreign clients. For this design project, only the results from the Dutch participants were analyzed.

1

The survey data shows that clients not only want more insight into their ongoing reclaim, but also into what is expected from them during the process. This could limit stress about the reclaim, reducing the negative effect a reclaim has on a client's 'doenvermogen'.

2

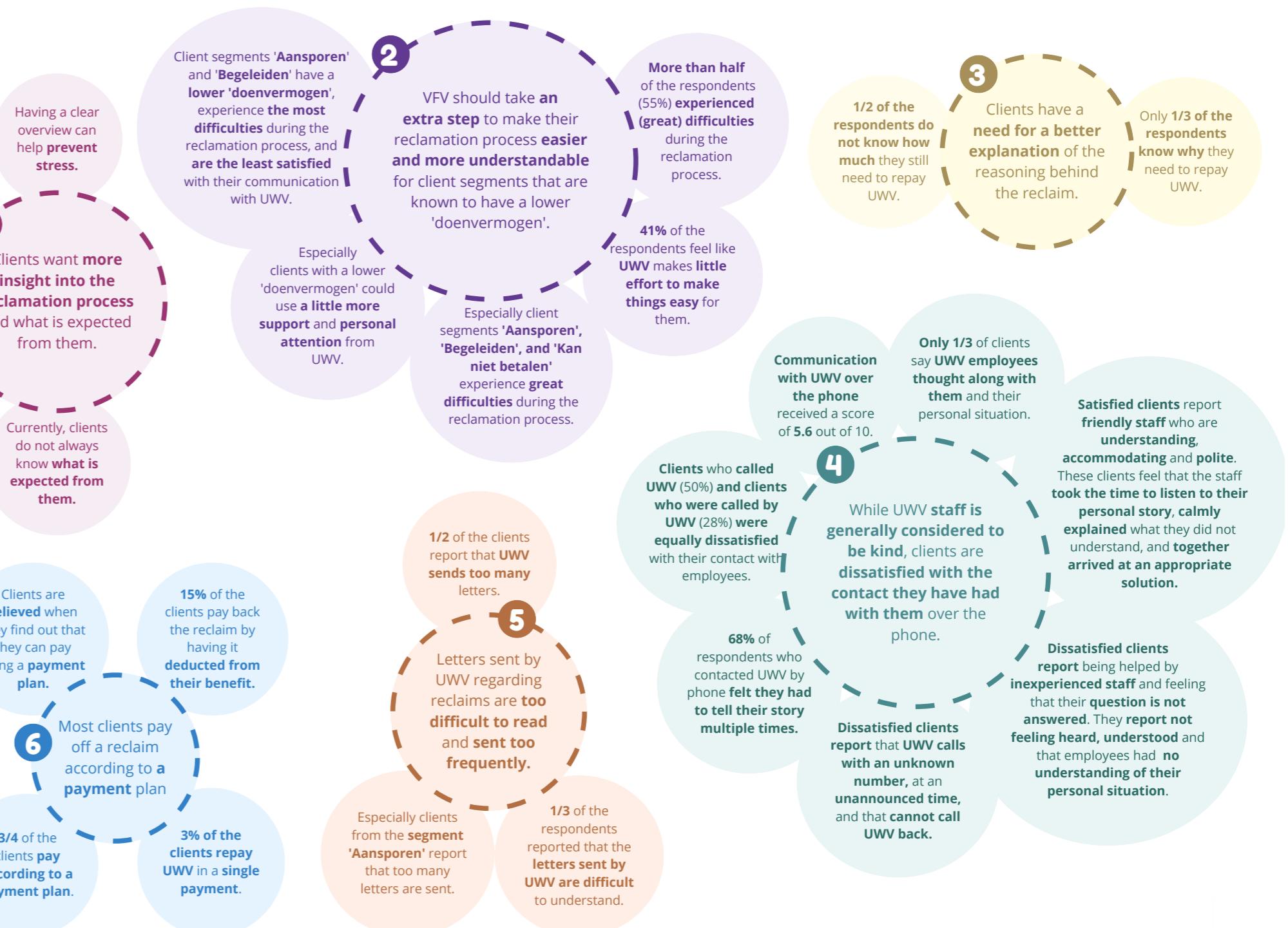
Especially for clients who are known to have a lower doenvermogen (often clients from segments 'Aansporen' and 'Begeleiden'), VFV should offer more personal attention and do more to make the reclamation process easier and more understandable.

3

While employees from VFV do explain what causes the reclaim, still 1/3 of the respondents do not know what caused the reclaim.

Clients are generally dissatisfied with the service provided by VFV. As a result, the reclamation process received an average grade of 4.2 out of 10 from the respondents (Ruigrok NetPanel, 2022). This suggests that VFV's reclamation process should be improved. Furthermore, based on the qualitative data from the study, I derived six main insights, which are presented in figure 5.1, along with some of the data points from which the insights were drawn.

Figure 5.1: The summarized findings from analyzing the report 'Het invorderproces (nogmaals) onder de loep genomen' by Ruigrok NetPanel (2022).



5.2 Customer Journey

After analyzing the quantitative data in the report, I still had several unanswered questions about how real clients experience the reclamation process from VFV step by step. Specifically, it was still unclear what steps clients go through and in what order, which actions clients take in each of these steps, and what they feel, think, or hope/dream while going through them.

To answer these questions, an internal document from UWV was analyzed, which presented the customer journey for multiple personas who receive a reclaim from UWV (see appendix D). This customer journey summarized the complete customer experience across multiple touchpoints in nine simple steps and portrayed the customer journey of three different personas.

However, after reading through the documentation on which this customer journey was based, I felt that the customer journey was too general and did not include as much detailed qualitative information as was provided in the report. Furthermore, I noticed that one of the personas, Bryan, perfectly fits the target group of this design project as he has financial debt. Interestingly,

Bryan was the persona who had the most negative experience with UWV's reclamation process compared to the other personas.

Therefore, I decided to create a more detailed customer journey for the persona Bryan. I combined the customer journey of UWV, the information from UWV's detailed persona of Bryan, and

the information on which UWV's customer journey was based into one detailed customer journey. This detailed customer journey shows how clients with financial debt like Bryan (can) experience UWV's reclamation process step by step.

This detailed customer journey is illustrated in the Customer Journey Map in figure 5.2.

Figure 5.2: The detailed Customer Journey Map



5.3 The reclamation process

Based on the information from the documentation behind UWV's customer journey, I created a flowchart to depict the reclamation process. The goal of this flowchart was to better understand UWV's reclamation process. This flowchart was created in the same four phases as the customer journey, focusing on UWV's point of view.

5.3.1 Validating my understanding of VFV's reclamation process

Since the flowchart was mainly based on information retrieved from Brian's customer journey, there were still gaps and uncertainties regarding the various steps in the reclamation process. To fill these gaps and improve the flowchart, I conducted a visual interview with an employee of UWV who had recently mentored employees of VFV. These employees handle the reclamation process internally at VFV, so their former mentor seemed like a great source of information regarding VFV's internal processes.

Figure 5.3: The setup of the visual interview with with the former mentor of VFV.

To prepare for the interview, I added all questions I had relating to each step of the reclamation process on digital post-its on top of the flowchart. These were questions like 'which department takes this step', 'what happens after this step', and 'Is this assumption I made correct'. During the interview, I showed the flowchart and questions to the former mentor and together we went through the flowchart step by step with the mentor answering each of the questions to the best of his ability. This interview was held in Microsoft Teams, and the flowchart was presented using the screen sharing option of Microsoft Teams (see figure 5.3).

Based on the answers given by the former mentor, I improved the flowchart. This improved flowchart can be found in figure 5.4.

The full setup of this semi-structured interview including the initial flowchart and questions asked to validate it, and the process of analyzing the answers given during this interview, can be found in appendix E.

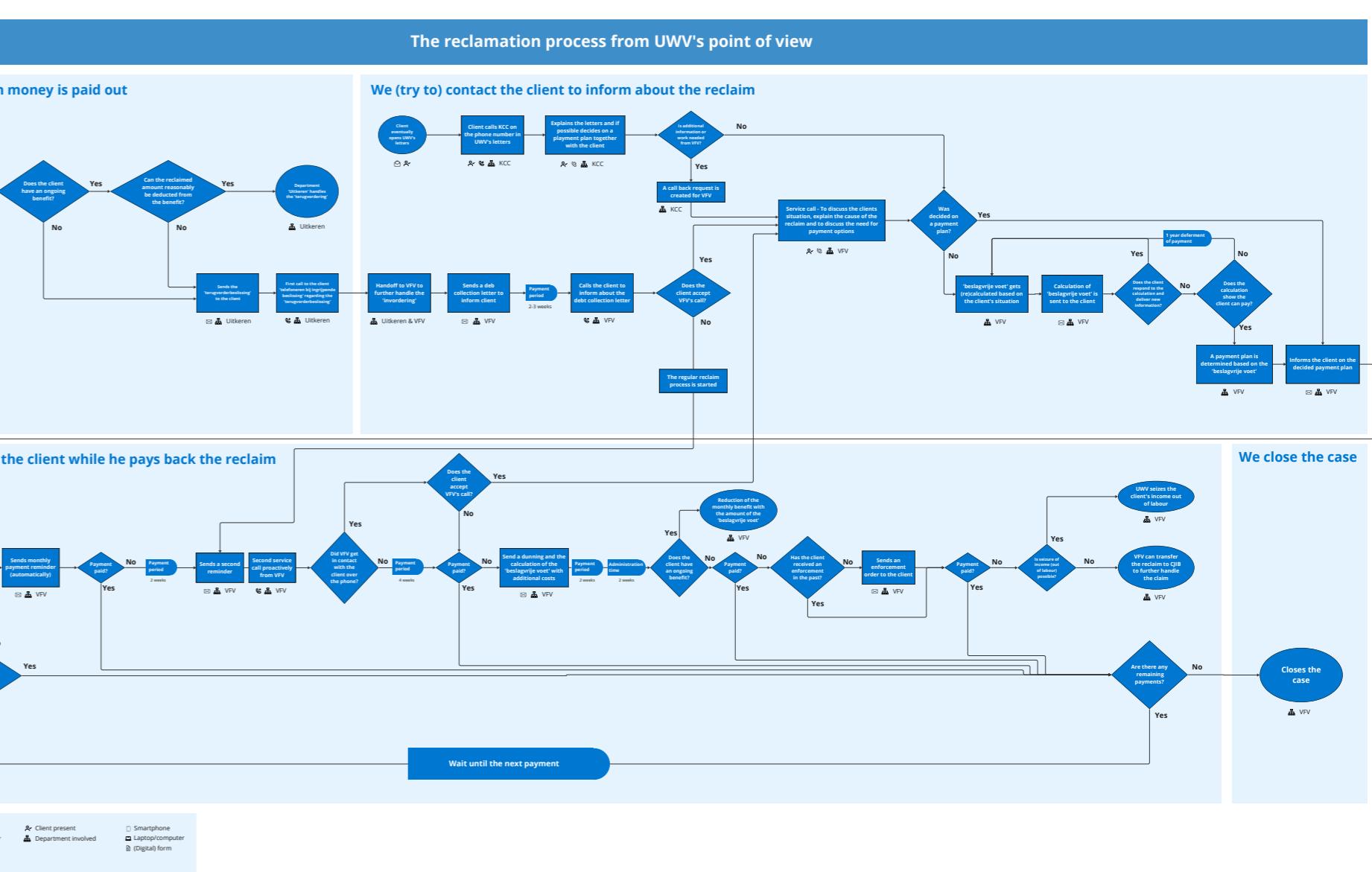
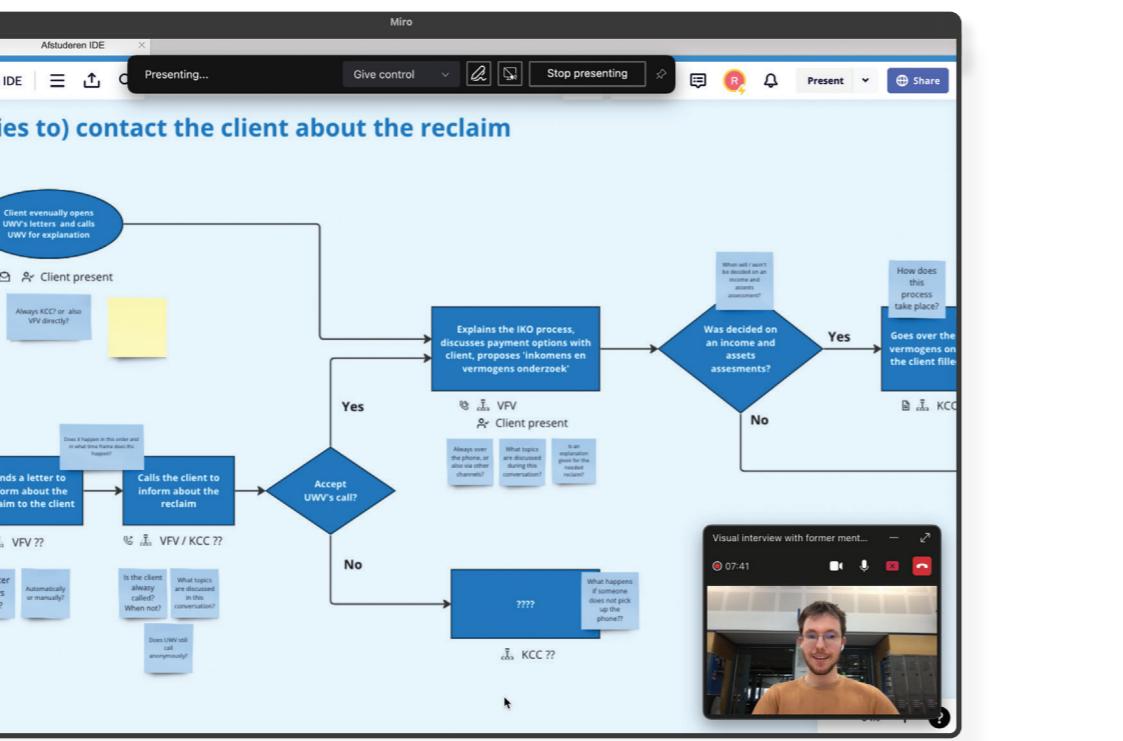


Figure 5.4: The improved flowchart portraying the steps taken by employees of UWV during the reclamation process of VFV.

5.3.2 VFV's reclamation process simplified

The flowchart illustrated in figure 5.4 shows the reclamation process from UWV's perspective in great detail. A drawback of a highly detailed flowchart is that it becomes too complex to discuss with stakeholders. Therefore, I created a simplified visual overview of the reclamation process (see figure 5.5). In this part of the chapter, UWV's reclamation process will be explained using this visual.

1 - When too much money is paid out to a UWV notices this by comparing information the Dutch Tax Authority and the Income Payments received from the client. Then, an employee from Uitkeren checks if this amount can reasonably be deducted from the client's benefit on the height of the claim and the number of payments needed to completely pay off the claim. Meanwhile, the employee from Uitkeren sends a letter to the client stating that the client has to repay UWV (the 'terugvorderbeslissung'). Additionally, the employee will call the client to explain the reclaim and its cause.

Phase 3 - Each month, the client receives a letter from VFV as a reminder for their payment. If, after four weeks, they receive a second letter. If, after four weeks, the payment is still not made, VFV sends the client a letter. Finally, VFV calls the client for a meeting to discuss the situation. If necessary, a payment plan can be agreed. If the client cannot be reached, VFV can make their payments after a payment order ('dwangbevel'). This is the last official step.

- 2 - If the reclaimed amount cannot reasonably be deducted from a client's benefit, the case is handed over to VFV. VFV then sends the client a collection letter and, after a few weeks, calls the client to explain the letter in the first service. During this call, the client's financial situation is discussed, and an explanation is offered regarding the cause of the reclaim. Together, the client and VFV employee discuss possible payment options and decide on a suitable payment plan. Indeed, the employee of VFV calculates the client's 'beslagvrije voet' and determines a payment plan based on it.
- measures are a last resort. If the client's income, engaging a collection agency, handing the case to CJIB, who will then collect the debt.

client receives a letter the next payment. If their payment within two days, VFV sends a reminder from VFV. If payment still has not been received, VFV sends a dunning. Additionally, if a second service call is necessary, a different message is read upon during the call. If the client has not responded or still does not respond within four weeks, an enforcement notice is sent to the client. VFV can take before legal action is taken. These legal actions can include seizing the client's property, sending the bailiff, or transferring the client to another attorney to handle it further.

VFV checks whether
de. If this is the case,
During this last phase,
with the client.

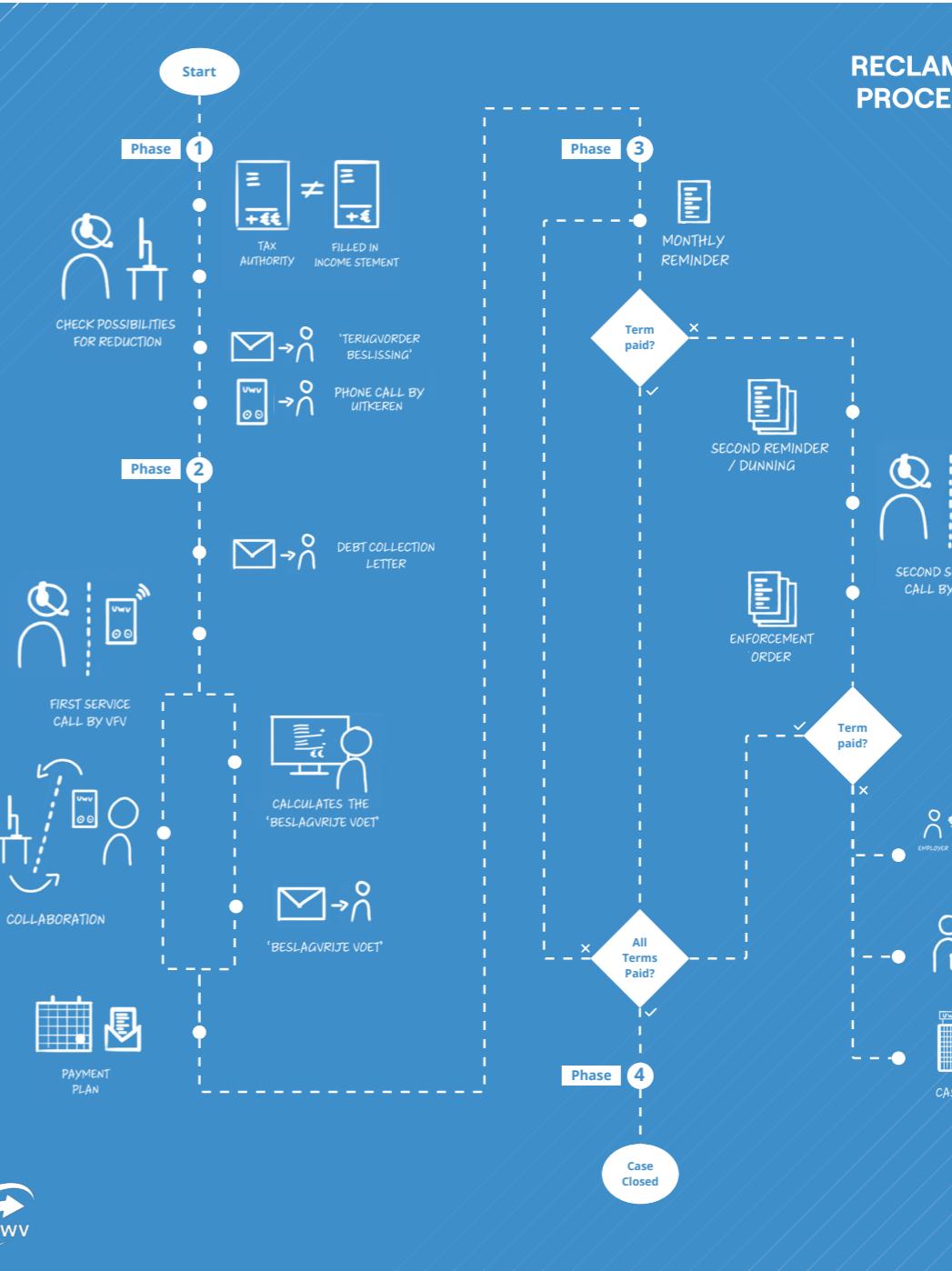


Figure 5.5: The summarize version of the flowchart.

5.4 Service blueprint

5.4.1 Introducing the service blueprint

I combined both the customer journey and the flowchart of VFV's reclamation process into a service blueprint. A service blueprint is a detailed schematic overview of all technical, logistic, and human aspects of a service and the interplay between each of these aspects (Enninga et al., 2013, p. 187). By using this approach, the user experience is directly linked to UWV's internal processes.

In the service blueprint, the customer journey and the process flowchart of VFV are combined and set out on a timeline. Therefore, the service blueprint provides an overview of the actions VFV performs and the effect these actions have on clients. For the flowchart of VFV's process to align with the timeline, the flowchart was visually restructured while maintaining the order of processes.

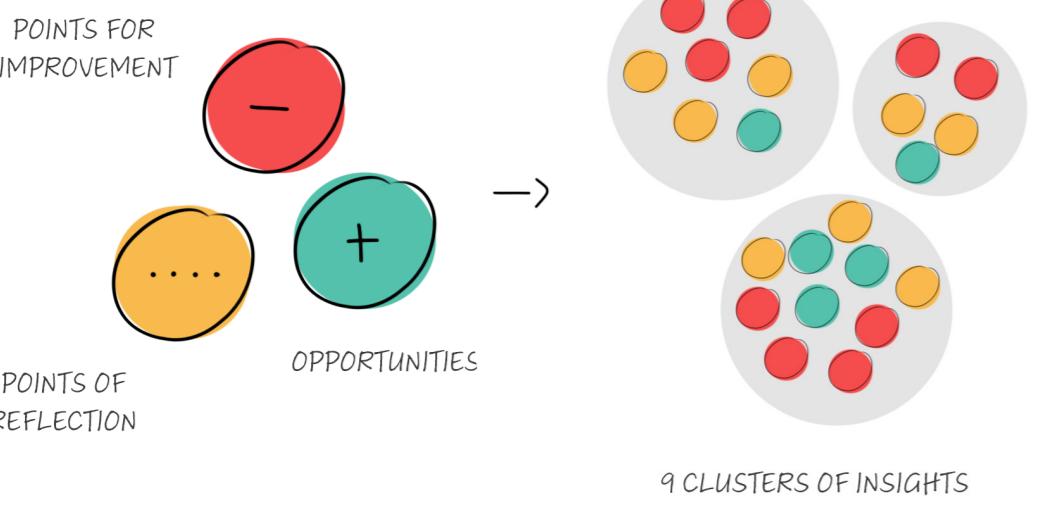


Figure 5.7: The process of analyzing service blueprint.

5.4.2 Analyzing the service blueprint

To gain insights from the service blueprint, I analyzed it using Miro. I added dots on top of the blueprint and provided descriptions for each of them. Red dots were used to highlight points for improvement, green dots for opportunities, and orange dots for interesting points of reflection. I clustered each of the dots based on commonalities found in the descriptions. This resulted in nine main clusters from which nine insights were drawn. These insights are discussed in the following section of this chapter.

Figure 5.7 illustrates this process of analyzing the service blueprint. An overview of each of the blue, green, and orange dots and how these clusters were formed can be found in appendix F.

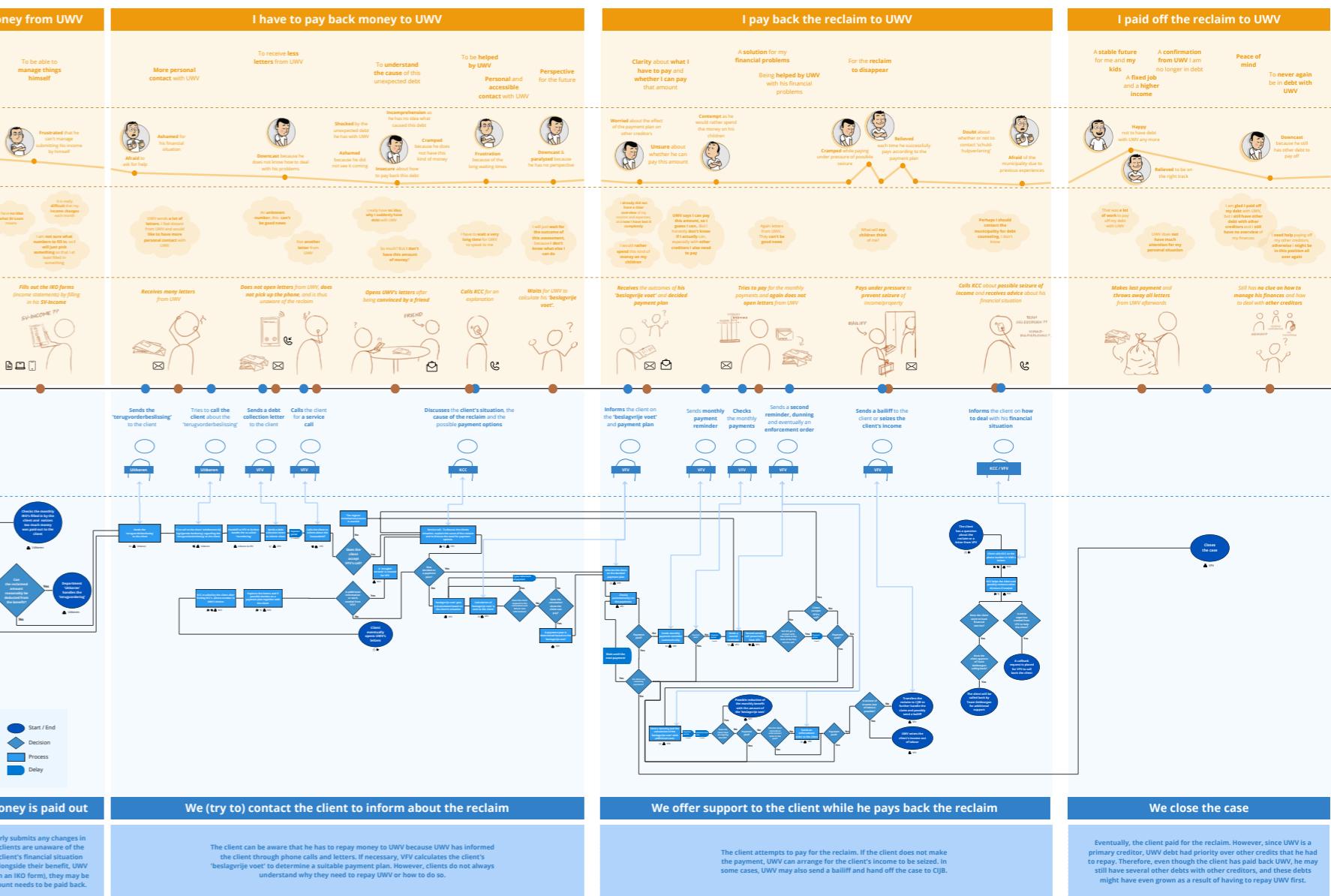


Figure 5.6: The service blueprint of UWV's reclamation process.

5.4.3 Insights drawn from the service blueprint

Using the process described in chapter 5.4.2, I drew nine main insights from analyzing the service blueprint (see also figure 5.8).

1 Clients are notified about a reclaim through difficult letters and unannounced phone calls. Especially for clients with financial debt and a lower 'doenvermogen', this moment is experienced as an unexpected shock and an overload of information.

2 Clients like Bryan receive many letters from UWV and other parties. Because they are afraid of bad news, these letters are often left unopened.

3 When clients do not open their letters and do not pick up calls from unknown numbers, it can be challenging for VFV to get in contact with these clients, causing problems to add up and get bigger over time.

4 While clients like Bryan need help with their finances and want to be self-reliant, they often do not ask for help. These clients are afraid of UWV or ashamed of their financial situation, which prevents them from asking for the help they need.

5 Financial debt can have both positive and negative effects on the people surrounding the client. While it negatively affects the immediate family, who are also impacted by scarcity and financial stress, friends and family can also be a reason for clients to take action or ask for help. In Bryan's case, it motivated him to start opening letters.

6 The 'beslagvrije voet' calculation happens beyond a client's viewpoint, which makes him passive and reliant on UWV. After receiving the results of his 'beslagvrije voet' and the proposed payment plan, due to a lack of insight into his finances, he is not convinced that he can actually afford to pay the required amount. This makes him feel even more insecure, dependent, and even resentful towards paying.

7 Many clients like Bryan do not have a clear overview of their income and expenses, both prior to the reclaim and while paying off the reclaim.

8 During the reclamation process, clients like Bryan have no clear idea of what led them to this situation, how much they still need to repay, what is expected of them, and what the next steps in the reclamation process are. Clients like Bryan would benefit from knowing more about the processes happening backstage, being offered more perspective, and receiving more motivation and support from VFV.

9 After a reclaim is fully repaid, clients feel relieved and happy that it is over, and they hope to never have to deal with a reclaim again. However, VFV does nothing in the form of aftercare in to prevent future reclaims or to help with the other creditors that clients often still have. Additionally, since UWV is a primary creditor, problems with other creditors might have worsened as a result of repaying UWV.

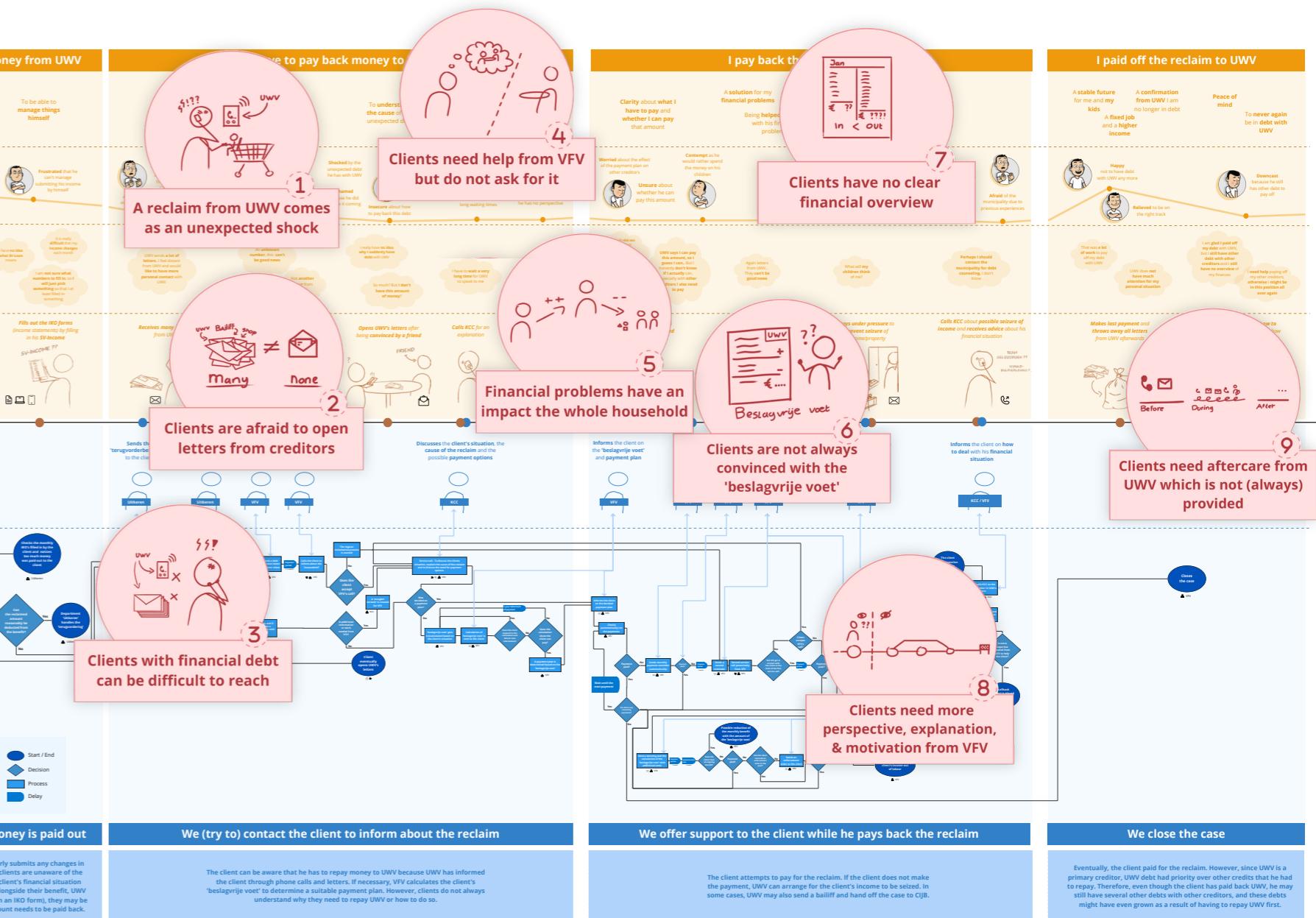
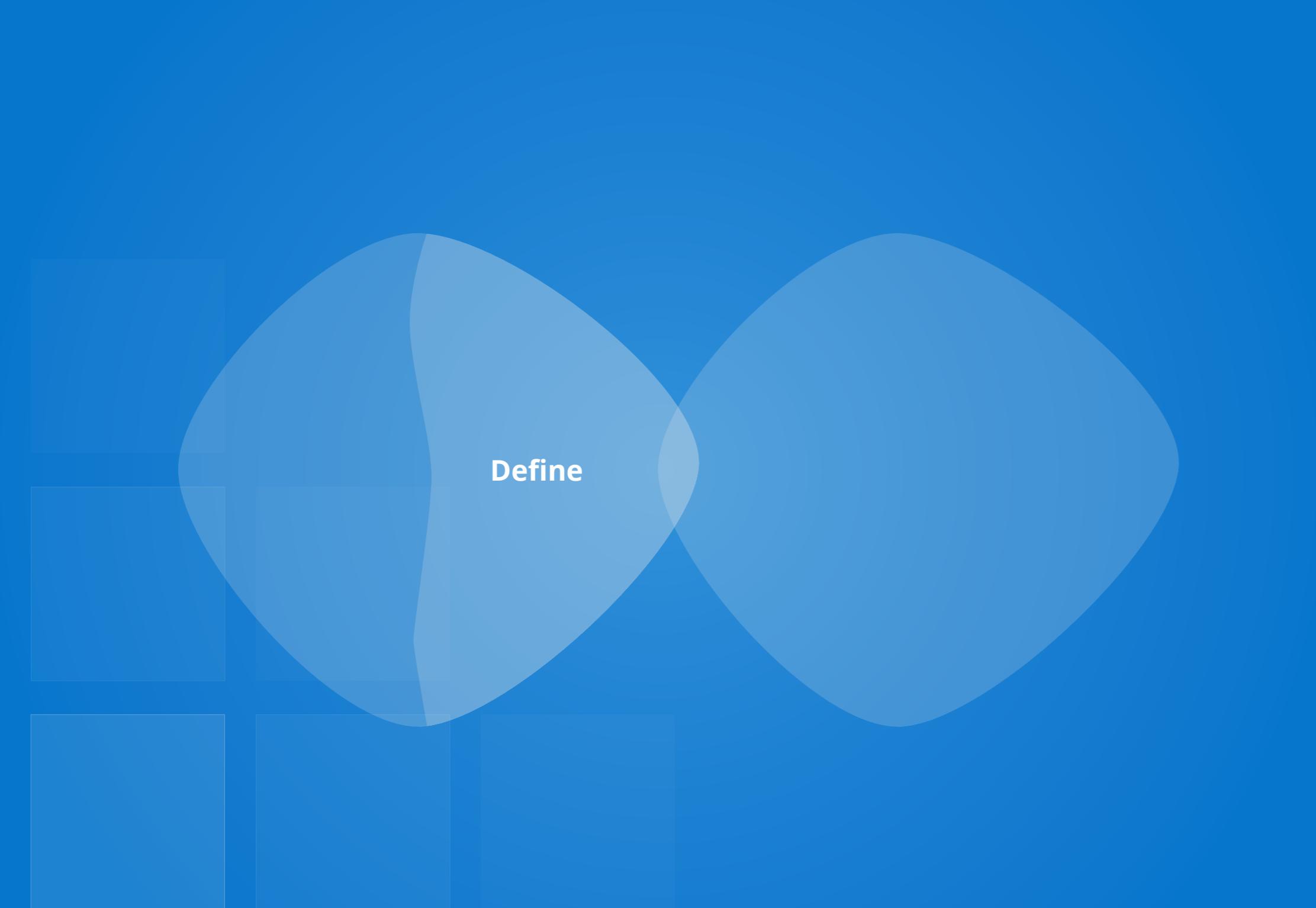
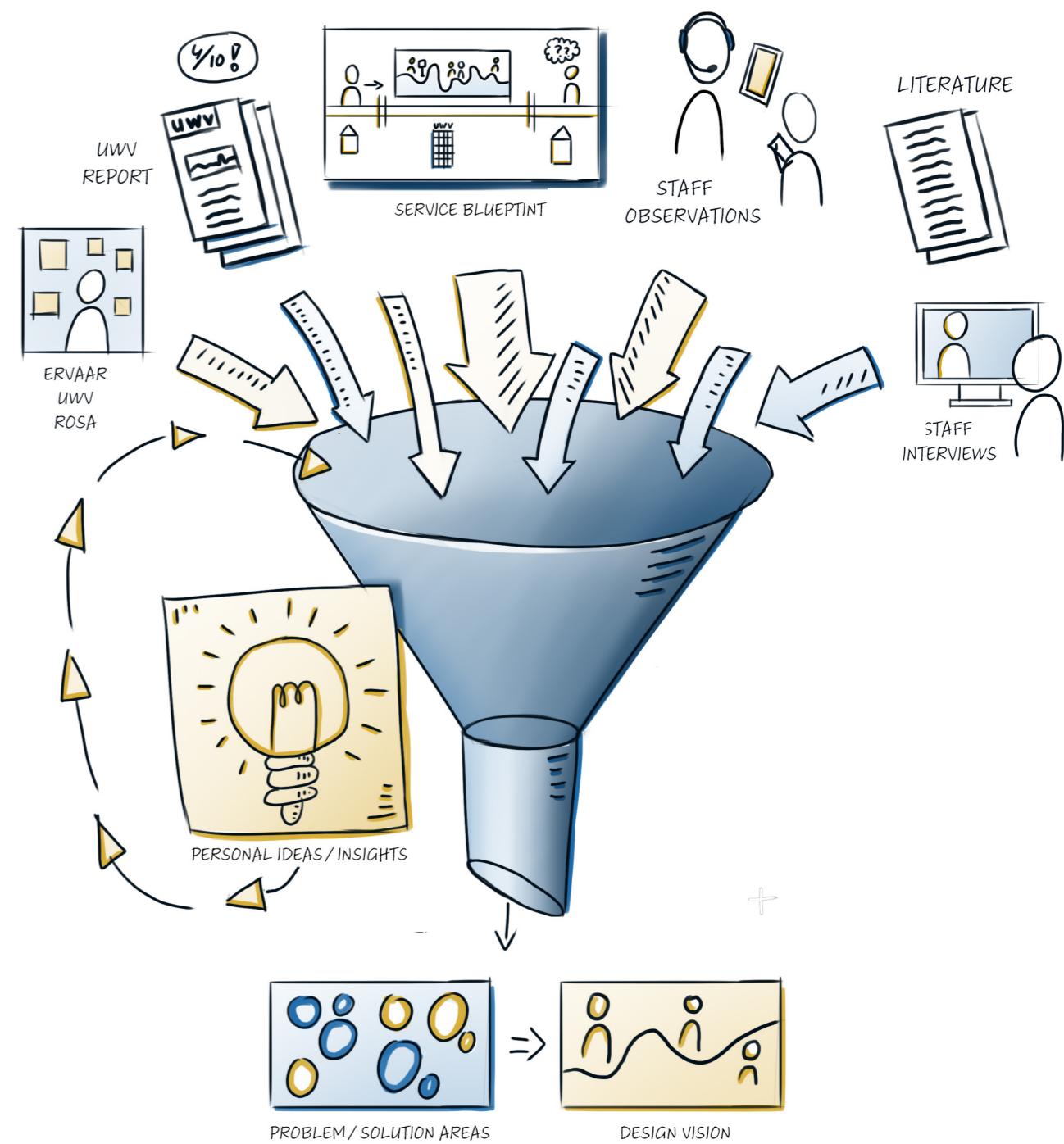


Figure 5.8: The service blueprint with the main insights added on top of it.



Phase 2 - Define

Problem areas, design opportunities & design vision



Identified problem areas

In this chapter, the insights from the previous phase are combined into several problem areas. First, an explanation is provided on how the insights from multiple research activities were combined into fifteen problem areas. Then, the process of selecting which problem area(s) to focus on for the remainder of the project is explained.

6.1 Combining Insights into problem areas

To bring together all the knowledge acquired from the various research activities discussed in the previous chapters, I used a similar approach as I used to analyze the contents of the service blueprint in chapter 5.

For each research activity, I gathered the main insights each the research activities and labeled them red (pain points), green (points of improvement), and orange (interesting points of reflection). To differentiate between the insights from different research activities, different shapes were used for each activity.

Each of the labeled insights was added to the clusters of insights resulting from the analysis of the service blueprint. I chose this approach because these clusters already contained detailed problem areas relating to the client experience during VFV's reclamation process. Furthermore, the insights of the other activities less directly related to VFV's reclamation process but support or extend the clusters from the service blueprint.

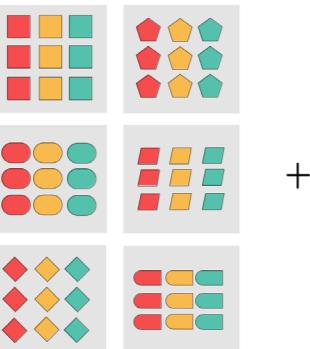


Figure 6.1: The process of analyzing insights from the previous research activities.

The following research activities were combined using this approach:

- 1 The interview with the Senior Kennisadviseur SBK (UWV) on the concept of 'doenvermogen' (Chapter 2)
- 2 Me participating in 'Ervaar UWV' (chapter 3)
- 3 The interviews with the client advisors from Team Geldzorgen (chapter 4)
- 4 The analysis of the quantitative study on VFV's reclamation process (chapter 5)
- 5 The interview with the former mentor of VFV (chapter 5)
- 6 The Analysis of the service blueprint of VFV's reclamation process (chapter 5)

Figure 6.1 illustrates the process of I combined all red, green, and orange dots from each of these research activities into problem areas. Figure 6.2 shows the resulting problem area clusters as a result of this analysis, which can also be found in appendix G in more detail.

In the next part of this chapter, I will go into further detail of the identified problem areas.

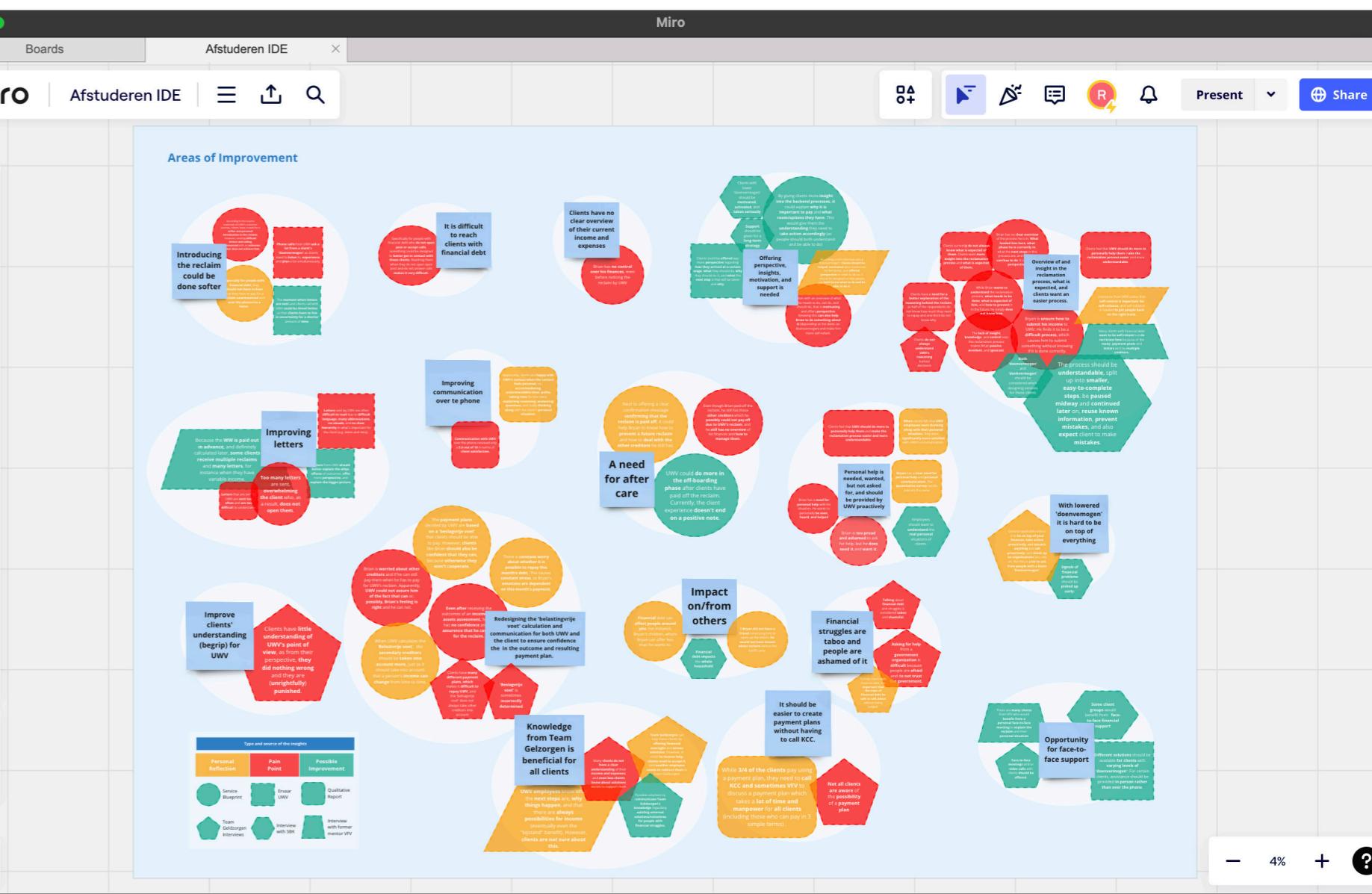


Figure 6.2: the problem area clusters resulting from analyzing the insights from all research activities.

6.2 Filtering of problem areas

I summarized each cluster of problem areas resulting from the analysis described at the beginning of this chapter and added a specific problem statement describing each cluster. Ideally, UWV should address all of these problem areas in order to improve their services. However, not all problems can be tackled in this design project. Therefore, a selection had to be made between each of the problem areas to focus on.

Since the goals of this design project are to design additional products/services alongside the ODI, I filtered out the problem areas that are already addressed or can be addressed with the ODI.

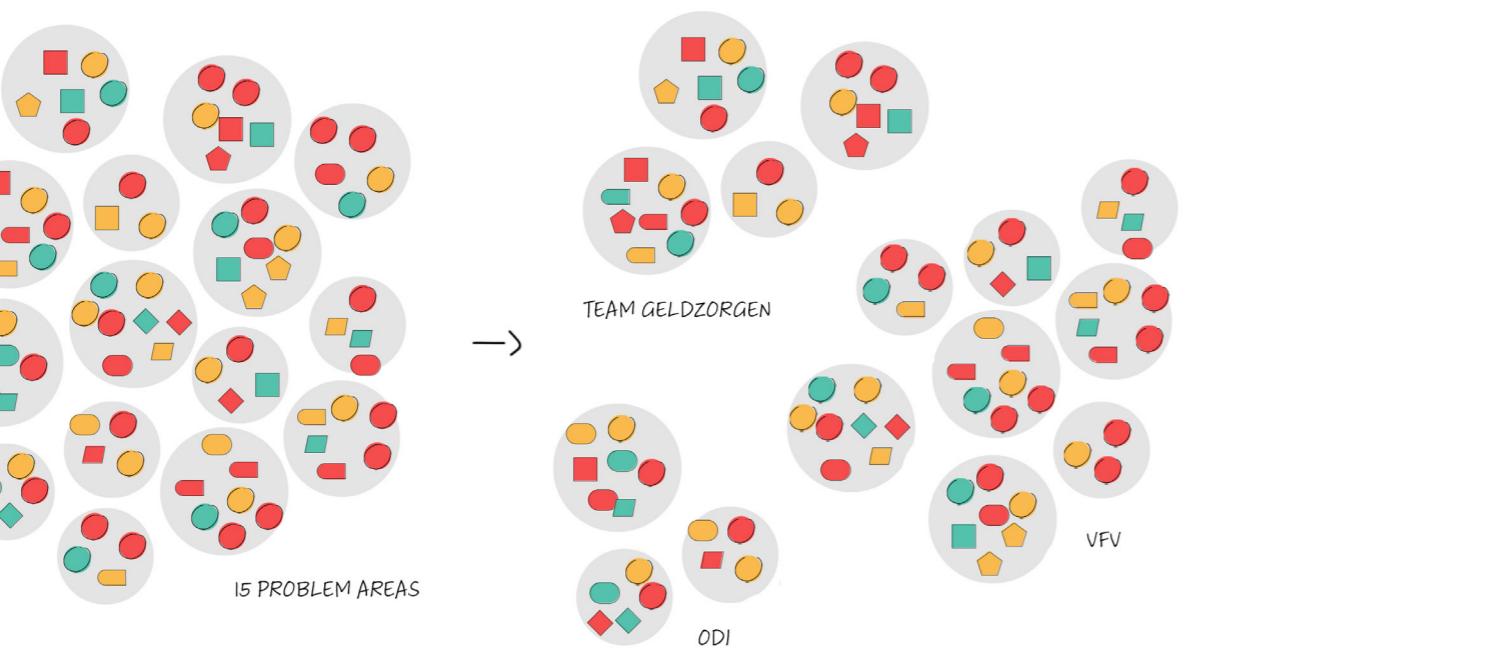


Figure 6.3: An illustration of how I divided each of the 15 problem areas the different departments within UWV.

Furthermore, I divided the remaining problems between VFV and Team Geldzorgen. The reason behind this decision is that by improving VFV's general services, more clients can be helped by VFV and potentially won't have to be redirected to Team Geldzorgen. This aims to free up resources for Team Geldzorgen to focus on other problems for clients who require more personal care, attention, and expertise. Furthermore, this approach should allow VFV to address their own issues before sending clients to Team Geldzorgen if the problem lies on VFV's side. Therefore, I filtered out any problems which, in my opinion, should be addressed by Team Geldzorgen.

The resulting eight problems that, in my opinion, should be addressed by VFV can be further divided into three groups: problem areas relating to VFV's current service; problem areas relating to personal problems clients experience; and problems directly relating to touchpoints of VFV's reclamation process. Figure 6.3 illustrates the process of dividing the problem statements across departments. Figure 6.4 provides an overview of the outcome of this process.

For this design project, I chose to focus on the problems directly relating to VFV's service touchpoints while keeping in mind the other problems as implications for my design.

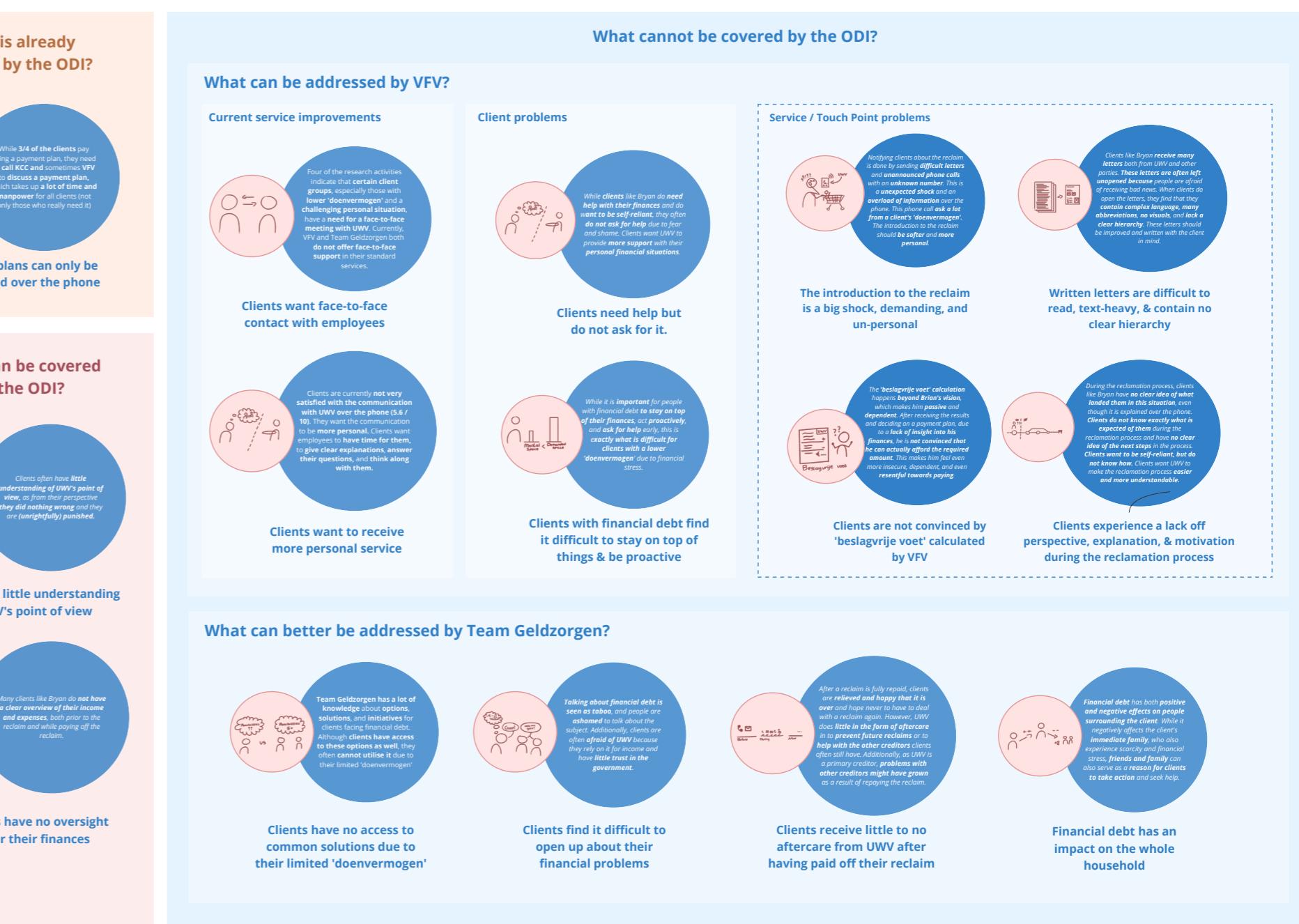


Figure 6.4: An overview of fifteen problem statements and which department I believe should address them.

6.3 Frequency and severity assessment

Until now, the insights have been based on information about the target group, but not directly derived from speaking with them due to organizational difficulties.

In order to determine the most important service problem area to address with this design project, I conducted two separate interviews with two experts. The first expert was an expert on VFV's operations and the former mentor of VFV. The second expert was Stella de Swart, an experienced professional in dealing with financial debt.

6.3.1 Interview setup

Both interviews were conducted in two separate sessions. The setup for both interviews was quite similar and their full setup can be found in appendix H and I. The interviews both consisted of four subsequent phases:

- 1 Asking for consent to record the interview and use the given answers in this project.
- 2 Sensitizing the interviewee by going through the customer journey from A to Z.
- 3 Assessing the frequency/severity of each problem area on a scale of 1 to 5.
- 4 Asking the interviewee several additional open questions.

Both interviews were conducted online using Microsoft Teams. I shared my screen with the interviewees to show the visuals prepared for each phase of the interview. We went through each visual, which helped provide structure to the interviews and allowed the interviewees to respond to any aspect of the visuals they wanted to talk about and give feedback on.

The main goal of both interviews was to identify the most critical problem areas for clients with financial debt. I asked both interviewees to rate the severity of each of the four problem areas on a scale of 1 to 5, based on their experience. Severity, in this context, refers to the impact of the problem on the client. After rating the problem areas, I asked the interviewees to provide a rationale for their ratings.

Additionally, I asked the former mentor to rate the frequency of each problem area as well, based on his work experience. In other words, I asked how often he sees clients with financial debt encountering these problems.

To close off the interview, additional open questions were asked in order to:

- Validate the problem areas that experts consider most important to address.
- Seek advice from an experienced expert on conducting a co-creation session with real clients in this vulnerable target group.
- Gain a better understand the spread of clients using VFV services.
- Gain a better understanding of how VFV can identify different types of clients.

The specific questions asked to the interviewees differed depending on their role/function and expertise. The specific questions can be found in appendix H and I. Figure 6.5 shows an example of how the frequency and severity of each of the four problem areas were assessed.

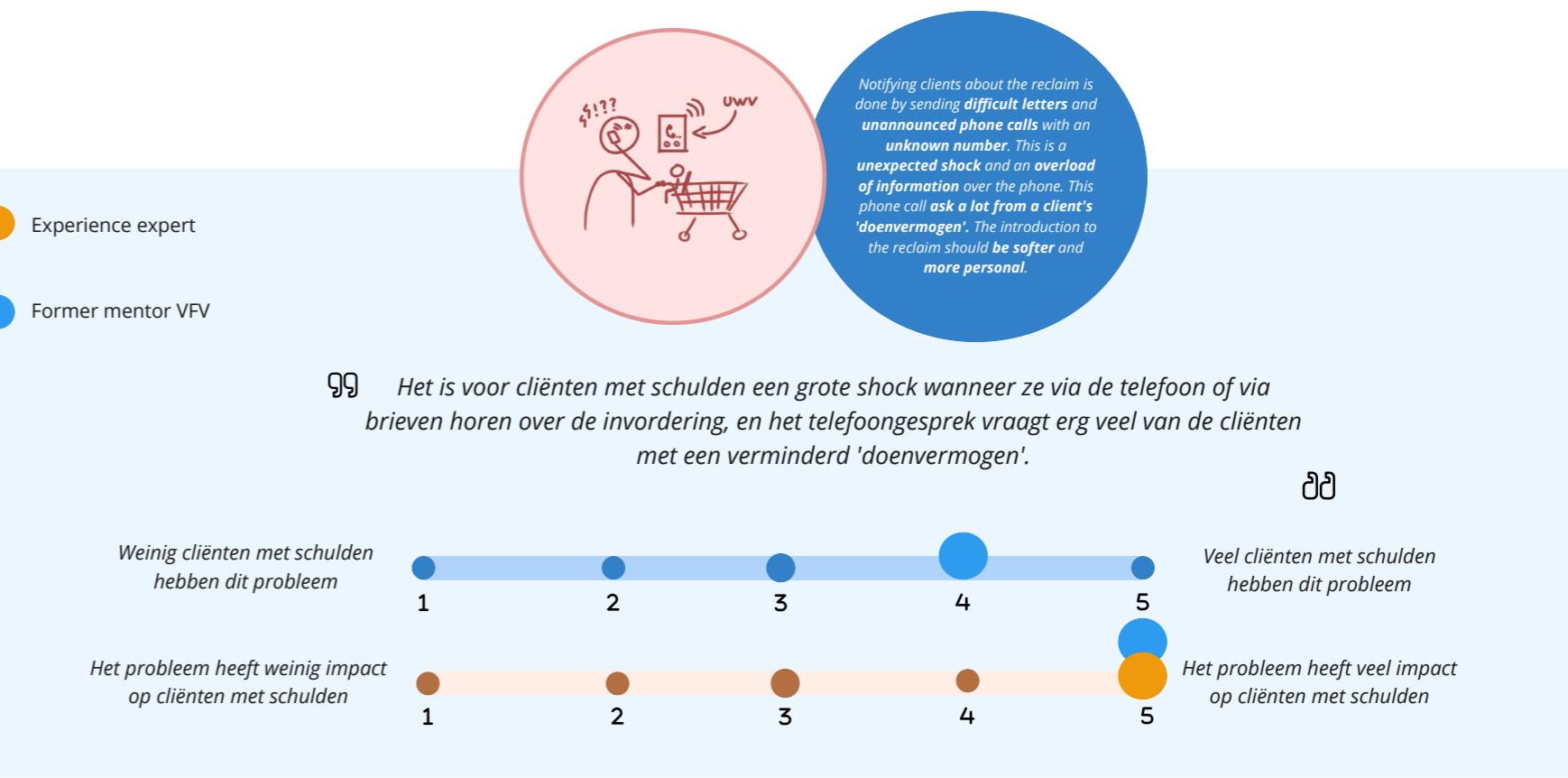


Figure 6.5: One of the problem areas rated by the interviewees.

3.3.2 Frequency/severity assessment

From the ratings and reasoning provided by each interviewee, I gathered several insights regarding the four main problem areas.

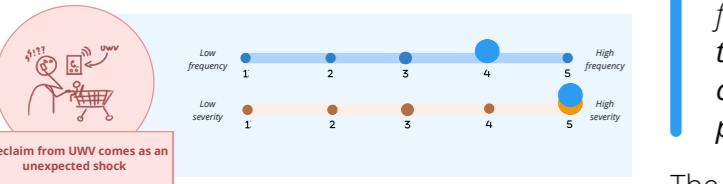


Figure 6.6: First problem area ratings.

The introduction to the reclamation is confirmed by the interviewees as a major shock for clients, with a severity rating of 5 out of 5, according to the experience expert. It is difficult to process, overwhelming, and the news can be complex and hard to understand. Receiving unexpected news like this over the phone often leads the client to repeat parts of the message in their mind. As a result, the message can become vague or the client may miss important information from the conversation. The experience expert suggested that this message should not be delivered over the phone.

News like this should be brought face-to-face, in a physical meeting, where the client should be able to bring someone extra who can still think clearly and take notes.

According to the ex-mentor of VFV, both the call from Uitkeren and VFV do indeed come as a shock to clients, especially for clients with financial debt. The message adds additional stress and complexity to their financial situation. The news of financial debt has a significant impact on someone's life.

For clients who already have financial debt and receive our reclamation on top of it, the impact is very big. It adds complexity to their financial situation, causing clients to lose track of their finances and experience financial stress, making it difficult to fully participate in society.

The ex-mentor also mentions that this problem occurs frequently, with a rating of 4 out of 5, as almost all clients perceive the message as a shock. However, not everyone experiences problems because of it (hence it is not 5). Also, at VFV, they do see that a good explanation can offer reassurance and help the client accept the situation.

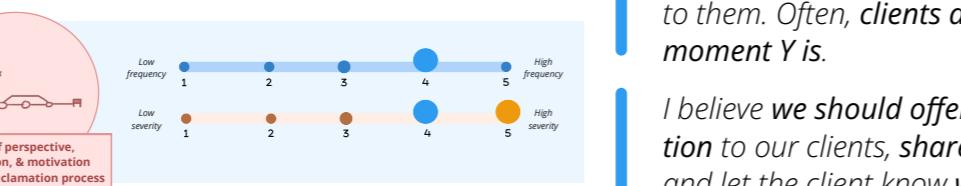


Figure 6.7: Second problem area ratings.

The experience expert acknowledges the importance (severity rating of 5 out of 5) of providing perspective, in other words, a future goal to work towards. According to her, knowing what steps to take and having a clear target is crucial for clients to maintain hope and motivation.

It would be a great support for these clients to have a budget coach or someone from UWV who can clearly and visually show them the necessary steps to take and a goal to work towards.

The ex-mentor of VFV agreed that offering explanations and perspective is indeed very important. He explained that a pilot study was conducted with clients who had very high reclaims, and it showed that putting in a lot of effort during service calls, providing thorough explanations, personal attention, and motivation increased the number of agreed-upon payment plans. Therefore, he said, the impact on these clients is great, with a severity rating of 4 out of 5.

Clients live in a constant state of uncertainty, which is also caused by our reclamation process. At moment X, we request information from the client, and at moment Y, we get back to them. Often, clients do not know when this moment Y is.

I believe we should offer the right information to our clients, share our expectations, and let the client know what they can expect from us and when. I think this would help clients accept the situation as it is.

This problem is also frequent, with a rating of 4 out of 5, as the ex-mentor explained that many clients benefit from additional explanations during phone calls. However, there is a small group of clients who are simply unwilling to pay at all. For these clients, providing more explanations and perspective does not make a significant difference, and other legal steps may be necessary.

According to the ex-mentor, letters from VFV are indeed not always understood (frequency of 3 out of 5). The problem with these letters, according to him, is not necessarily because the letters are un-

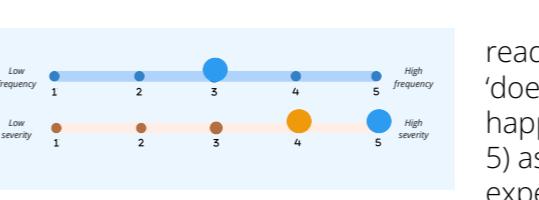


Figure 6.8: Third problem area ratings.

readable, but (also) because clients have a limited 'doenvermogen' to understand them. When this happens, the impact is big (a severity of 5 out of 5) as clients do not understand what actions VFV expects them to take.

Clients not reading or understanding the letters can be quite problematic. When we expect a response or action from a client, but they do not react or take action, we cannot help them.

However, UWV's letters are already being improved with other internal initiatives and in collaboration with UWV's client councils and K&S.

Clients can only begin to accept the outcome if the calculation is clearly explained, enabling them to understand how it is determined and ensuring that it is calculated correctly.

According to the ex-mentor of VFV, they see that when VFV is not actively in contact with a client they often do not react to the calculation 'beslagvrije voet'. This can have a big impact down the road. For instance, when VFV has to seize the client's income or reduce the client's benefit based on a 'beslagvrije voet' which is incorrectly determined, this can cause real financial problems in the client's daily life.

However, when VFV is in contact with a client (over phone or via letter) they generally do react to the calculation, changes are made, and the impact is small. Therefore, this problem only has a big impact (severity of 4.5 out of 5) if not already in contact with the client which does not happen that often (frequency of 2 out of 5).

Figure 6.9: Fourth problem area ratings.

According to Stella de Swart, not being convinced by the 'beslagvrije voet' has a big impact (5 out of 5). The impact is big as it causes people to feel powerless not knowing the reasons why. Financial debt and/or a reclaim has a big impact on your life as you cannot do the things you want to do.

Additionally, in this case the extent of this limitation of your life is determined by a party other than yourself and based on the outcome of a calculation you are not convinced by.

6.3.3 VFV's employees

According to the experience expert, VFV should use different language with their clients in order for clients to truly feel seen and heard.

Employees often get to hear heavy and personal stories from clients, especially those who are facing financial debt. Often, financial debt is rooted in other psychological issues.

Because VFV employees did not receive the training to handle these situations properly (like the employees from Team Geldzorgen), clients currently do not feel seen or heard by VFV employees. According to her, employees would benefit from training like NLP (Neuro-Linguistic Programming) in order to truly offer the additional help and attention these clients need.

One solution the experience expert suggests is to include a panel of experience experts for the employees to turn to when dealing with clients who struggle financially. These experience experts could mirror the clients' point of view, evoking empathy for the client's situation, in addition to the factual knowledge the employees themselves have regarding the necessary reclamation.

According to the experience expert, solutions like the ones mentioned could really help in making these clients feel seen, heard, and helped. This would greatly improve the experience for the client and could even save time, energy, and money for UWV in the long run.

Dealing with VFV can be costly in terms of energy, time, stress, and money for some clients. They are expected to interpret and understand difficult letters, take action, and share their personal situations with employees. While clients eventually receive help, it is not proportionate to the mental, emotional, and physical stress it has caused them.

The same applies to UWV. The time spent dealing with these clients and the potential cost of legal procedures may not be in line with the cost if the clients were properly helped from the start.

6.3.4 VFV's client distribution

I also asked the former mentor of VFV questions regarding VFV's client distribution in order to gain a better understanding of the different types of clients encountered by VFV during their work.

Based on his answers, a visual representation of VFV's approximate client distribution was created (see figure 6.10).

As figure 6.10 indicates, many clients who receive a reclaim from VFV do not require active servicing by VFV (approximately 70%). These clients often are aware of the possibility of a reclaim, have prepared to pay it back, and have set the money aside to pay for it. These clients generally pay off the reclaim without much difficulty.

The remaining 30% (approximately) need more service from VFV. Generally, this group also contains clients with financial debt. The additional services that can be provided include, but are not limited to, giving extra explanations over the phone or through letters, discussing payment installment options with the client, and calculating the client's 'beslagvrije voet'.

According to the former mentor of VFV, the vast majority of clients in the second group (roughly 8 out of 10) are willing to pay but require additional assistance from VFV to do so. Only a small portion of clients within the second group (roughly 2 out of 10) are either unable or unwilling to pay. In cases where clients are unable to pay, VFV will validate the situation and may offer a payment deferment for a certain number of years based on the height of the reclaim. When a client is unwilling to pay and explanation and motivation is not enough, legal actions eventually have to be taken.

Fortunately, the majority of our clients are willing to pay, with only a small group of clients being unwilling to pay. With our service, we need to support clients who are willing to pay but do not know how (e.g. because they cannot pay in full at once or because they are unaware of the necessary steps to take).

6.3.5 Information known about a client

I also asked the former mentor about the information VFV employees have regarding a client's financial situation and/or their 'doenvermogen'. According to him, VFV employees have no information about a client's financial or personal situation during the client's first reclaim. During the first service call by VFV, the employee will manually assign a client type ('klantbenaderingen') to the client based on the information received during this call. VFV can use these client types to determine how frequently and intensively they need to contact the client.

While VFV has little to no information about the personal situation of the client, Uitkeren has already had frequent contact with the client regarding their benefit and has also called to inform the client that too much money was paid out. When asked about potential improvements, the ex-mentor mentioned the following:

I would like to see Uitkeren and VFV collaborate more. Uitkeren should share more client information with VFV so that VFV can tailor their services to meet the client's needs. This could be done even before a specific client type is assigned to the client.

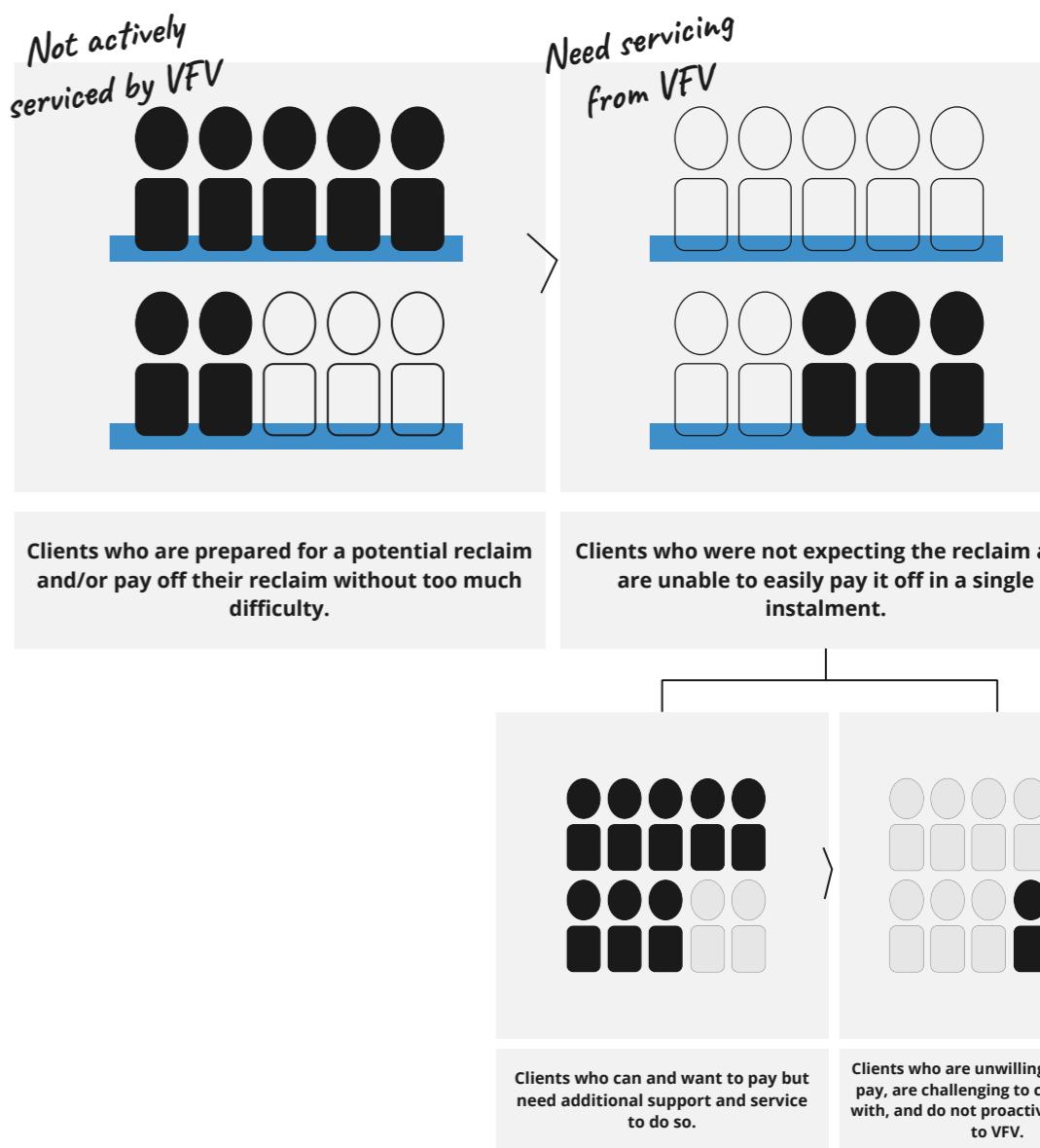


Figure 6.10: An approximation of VFV's client distribution.

6.3.6 The most important problems to address

Figure 6.1 shows an overview of the combined frequency and severity ratings for each of the problems. As the figure shows, all four problems have a severity rating higher than four. This indicates that all four problem areas indeed have a significant impact on clients with financial problems.

However, not all problems occur as frequently as others. Especially the problem areas related to the 'beslagvrije voet' have a lower impact on many clients (hence a frequency rating of 2). Furthermore, the problem areas of letters that are not always understood also occur moderately frequently (scoring a 3 out of 5). Moreover, UWV is currently already working on improving their letters with multiple initiatives.

When both interviewees were asked about which problem to address with this design project, both the ex-mentor and the experience expert had a similar answer. They both advised focusing on the problem areas regarding the introduction to the news of a reclaim, as it can be a real shock for clients to find out that they have financial debt with UWV, especially if they receive this information over the phone. Providing good service at the start can help prevent future problems and allows for detecting problems early on.

All four of these problems are relevant and important to address, I must say.

It is shocking to suddenly discover that you have financial debt with UWV, and it greatly affects the client's life. This is the initial stage of VFV's service, so if we handle it correctly, we may be able to prevent future issues.

I would advise starting at the beginning. When a client hears the news, they should be offered a face-to-face meeting to discuss the situation and receive a proper explanation from properly trained and knowledgeable employees. Clients should be able to bring someone to the meeting to take notes.

When I asked both experts about whether they had any other remarks regarding the problems I found, both interviewees stressed the importance of offering perspective and explanation, saying:

After accepting the situation as it is, you can begin focusing on the future. As a client, you want perspective and assistance in moving towards a brighter future. It would be highly beneficial if VFV could provide guidance on which direction to take, which documents to gather, and when there will be a follow-up to resolve the situation together.

**Most important to address (first)
According to participants**

The third one, offering perspective and explanation, is also highly important, almost all-encompassing. If we handle it correctly, by providing the right information at the right time, and if we can clarify our processes and expectations, clients would gain perspective and bigger problems could be prevented.

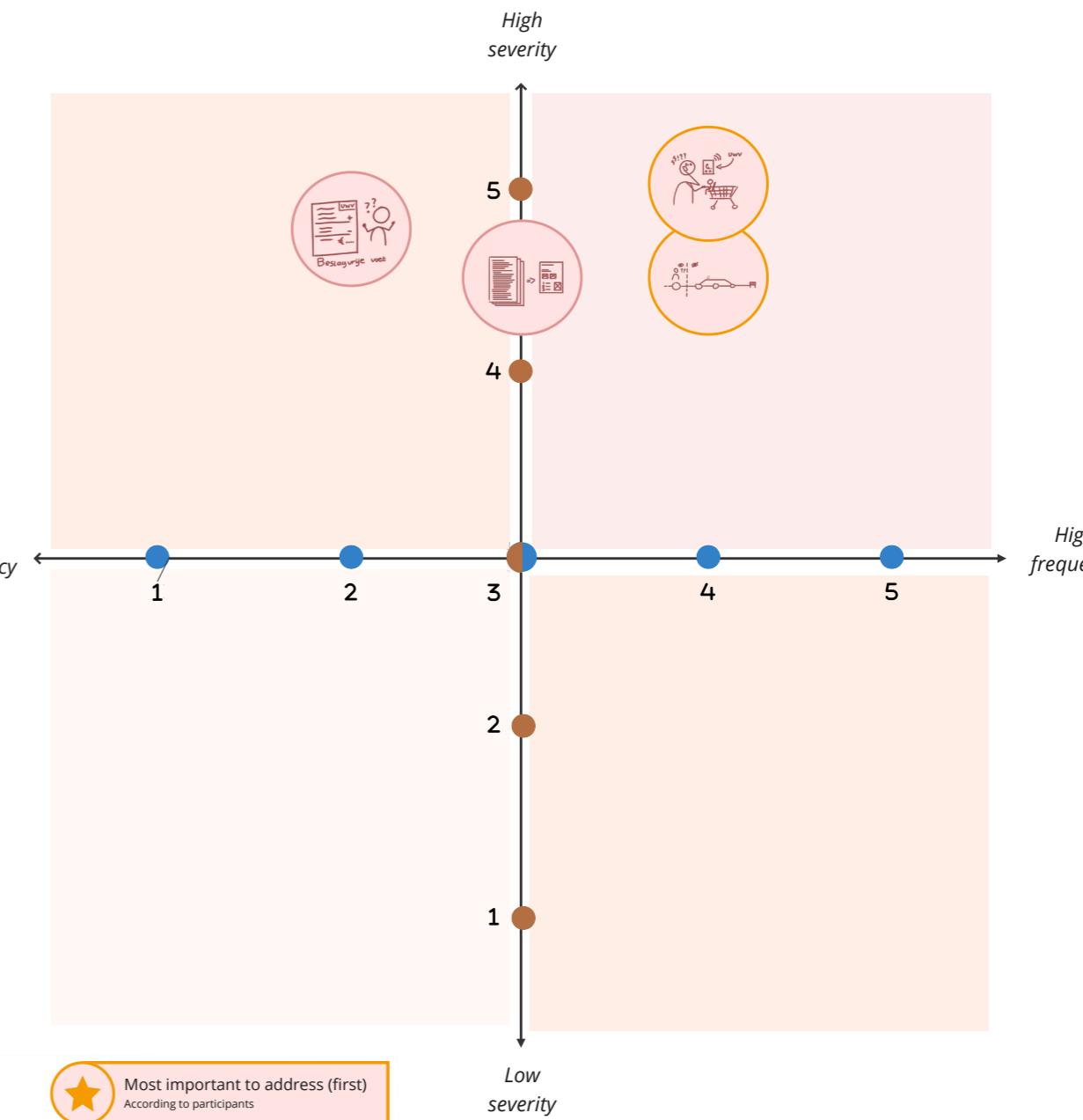


Figure 6.1: A matrix showing the frequency and severity of all problems according to both experts.

6.3.7 Main takeaways

After conducting interviews with both experts regarding these problem areas, I identified three main takeaways from these interviews.

1 The introduction to the news and providing explanation and perspective are the main problems to address

The two problem statements regarding the introduction of the reclaim and offering perspective and explanation were rated as the most severe and most frequently occurring problems for this target group. The issue of letters that are difficult to understand is also very important, but VFV/UWV is already working on improving these letters through multiple initiatives. The problem of clients not being convinced by the 'beslagvrije voet' calculation does not occur as frequently as the other problems.

2 Most clients are willing to pay but need support, explanation, and guidance from VFV.

Insights into VFV's client spread show that the majority of VFV's actively serviced clients are willing to pay. However, they need support from VFV to understand their options (such as a payment plan), assistance in understanding what VFV expects of them, and a better explanation of how they ended up in this situation. Once the client has accepted their circumstances, they need a sense of perspective (a goal to work towards) and guidance in taking clear and simple steps to get there. To determine which clients need this extra service, different departments within UWV (VFV and Uitkeren) should collaborate as a single organization, combining information about the client for VFV to tailor their services to the client's situation.

3 The news of having debt with UWV can have a great impact on clients and should not be delivered over the phone and unannounced.

Delivering the news of financial debt can be a heavy message and can have significant consequences for someone's life. The experts' responses during these interviews confirmed the idea that this type of news should not be brought over the phone and unannounced. Clients should at least be offered the option to have a face-to-face conversation with an employee to receive an explanation about their claim and discuss all possible solutions. Furthermore, they should be able to bring someone for support and to take notes, as it can be overwhelming to process this information alone. Additionally, the experienced expert emphasized the importance of well-trained staff and possibly a panel of experienced experts as an approach to make clients feel seen and heard during their conversations with VFV.

Problem statement

This chapter explains the revised problem statement formulated for this design project, based on the insights from previous chapters. Next, the scope of this design project is explained, specifying which parts of the overall problem statement will be further addressed. Lastly, the design vision formulated for this project, including the Design Goal and Interaction Vision, is explained.

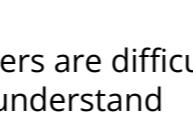
7.1 Problem statement

In this section of the chapter, I describe the various problems that clients with financial debt face when dealing with UWV. Therefore, this problem statement serves as a summary of the problems identified in the previous chapters. Additionally, it serves as the foundation for all subsequent steps in this design project.

This news often comes as a major and unexpected shock, especially for clients who are already struggling financially and have debts with parties other than UWV. During the phone call, clients experience stress and concerns about their ability to repay UWV since they do not have the necessary funds. As a result, they may miss important information during the conversation and fail to fully understand the reason for the reclaim.

According to both the experience expert and former mentor of VFV, this news should not be delivered over the phone at an unexpected moment. However, it is the only option VFV currently offers.

The introduction to the reclaim from UWV is a big shock

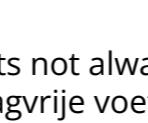


Clients receive the news of having debt with UWV via post and over the phone. At an unexpected moment, clients receive a phone call from Uitkeren informing them that they have been overpaid and thus owe money to UWV. Approximately 30% of VFV's clients do not see this coming, and therefore, they are not prepared and do not have the money available to repay UWV.

Clients generally do open the letters eventually. However, they often struggle to understand them. The letters are text-heavy, lack visuals, and contain many abbreviations and difficult words. Moreover, factors like financial stress, unemployment, and being incapacitated put a strain on the client's 'doenvermogen'. This makes it difficult for clients to understand the letters and grasp the expectations VFV has of them. These letters are often put aside by clients and no action is taken as a result.

According to both the experience expert and former mentor of VFV, this news should not be delivered over the phone at an unexpected moment. However, it is the only option VFV currently offers.

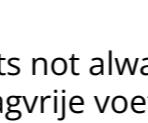
UWV's letters are difficult to read and understand



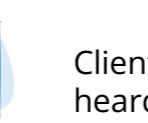
At home, the client receives numerous letters regarding the reclaim. Often, clients with financial debt do not open letters from UWV because they are afraid of the anticipated bad news to come. This causes problems to pile up and clients not taking the action VFV requires of them.

During conversations with KCC and VFV, clients often feel that their personal situation is not fully understood and acknowledged. This is particularly true for clients with financial debt, whose situation can be dire. As observed at Team Geldzorgen, some clients do not even have enough money to buy food in the evening. There are clients who are contemplating taking their own lives because they see no solution to their financial problems. Others even threaten employees with suicide in order to receive the help they believe they need.

Employees from KCC, VFV, and Team Geldzorgen often hear about the personal troubles of these clients. Team Geldzorgen employees are trained in stress-sensitive customer service and motivational conversation techniques to handle these conversations. However, VFV employees do not receive this training, causing clients with financial debt to not feel seen and heard by VFV and KCC. While Team Geldzorgen has a satisfaction rate of approximately 96% (according to their manager), clients rate their communication with KCC and VFV a mere 5.6 out of 10 (Ruigrok NetPanel, 2022).



Clients not always trust the 'beslagvrije voet' calculation



The same is true for the letters clients receive regarding the calculation of the 'beslagvrije voet'. This calculation is made by UWV based on several factors. VFV determines how much a client should be able to repay monthly based on the outcome of the calculation. Clients with financial debt often do not have a clear overview of their finances. As a result, for these clients it is unclear whether the calculation accurately represents their financial situation. Moreover, for some clients, this causes them to not trust the outcome of the calculation.

These clients then become more reluctant to pay because they are not sure if they actually can.

For other clients, the 'beslagvrije voet' does not properly represent their financial situation. For instance, because the calculation does not take into account secondary debt the clients have with other parties. For these clients, not fully understanding the determination of the 'beslagvrije voet', combined with a limited ability to be proactive and the taboo surrounding the topic of financial debt, can cause great problems. This is because clients often only call when the problems caused by a wrongly determined 'beslagvrije voet' have become very problematic.



Clients do not feel seen and heard by employees of VFV/KCC



For clients who want to take action, their only option is to call KCC. In more difficult cases, a callback request is placed for VFV to help them further. Especially clients with financial debt have complex personal situations that require extra help from VFV, such as discussing long-term payment options, calculating the client's 'beslagvrije voet', and temporarily postponing payment.

During conversations with KCC and VFV, clients often feel that their personal situation is not fully understood and acknowledged. This is particularly true for clients with financial debt, whose situation can be dire. As observed at Team Geldzorgen, some clients do not even have enough money to buy food in the evening. There are clients who are contemplating taking their own lives because they see no solution to their financial problems. Others even threaten employees with suicide in order to receive the help they believe they need.

Due to the shame and taboo surrounding the topic of financial debt, and because of limited 'doenvermogen', it is difficult for clients to be proactive and ask for help. Therefore, while these clients need additional service and support from VFV, they do not ask for it and thus do not receive it.



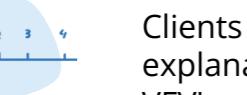
Clients want more proactive and personal contact with UWV

The insights show that clients have a clear need for more personal contact and support. At Team Geldzorgen, employees provide more intensive and personal contact with clients over the phone.

However, multiple research activities have shown that for clients with limited 'doenvermogen', including clients with financial debt, it would be beneficial for clients with financial debt to receive extra explanation and support in a face-to-face meeting. As experts at Team Geldzorgen mentioned, clients do sometimes ask if this is possible. However, neither VFV nor Team Geldzorgen currently offer this as an option.

Due to the shame and taboo surrounding the topic of financial debt, and because of limited 'doenvermogen', it is difficult for clients to be proactive and ask for help. Therefore, while these clients need additional service and support from VFV, they do not ask for it and thus do not receive it.

Both clients and employees do not experience UWV as a single organization



Clients lack perspective, explanation, and insight in VFV's processes



During the reclamation process, clients lack perspective and insight at multiple stages. They do not have a clear idea of which stage of the reclamation process they are in. For instance, when they want to know how many terms they still have left, clients need to call KCC to get an update.

Currently, at point A VFV is in contact with the client regarding the reclaim, and at point B they provide the client with new information. However, clients do not know when this point B will be. Clients are dependent on VFV contacting them via letters or over the phone. This is stressful and uncertain for clients who already struggle financially.

Clients have an unmet need for easy insight into their reclaim, a better explanation of the reasoning behind the reclaim and VFV's expectations, and perspective on a brighter future.

Clients who have financial debt and receive a reclaim from UWV interact with multiple employees from various departments, having to retell their story each time. This makes the repayment process complex, frustrating, and time-consuming. To illustrate the different interactions clients have with the various departments/divisions, a visual representation has been created (see figure 7.1).

The fact that UWV is divided into numerous divisions and departments also presents difficulties for employees. Since Uitkeren does not share information about the client's personal situation with VFV, employees of VFV have very little information about the client. Therefore, if the client has not yet been served by VFV before, employees of VFV have no information about the client or the client's financial situation. Thus, employees cannot tailor their service to the needs and wishes of the client before manually assigning a client type.

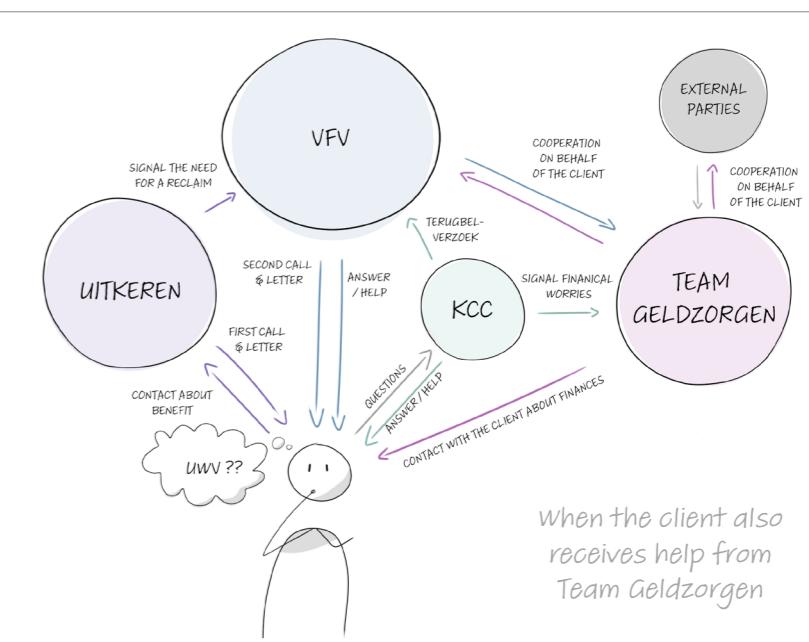
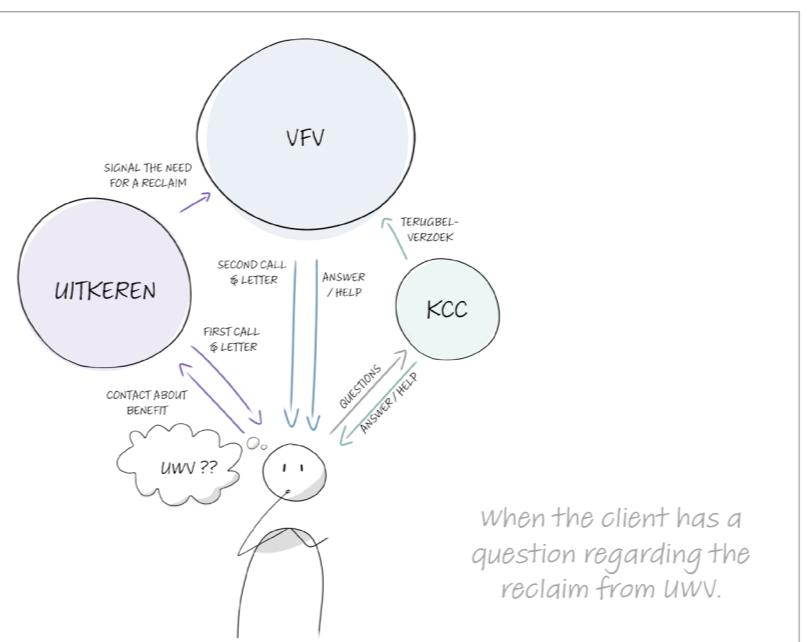
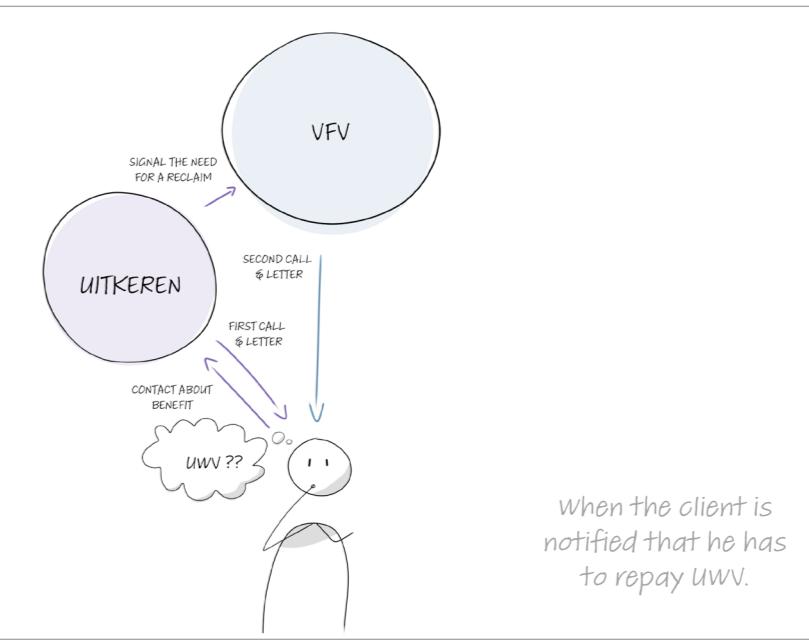
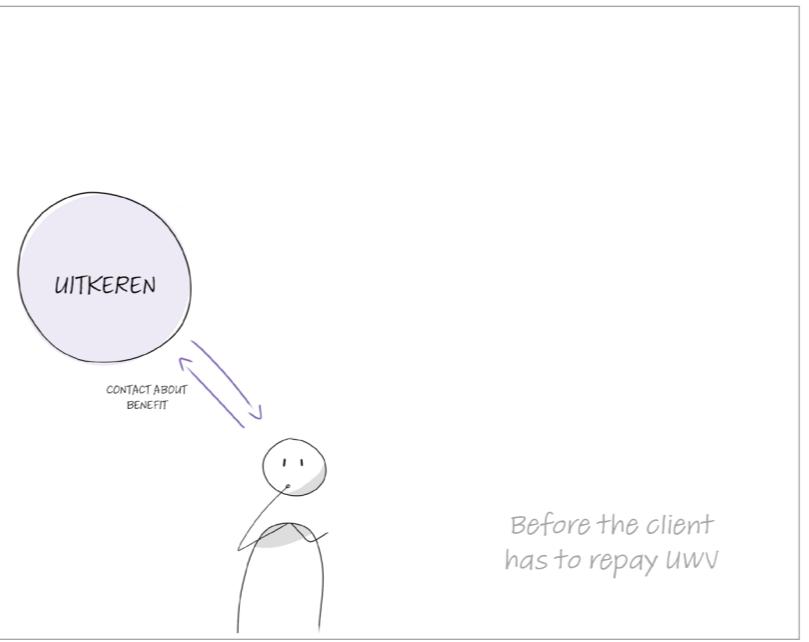


Figure 7.1: A visual overview the interactions a client has with different departments within UWV.

7.2 Project scope

After reviewing the problem statement, I determined the scope for this design project. By defining and visualizing the scope, I specified which aspects of the problem statement this project will cover and which it will not. Additionally, any recommendations that will be provided are also included in the scope. A illustration of the scope can be found in figure 7.2.

7.2.1 Within the scope

As figure 7.2 shows, the scope of this project contains three main elements of the problem statement. These elements are positioned in the inner circle of the visual. I selected these elements based on the research activities performed in the previous chapters and the interviews with the two experts described in chapter 6.

One of the main problem statement elements within the scope of this project is to offer a softer introduction to the news of having to repay UWV. Currently, this news is delivered over the phone at unexpected moments, which can be a great shock for clients. Secondly, this project will address the problem of clients wanting more perspective and insights about the status of their reclaim (such as how much has been paid off), what VFV expects from them, and what stage of the reclamation process they are currently in. Lastly, this project will address the problem of clients not feeling seen and heard by VFV.

7.2.2 Recommendation space

The middle ring of the scope portrays the recommendation space for the scope of this project.

Recommendations will be made regarding how to filter down which clients should be served with the redesigned service. Depending on the project's outcome, more clients other than clients with financial debt may benefit from this service. For example, clients who have a lower 'doenvermogen' for other reasons. However, since these clients are not the target group of this project, they are not included in the main scope.

Additional recommendations will be made regarding the further development of the design project outcome and on how UWV can change its way of working to work more user-centered.

7.2.3 Outside of scope

Lastly, the outer ring of the visual in figure 7.2 shows parts of the problem statement that will not be addressed in this project.

This project does not focus on improving the letters that are currently being sent by VFV. I decided not to focus on these letters as UWV is already working on improving their letters.

Furthermore, this project does not focus on improving the trust people have in the calculation of their 'beslagvrije voet'. This problem does not occur as frequently as the other problems, and both experts advised focusing on the problems that are included in the scope instead of improving clients' confidence in the 'beslagvrije voet'.

A softer introduction

Proposing a solution to provide a softer and more personal introduction to a reclaim from VFV.

Offering perspective & insight

Proposing a solution on how to offer clients more perspective and insights into the reclamation process and expectations VFV has of them.

Feeling seen and heard

Proposing a solution on how to make clients feel seen and heard by VFV

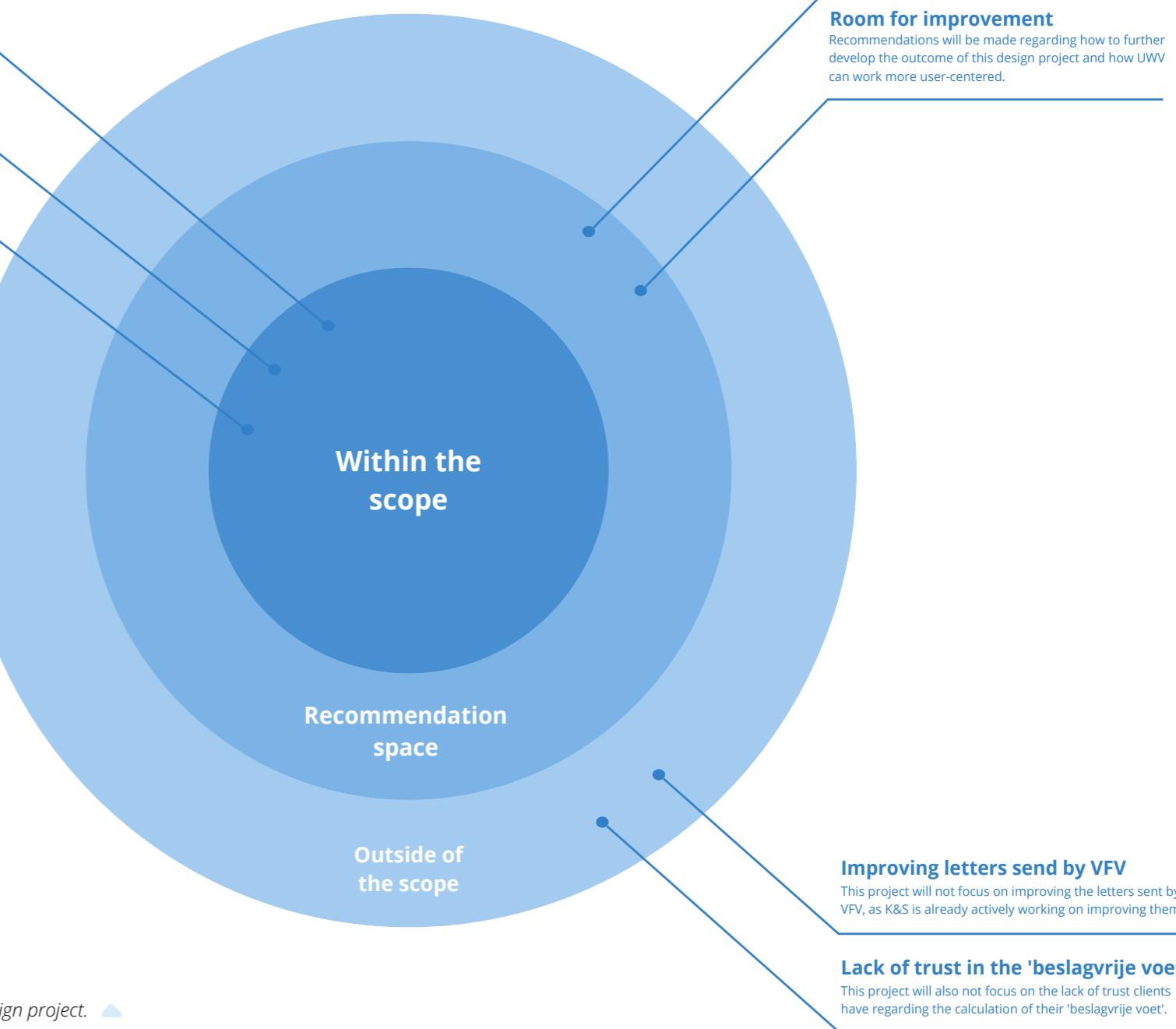


Figure 7.2: An illustration of the scope of this design project.

7.3 Design Vision

To explain my vision on how the final redesign of this project should solve the problems within the scope of this project, I reformulated this project's assignment using a design statement.

The structure of this statement I derived from the manual of the Industrial Design Master course Exploring Interactions (Bendor, 2021). The design statement consists of three main components: (1) a specific effect that the final design should have, (2) the target group for which it will be designed, and (3) an explanation of how this target group should experience the design. The main structure of this design statement is to...

"Design a concept product/service that has a **specific effect** on **someone** in a **certain way**"

To specify the intended effect the design should have, I formulated a Design Goal. For the target group, I created a persona, and I explained the intended user experience using an Interaction Vision. Each of these will be discussed in this chapter.

7.3.1 Target Group

The target group of this design project consists of clients of UWV who have both financial debt and receive a reclaim from VFV. As a great way of explaining the target group is by using a persona (Pruitt & Adlin, 2006), I created a persona for this target group. Personas are 'archetypal representations of intended users, describing and visualizing their behavior, values, and needs' (Van Boeijen et al., 2014, p. 95).

UWV had already created a persona for clients with financial debt named Bryan. Bryan has financial debt with parties other than UWV and received a reclaim from VFV. This is why the journey of Bryan was illustrated in UWV's customer journey and why the customer journey in chapter 5 also illustrated his journey with VFV.

Since Bryan's persona perfectly fits the target group of this design project and is already known within UWV, Bryan was chosen as the target group for this project as well. Figure 7.3 shows the persona of Bryan created for this design project based on the information provided by UWV.

*To design a **concept service** for UWV to make **clients with financial debt** feel **seen, heard, and supported** by VFV during the **early phases of the reclamation process**.*

7.3.2 Design Goal

To specify the specific effect for the final design, I formulated a design goal. A design goal is a statement that describes the desired effect of the design concept (Bendor, 2021).

Considering the scope of this project, I formulated the Design Goal as designing a concept service for clients with financial debt to feel seen, heard, and supported by VFV during the early phases of the reclamation process.

This Design Goal aims to address each of the three identified problems within the project's scope. It aims to make clients feel seen and heard by VFV, which clients with financial debt currently do not. Furthermore, it aims for clients to feel supported by VFV, as currently clients have a need for explanation, perspective, and assistance from VFV. Lastly, this Design Goal focuses on the early phases of the reclamation process, as the clients currently experience it as a big shock when they first hear about the reclaim they receive from UWV, and because experts have recommended addressing this issue.

Bryan (30)

Bryan is a **single father** working as a **seasonal worker**. Every month, he pays alimony and rent. He was recently informed by a bailiff that he **has financial debts with the Dutch Tax Authority and Wehkamp**. Bryan **doesn't have a clear overview of his finances** and is embarrassed to ask for help.

Bryan **doesn't have a stable job**, so his **income varies** each month. When his income isn't enough to live off, he **receives money from UWV**. UWV also **helps him in finding a stable job**. Each month, he **tries to report his income** but he's **unsure about what to enter as his 'SV-Income'**. Nevertheless, he tries his best and fills in something he hopes is right. It **frustrates him that he can't manage his financial situation** on his own.

Bryan **doesn't open the many letters he receives from UWV** because he's afraid of receiving bad news, and he **avoids answering calls from unknown numbers**. As a result, Bryan is **unaware of the reclaim he received from UWV** due to several income statements that he filled in incorrectly.

Bryan **wants a stable job** with a **steady income** and to **actively participate in society**. Currently, this is difficult due to **financial stress** and the limited amount of money he can spend each month. He wants his **children to be proud of him** and wants to **understand the steps he should take** to get on top of his finances. While he is **too afraid** and **ashamed** to ask for it, he **would like to receive personal help from UWV** and find a solution for his financial situation.

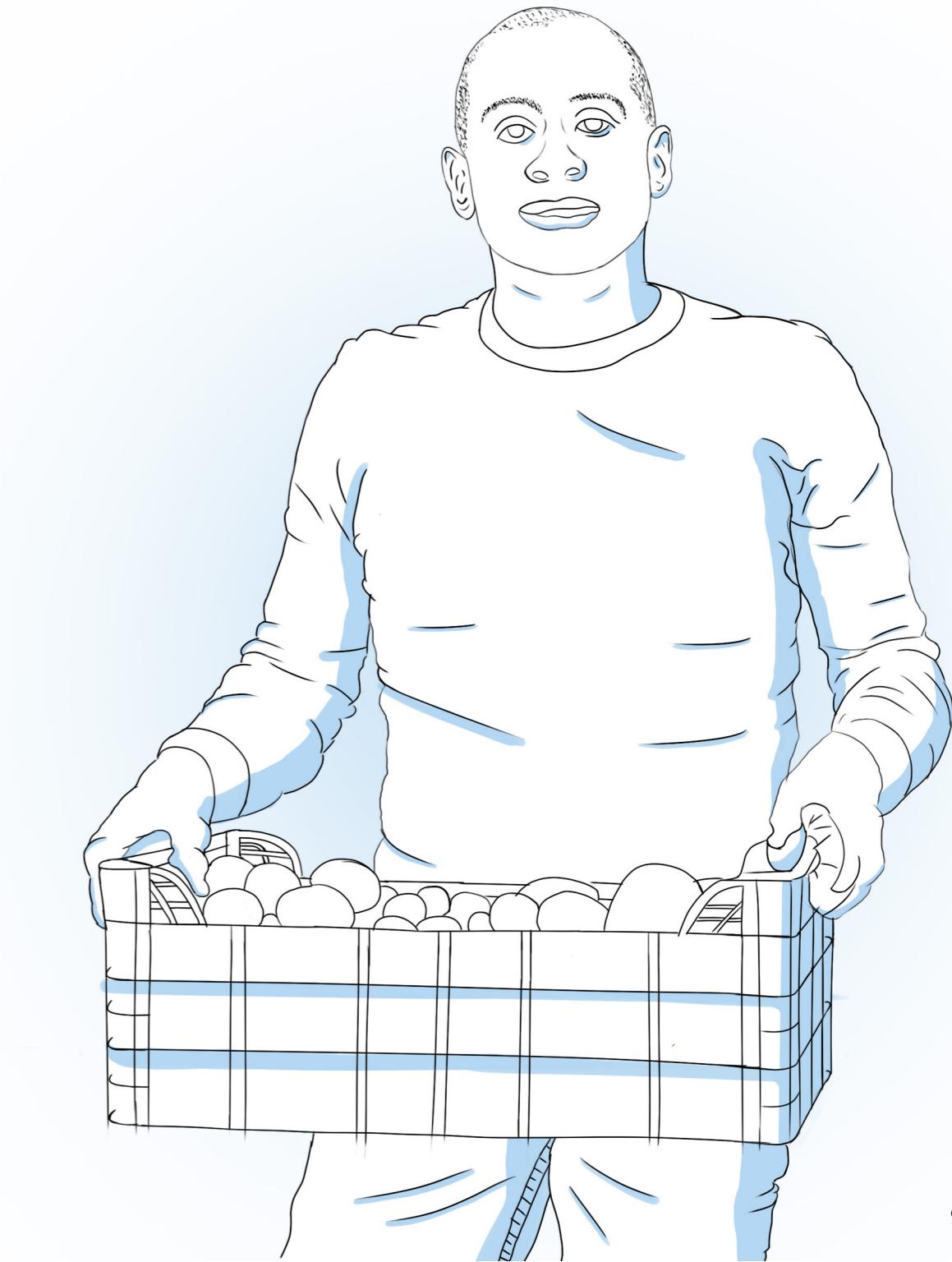


Figure 7.3: The persona of Bryan.

7.3.3 Interaction Vision

To illustrate the intended interaction that the final design should evoke, I have created an Interaction Vision. An Interaction Vision is a tool that describes the intended qualities and characteristics of the interaction with a design (Bendor, 2021). In this chapter, I will explain the analogy and the interaction qualities that form my Interaction Vision for this design project.

Interaction Analogy

The analogy I used for this project was that clients should experience the final design as

Taking driving lessons with your kind and experienced driving instructor.

While the context of taking driving lessons is completely different from receiving a reclaim, the analogy contains several interaction qualities that are actually applicable to the context of this design project. This analogy is illustrated in figure 7.4.

Interaction Qualities

Interaction qualities are the ingredients that together evoke the intended interaction. The interaction qualities drawn from this analogy are:



Guiding. When taking driving lessons as a learner, you want to learn how to drive in order to obtain your driver's license. You have set this goal for yourself, but you do not know how to achieve it on your own. Therefore, a driving instructor guides you towards your goal by breaking it down into several smaller sub-goals. Through 40 separate lessons, your experienced instructor will teach you how to drive by addressing each sub-goal.

In the context of this project, literature has shown that a coaching style is the most effective approach when supporting people with financial debt (Movisie, kennis en aanpak van sociale vraagstukken, 2020). By coaching, we mean setting boundaries to define the framework within which clients can make choices and take action. This style is similar to what driving instructors do in their work, and clients from VFV would also benefit from this type of guidance. Additionally, guiding entails providing the right amount of information at the right time. This is relevant in the context of driving lessons, as well as for clients from VFV. Furthermore, a learner driver and clients from VFV seek to have perspective, a goal to work towards, and want to know how to get there.

Confident. The second quality of interaction distilled from this analogy is confident. In this analogy, the driving instructor helps the learner build confidence in her driving skills. He does this by gradually teaching her new skills in each lesson based on progress made, gradually expanding her set of driving skills so that, eventually, she is able to drive by herself.

In the context of this project, literature has shown that having confidence in yourself and your abilities to do something (i.e. self-efficacy) has a positive effect on people's financial behavior (Madern, 2015). Additionally, self-efficacy is a key aspect of motivation, and motivated people are more likely to display financially healthy behavior (Movisie, kennis en aanpak van sociale vraagstukken, 2020). As organizations cannot constantly provide external motivation to clients, internal motivation through having confidence in your own abilities is important for promoting financially healthy behavior and sustainable behavior change (Movisie, kennis en aanpak van sociale vraagstukken, 2020).

Personal. The third quality is personal. Driving is a skill you typically learn in-person rather than from a book or video. While driving, there are moments when the learner may feel insecure (e.g. merging onto the highway for the first time). During these moments, the instructor gives the learner time and space to process these emotions. Furthermore, the instructor and learner develop a personal relationship that creates a safe environment for experimenting, failing, and learning.

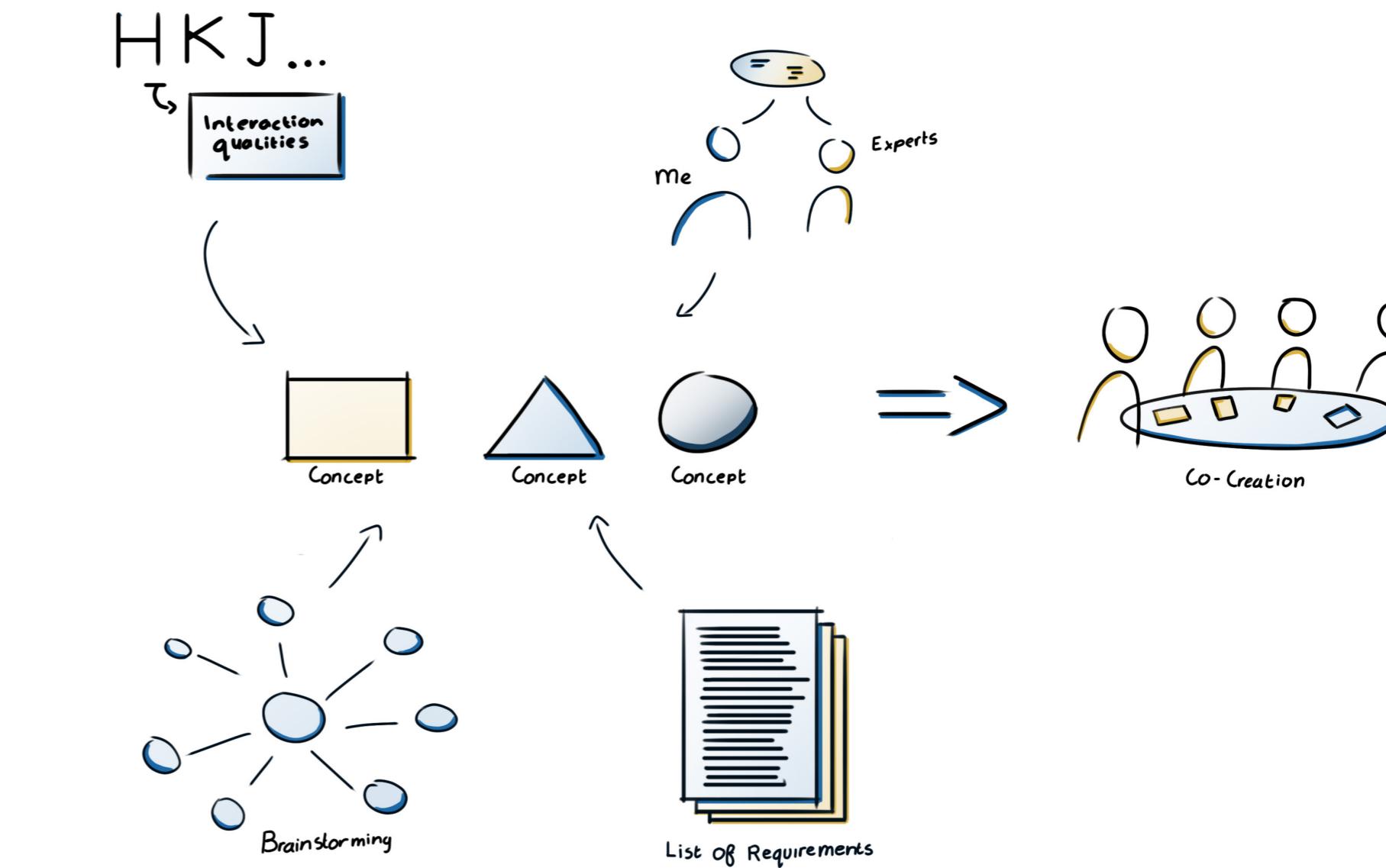
Likewise, clients from VFV have an unmet need for personal assistance from UWV regarding their personal situation. Clients want to feel seen and heard by VFV during service moments, which often is not the case currently. Furthermore, as mentioned by experience expert Stella de Swart, clients should not hear about their debt with UWV over the phone. Just as driving is a skill that is learned in person, this message should also be delivered in person.



Figure 7.4: The interaction analogy used to illustrate the interaction vision.

Phase 3 - Develop

Ideation, concept generation & co-creation





Three service concepts

This chapter highlights several design activities through which three alternative service concepts were designed. First, an explanation is given on why a more holistic service redesign is needed, opposed to redesigning a single service touchpoint. Then, a list of design criteria is presented which this holistic service concept has to meet. Lastly, three service concepts are presented, each demonstrating an alternative way in which VFV can make clients with financial debt feel seen, heard, and supported.

8.1 The need for a holistic approach

Based on the knowledge gained from previous research activities I drew an important conclusion: a more holistic service approach is needed to solve the design goal. In this part of the chapter, an explanation will be given on what is meant by this holistic approach and why it is necessary.

8.1.1 Service meetings instead of calls

Currently, the introduction to the reclaim is experienced as a big shock. This is because clients hear about their debt with UWV for the first time unexpectedly over the phone or when opening the letters from Uitkeren and VFV.

During 'Ervaar UWV', when Rosa received the news that she has to repay UWV over the phone, colleagues discussed together how heavy this message can be for clients and that such impactful messages should not be delivered over the phone. Experience expert Stella de Swart also mentioned this when I interviewed her. According to her, clients would be better served by having face-to-face meetings with an employee for a detailed explanation and drawing up a plan on how to improve their difficult financial situation. Additionally, she emphasized the importance of having a place to seek assistance in understanding the contents of the letters sent by UWV.

Therefore, for this target group specifically, I decided that VFV should offer face-to-face service meetings instead of service calls. During these meetings, the client should receive personal attention, a clear explanation of the situation, and perspective in the form of clear and achievable steps.

8.1.2 The holistic approach

While a face-to-face service meeting could help many clients, a meeting alone is not a complete solution. Additional steps both before and after the meeting are necessary for this meeting to be effective. Firstly, clients need to be invited to the meeting in advance. They should receive information about why they are being invited, without disclosing too many specific details about the reclaim just yet. This should prevent clients from being shocked by the invitation.

Secondly, clients should prepare for the meeting. For instance, relevant documents may need to be gathered and brought to the meeting. If the client wants to reschedule the meeting to a different time or bring someone to the meeting for support or to take notes, this should also be possible.

Furthermore, motivation is crucial for clients to change their behavior and adopt financially healthy habits (Movisie, kennis en aanpak van sociale vraagstukken, 2020). Therefore, clients should be motivated during the service meeting to take the necessary steps to pay off the reclaim. However, this process may take several months and mostly occurs outside of the service meeting. Therefore, VFV should also provide motivation and support to clients after the meeting.

These steps, along with the service meeting itself, are part of the holistic approach to redesigning VFV's services. This approach, including the four steps it consists of, is illustrated in figure 8.1.

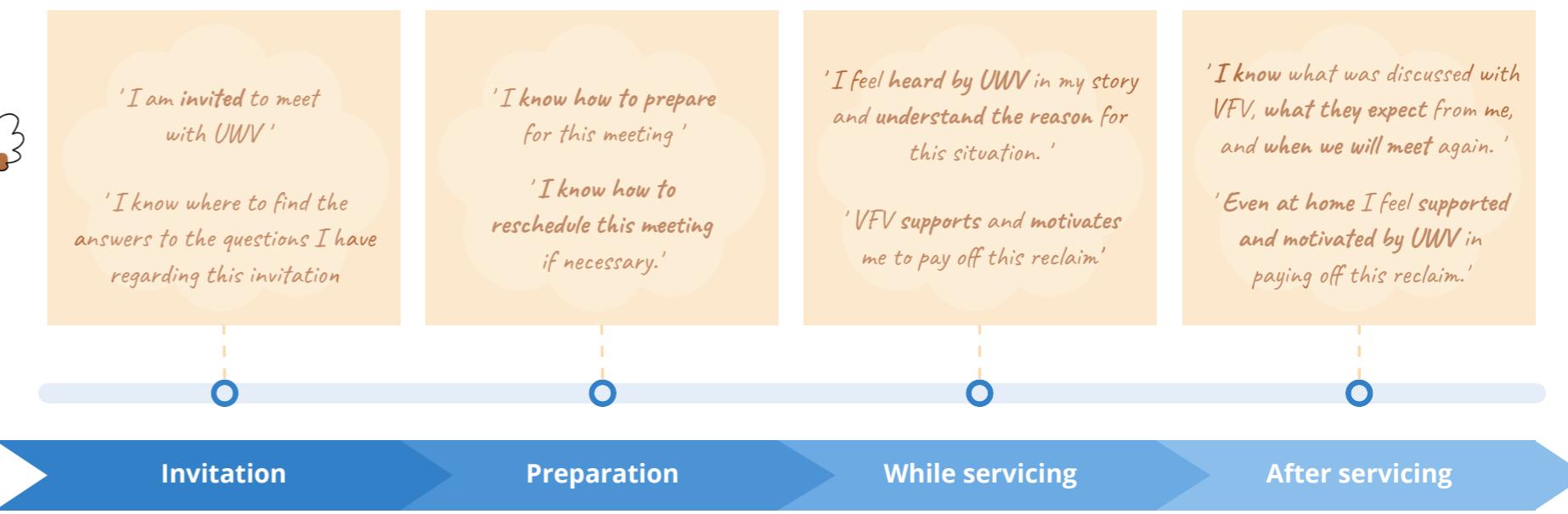


Figure 8.1: A visual overview of the holistic approach and the effect it should have on clients. ▲

8.2 Design criteria

To determine the design criteria for this service redesign, I created a list of requirements. A list of requirements is a list of all the important characteristics that a (re)design must fulfill in order to be successful (Van Boeijen, Daalhuizen, Zijlstra & Van der Schoor, 2013, p.103).

The list of each requirement type (i.e., was divided into a realistic approach, preparation, pre-implementation, implementation, and post-implementation).

In addition to the requirements, this project's list of requirements also includes several wishes for the final (re)design. The goal with these wishes is to fulfill as many as possible with the final design. Each wish gained me a better understanding of my design's strengths and weaknesses, and the sources of user dissatisfaction.

#	Design criteria	Type	Source
Before servicing			
1	The service provided by VFV should be tailored to the level of 'doenvermogen' a client has.	Requirement	Interview with expert about 'doenvermogen'
2	The target group should not receive detailed information about the reclaim over the phone or via a letter.	Requirement	Ervaar UWV & Interview with experience expert
3	VFV should proactively help clients with financial debt.	Requirement	Interviews with Team Geldzorgen
4	VFV should have access to the information known by Uitkeren about the client's personal situation in order to offer this additional service to the target group.	Wish	Second interview with former mentor of VFV
Preparation			
5	Clients should be provided with a clear step-by-step list of preparations to prepare for their conversation with VFV.	Requirement	Designer's reflection & Interview with expert about 'doenvermogen'
6	Reassurance must be offered to the client that there is no immediate need for stress, as a fitting solution can and will be found during the meeting with VFV.	Requirement	Interview with experience expert
7	VFV should provide a physical location where clients can visit for explanation and reassurance regarding the letters sent by VFV.	Wish	Interview with experience Expert
8	The client should be offered the possibility to reschedule the meeting to a time (and place) that best fits his/her situation.	Wish	Designer's reflection
Service meeting			
9	Employees should provide attention to the client's personal situation and offer the opportunity for clients to share their story.	Requirement	Quantitative survey analysis & Interview with experience expert
10	Employees should provide a clear explanation of the causes of reclaim and offer guidance on how to prevent one in the future.	Requirement	Second interview with former mentor VFV
11	VFV should motivate the client to address their financial situation and work towards payment.	Requirement	Literature study & Interview with expert about 'doenvermogen'
12	The service offered by VFV should be provided in a coaching and guiding way.	Requirement	Literature study & Observations / interviews with Team Geldzorgen
13	VFV employees should both ask the client for information from the client (to fully understand their situation) and provide them with relevant information.	Requirement	Second interview with former mentor of VFV
14	Clients should receive information about the next steps in the reclamation process and why they are necessary.	Requirement	Interview SBK & Second interview with former mentor of VFV
After servicing			
15	Clients should be informed about the next steps in the reclamation process.		
16	The expectations VFV has about the client's personal situation.		
17	The target group should be offered additional support and care.		
18	The target group should be offered financial debt.		
19	Clients should be allowed to receive physical support and/or emotional support.		

uirements (see figure 8.2) presents element/wish in detail, along with its requirement or wish). The list of criteria into the same four phases of the hoch previously introduced: the invitation, servicing, and after-servicing.

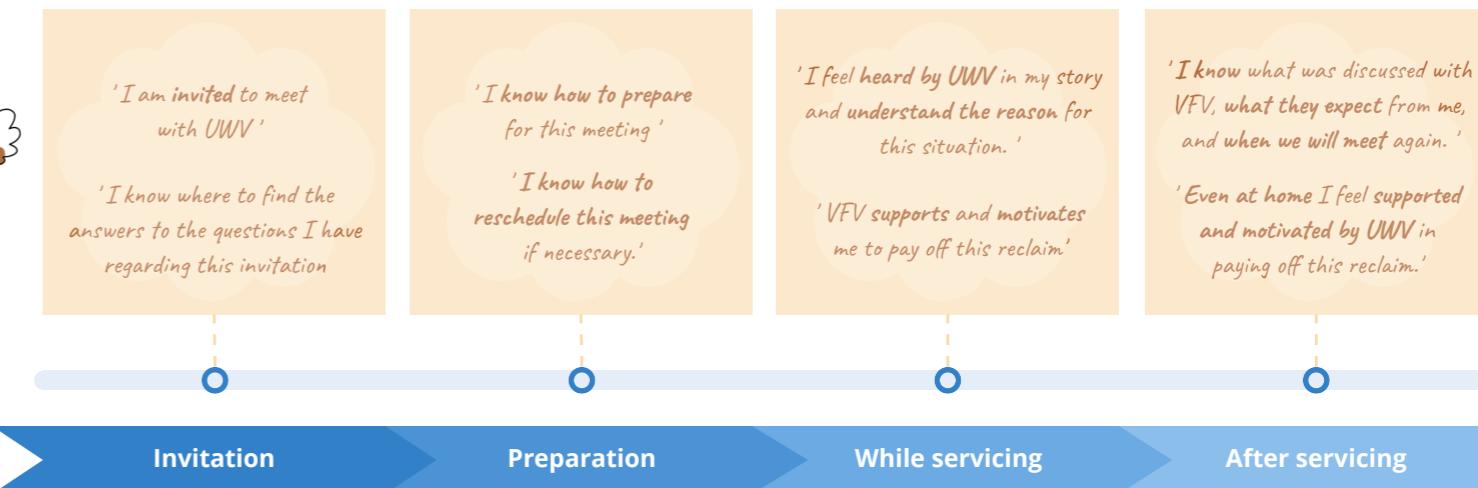
Based on these design criteria, specific action points for VVF are the four phases. These action requirements or wishes they are as the corresponding phase of approach in which the action should

nd requirement I derived from insights
ugh previous research activities or
's vision on this service redesign. The
which each requirement/wish origi-
so been added to the list.

An overview of the holistic approach
actions VFV should take during each
phases can be found in figure 8.3.

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8.3 Three service concepts

8.3.1 Coming up with alternative solutions

While the previous sections explain the effect of the proposed service and the actions to be taken by VFV to achieve this, it was still unclear how these actions specifically should be executed.

To come up with several ideas on what the four service steps could look like, I started brainstorming on ways to incorporate each of the interaction vision qualities into a service redesign in which the service call is replaced with a personal service meeting. Therefore, this brainstorm session revolved around finding answers to the following questions:

- How can VFV offer clients a more personal service?
- How can VFV make clients feel motivated to repay UWV?
- How can VFV make clients feel guided by VFV during the reclamation process?

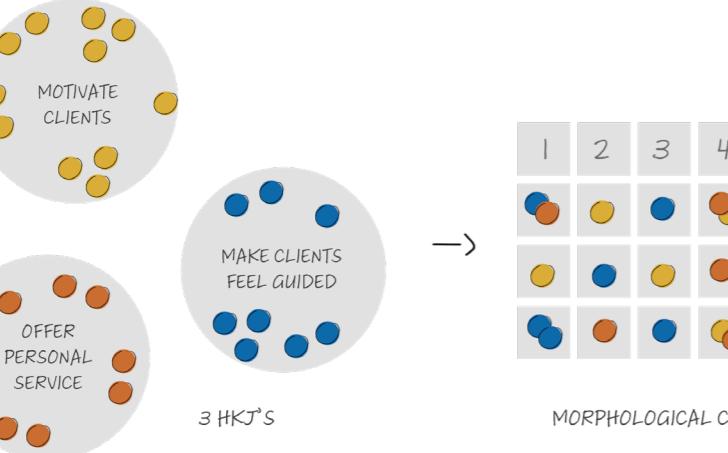


Figure 8.4: An illustration of my process to come up with three service scenarios.

Based on the findings generated during the brainstorming session (see appendix K) and the idea of taking a holistic service approach to this project, I decided to create three different service scenarios. The goal of these scenarios was to use them as research materials later on to gather feedback from the target group in order to gain a better understanding of their preferences regarding an alternative service by VFV.

I used the method of a Morphological Chart to explore the key aspects of the holistic approach. A Morphological Chart is used to provide an overview of the various possibilities to achieve a certain goal or target (Van Boeijen et al., 2014, p. 121). The Morphological Chart consists of several columns containing the key aspects of the design, along with several rows of possibilities to address these key aspects. By combining the possibilities for each key aspect, different concepts or designs can be created (Van Boeijen et al., 2014, p. 121).

The key aspects for the Morphological Chart are based on elements of the Interaction Vision and the framework of the holistic approach mentioned in chapter 8.1. The possibilities for addressing each key aspect I derived from the outcomes of the brainstorm session.

Using this approach, which is also illustrated in figure 8.4, I combined different possibilities within the Morphological Chart to create the three scenarios. Figure 8.5 shows the Morphological Chart, the five key aspects of the holistic service design, and the solutions for addressing each of them.

Each of the three scenarios resulting from this process portrays what VFV's service can look like when designed according to the four phases of the holistic service approach. Additionally, each scenario is designed to meet all the requirements and incorporate as many wishes as possible from the list of criteria.



Type of first interaction / invitation	Insight in VFV's expectations	Type of face-to-face interaction	Way of offering motivation	Way of offering perspective	Key aspect
Detailed information letter & invitation	Preparation checklist and service point to go to for help	A meeting in a homey environment at an UWV office nearby	Personal goals & small reflection exercises in a workbook	By visualizing the bigger picture on the visual worksheet	
Simple invitation card & a phone call from UWV	Using an online tool & notifications	In an online video call	Daily tips & success stories on the tear-off calendar	By crossing off each payment in the workbook	
SMS message / notification	Preparation leaflet with tips, essential information, and contact options	UWV visits the client at his home address	Frequent tips and progress updates via notifications	Online dashboard with information about a client's reclam	
					Possibility
					→
					SCENARIO 1
					SCENARIO 2
					SCENARIO 3

Figure 8.5: The Morphological Chart as a basis for the three alternative service scenarios.

8.3.2 Three different scenarios

Figures 8.6 shows the first service scenario. This scenario, the client receives a text message with a link to an online reclamation dashboard in MyUWV and an online planning assistant for scheduling a meeting with VFV. Using the online dashboard, the client prepares for the video call with VFV. On the day of the video call, the client receives a reminder and joins the video call through the online dashboard.

During the video call, the VFV employee and the client discuss the client's financial situation and possible payment options. Once back at home, the client regularly checks the online dashboard to monitor their payment progress, upcoming appointments with VFV, and whether any action on their part is needed. Through notifications the client stays updated throughout the process.

Figure 8.6: The first scenario in which clients meet with VFV digitally.



In the second scenario, see figure 8.7, the client receives a physical invitation card from VFV through the mail, inviting the client to a service meeting at a nearby UWV office. The next day, the client receives a phone call to further explain the invitation and answer any questions. To prepare for the meeting, the client receives an additional leaflet with information, tips, and contact options for rescheduling or support with the preparations.

With a friend or family member, the client attends the meeting to discuss the situation. During the meeting, personal goals are set and agreements for repaying UWV are made, which are documented in the client's personal repayment workbook. Once back home, the client can reread and reflect on these goals and agreements. The workbook also contains various assignments and reflective questions about the client's financial situation.

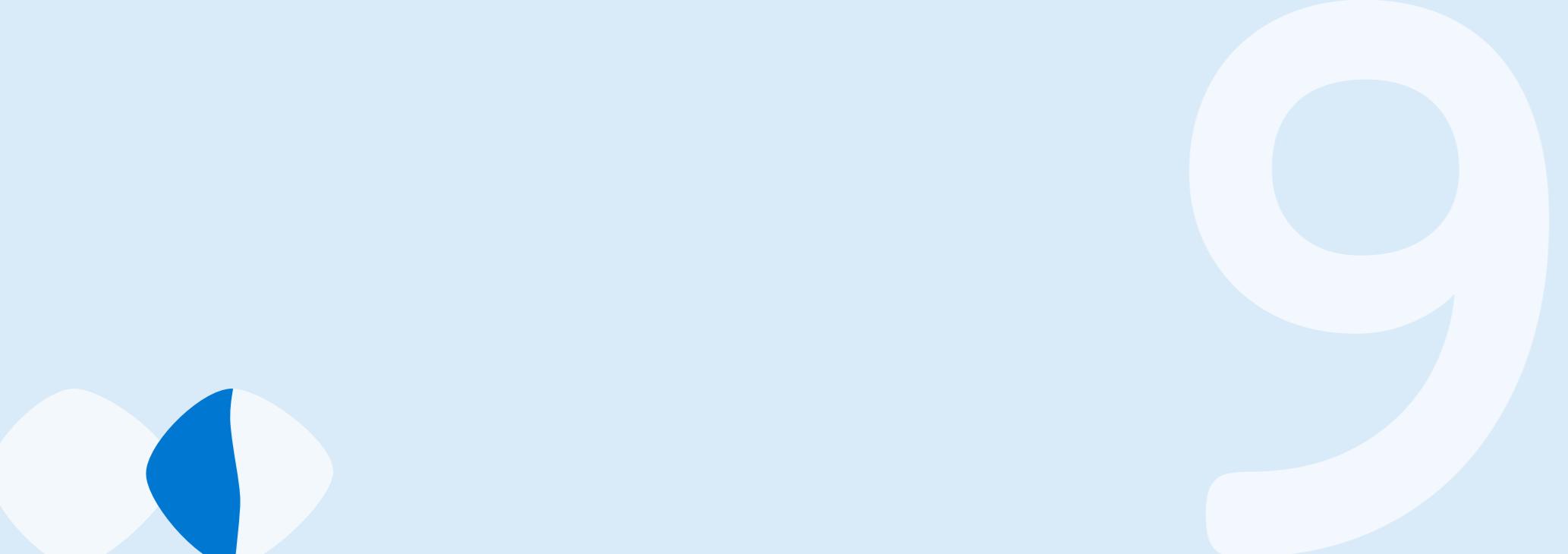
In the last scenario, see figure 8.8, the client receives a detailed letter with information about the reclaim. The letter contains details about the repayment process and an invitation for a home visit to further discuss the situation. To prepare for the meeting, clients can use the provided repayment checklist. If the client encounters any difficulties, he can call VFV using the number provided on the checklist or visit a nearby information desk.

During VFV's visit, the client's payment options and financial situation are discussed, using a visual map VFV's reclamation process is explained. Agreements are made for repaying UWV based on the client's financial situation. The client is also given a tear-off calendar to track his payments to UWV, which also contains financial tips and stories from other clients as support to the client as he works towards his final payment.



Figure 8.7: The second scenario where clients meet VFV at the office.





Co-creation with clients

This chapter provides an explanation of the creative workshop that was held to co-create with real clients and an employee from Team Geldzorgen. First, the setup of the workshop is explained. Next, a recap of the workshop day is provided, followed by a showcase of the main insights derived from the creative workshop.

9.1 The co-creation session setup

To evaluate whether these scenarios fulfilled the needs of the target group, I organized a creative workshop. Through this workshop I wanted to learn about their personal experiences with VFV's services and hear their stories, as well as involve them in the design process.

9.1.1 Method

For this creative workshop I chose the co-creation session because clients can be seen as the experts of their experience (Sleeswijk Visser et al., 2005). From this perspective, they can be part of the design team and provide valuable insights, ideas, and feedback (Sanders & Stappers, 2013).

I added a sensitizing assignment prior to the workshop to help participants become more aware of their memories and associations related to the topic being discussed (Sanders & Stappers, 2013). By actively engaging with the topic prior to the workshop, it makes it easier for participants to also reach these deeper layers of knowledge during the workshop (Sanders & Stappers, 2013).

Three participants were less than initially hoped for. However, due to time constraints related to this design project being part of a graduation project with a fixed 100-day time span, I chose to do the session with the available clients.

9.1.2 Participants

This workshop was prepared for a group of 5 to 8 participants. VFV employees recruited the clients to participate in the workshop because they are already in contact with them and could determine which clients both had financial debt and a recent/ongoing reclaim from VFV. This approach was chosen because it would yield participants that are representative of the target group and because UWV preferred the recruiting to be done in-house.

During the second part of the session, the participants are asked to create their own ideal scenario using elements from the three presented scenarios. By combining discussions and creativity within the same workshop, I aimed to access both the participants' explicit knowledge (what they say and think) but also to access their deeper tacit and latent levels of knowledge (what people know, feel, and dream) (Sanders & Stappers, 2013).

9.1.3 Setup

The workshop itself was set up in two parts. During the first part of the workshop, the participants shared their personal experience with receiving a reclaim from VFV by presenting the sensitizer assignment.

9.1.4 Materials

To enable the participants to express themselves, I created several materials to be used during the workshop. For the sensitizer assignment, I designed a step-by-step worksheet that allows participants to reflect on their previous experiences with receiving a reclaim from VFV. To help participants in completing this worksheet, I created sticker sheets, one containing positive and negative words and another featuring emotions from the Premo toolkit (Laurans & Desmet, 2017).

These materials are illustrated in figure 9.1 and can be found in detail in appendix L.

Figure 9.1: The materials that were designed for the participants to prepare for the workshop and present during the first part of the workshop.

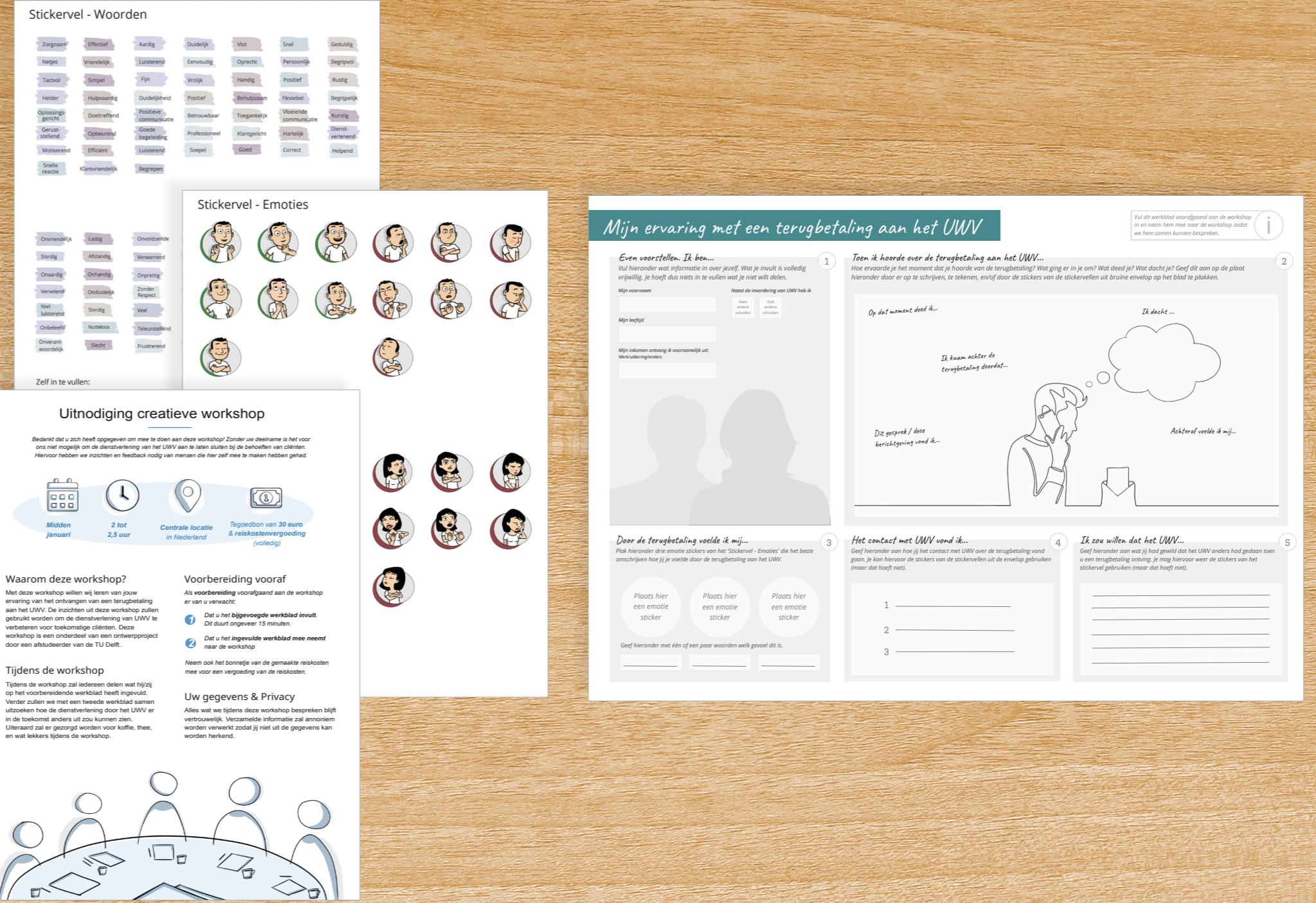




Figure 9.2: Preparing the sensitizer packages for each of the participants.

For the second part of the workshop, I designed a separate worksheet on which individual scenario elements could be placed to create a client's ideal scenario. This second worksheet was printed on A3 paper and handed to participants during the workshop, along with several pre-cut scenario elements for creating their ideal scenario.

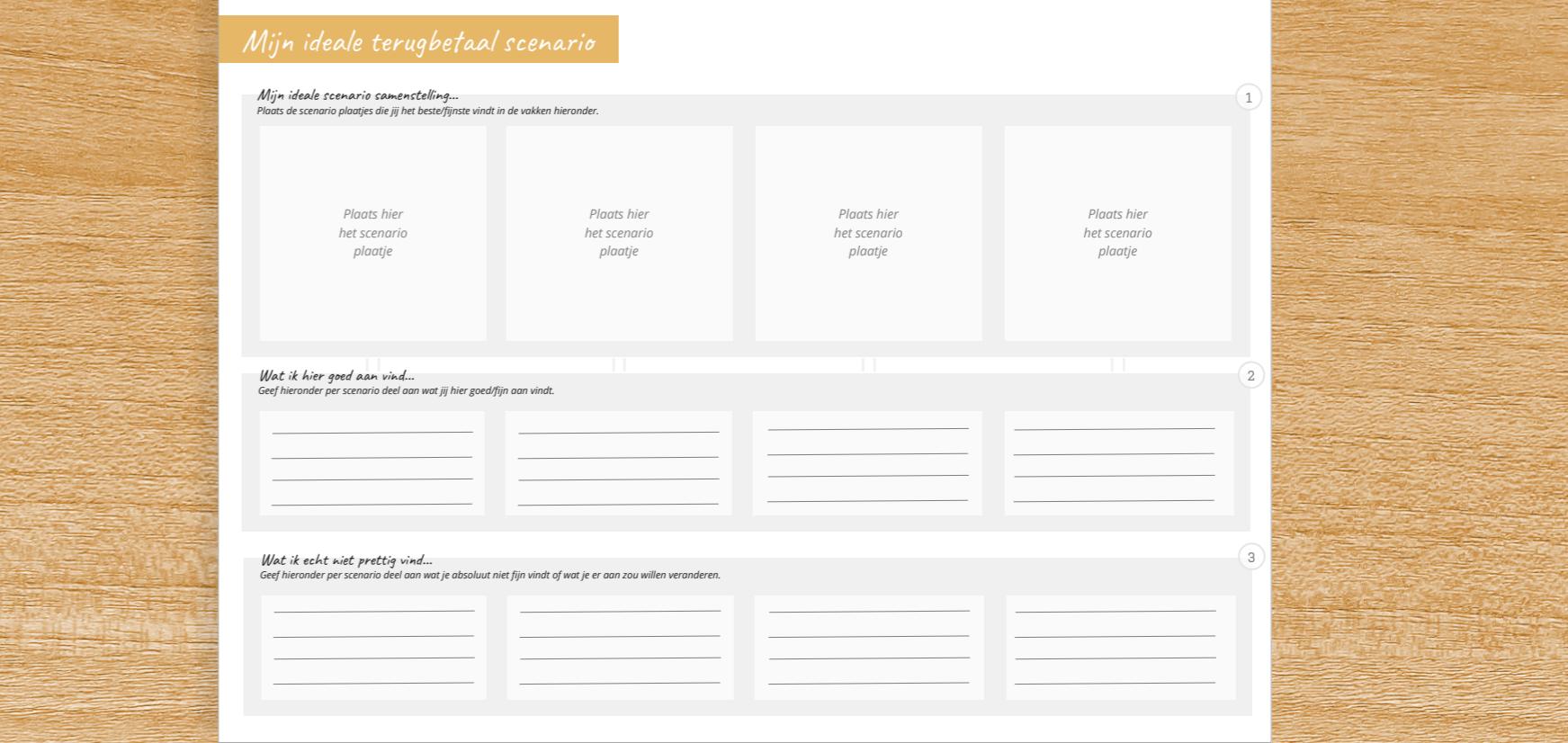
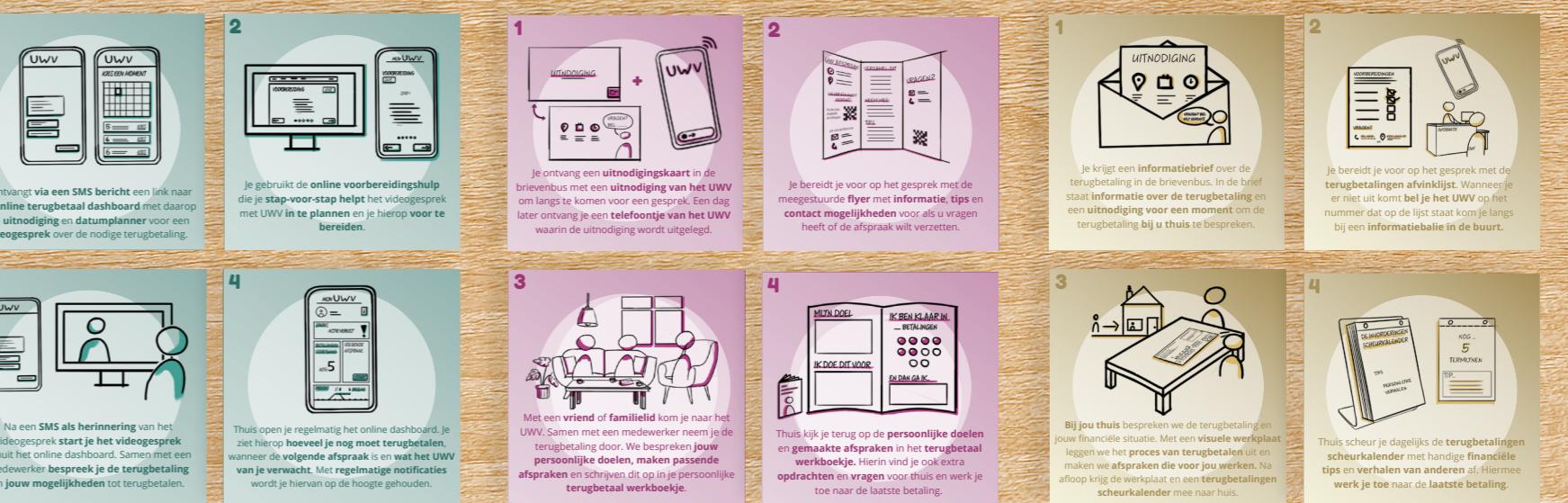
Figure 9.2 shows how I prepared the sensitizer packages for each participants. The materials for the second part are shown in figure 9.3 and can be found in more detail in appendix L.

Prior to the session, I personally called each of the participants. The participants were given notice about this call by sending them an SMS message stating when they could expect the call later that day (in a two hour time frame). After having spoken to each of the participants, the invitation, sensitizers worksheet, and sensitizers materials (two stickers sheets, two ballpoint pens, and the physical invitation) were send to the participant's houses (see figure 9.2).

During the phone call, I explained the intention of the workshop, along with the invitation letter and the need for the sensitizer assignment. The participants were asked if they had any remaining questions about the workshop, and if so, answers were provided. Most importantly, this phone call served as the first moment of contact between me and the participants, so I used it as an opportunity to establish a personal connection with the participants before meeting at the workshop.

After having spoken to each of the participants, the invitation, sensitizers worksheet, and sensitizers materials (two stickers sheets, two ballpoint pens, and the physical invitation) were send to the participant's houses (see figure 9.2).

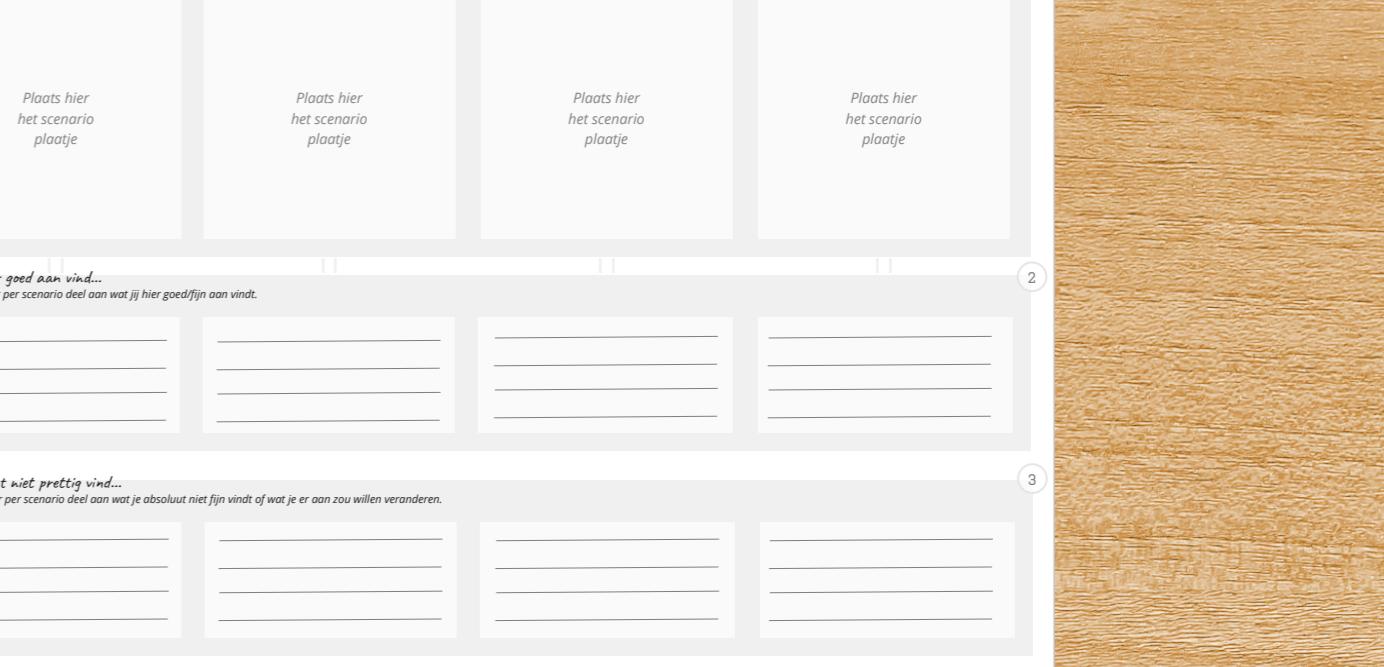
Figure 9.3: The materials designed for the second part of the co-creation workshop.



9.1.5 Preparing for the workshop

Mijn ideale terugbetaal scenario

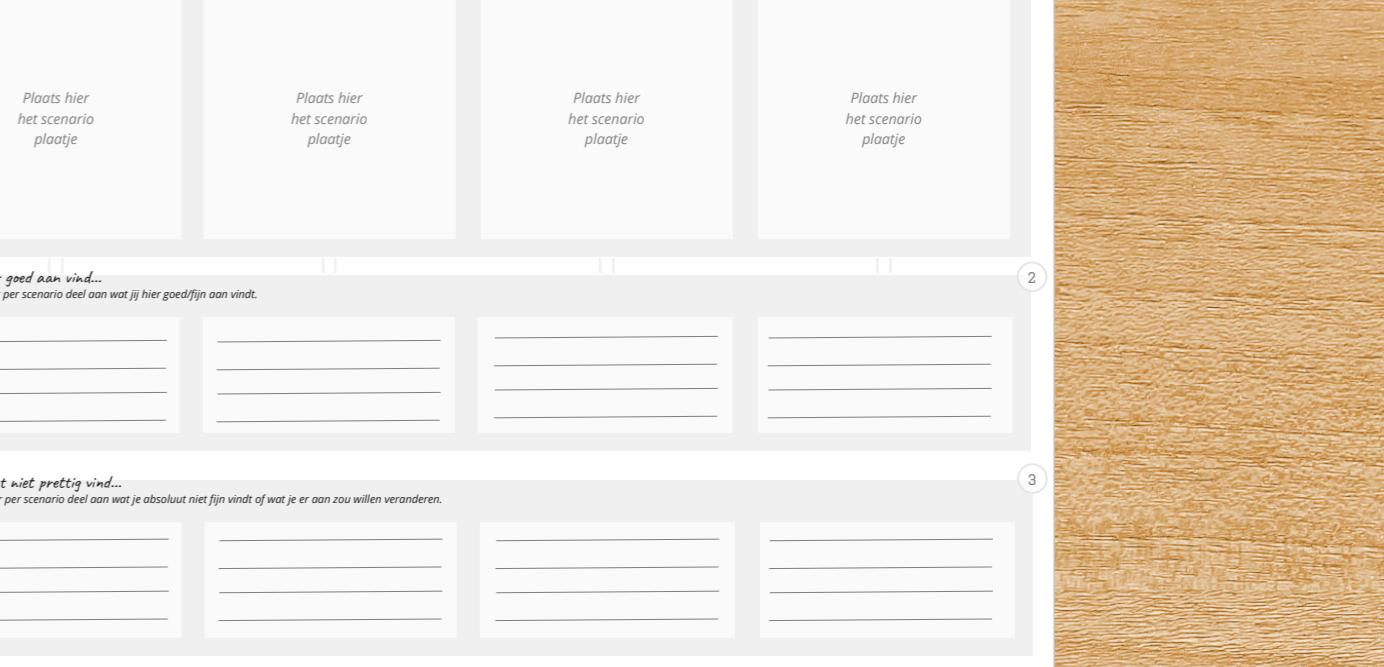
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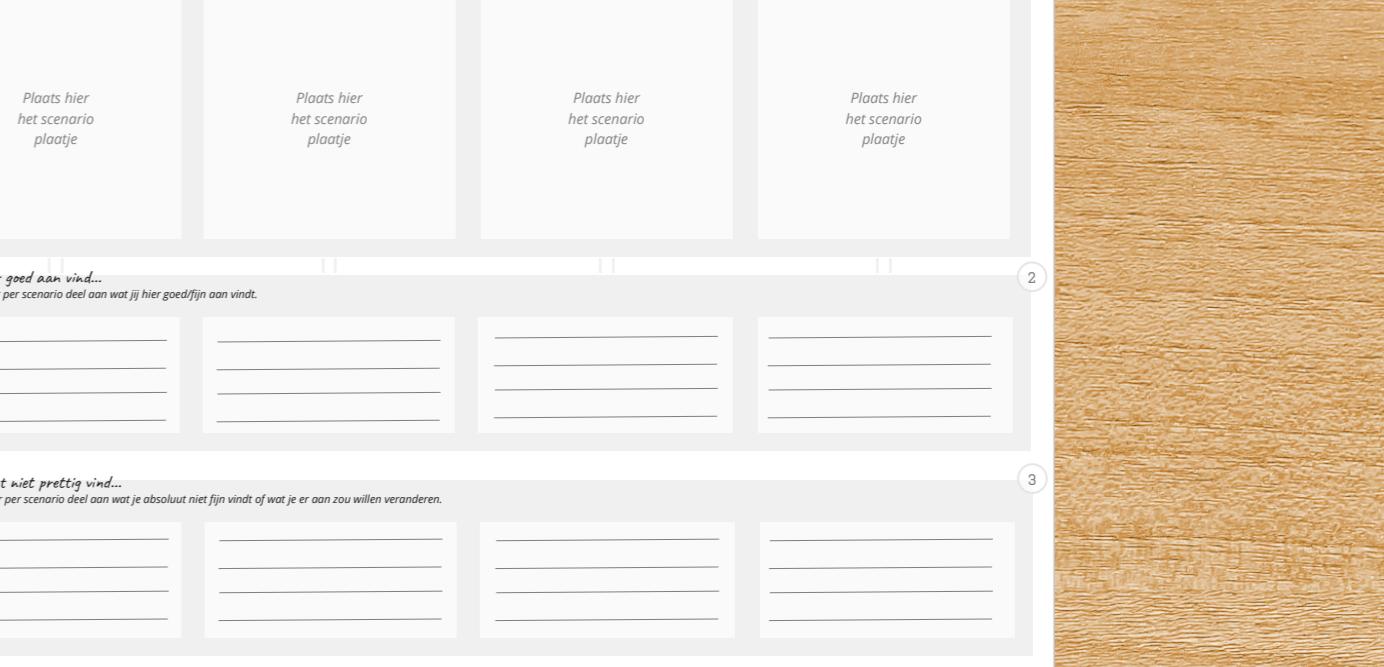
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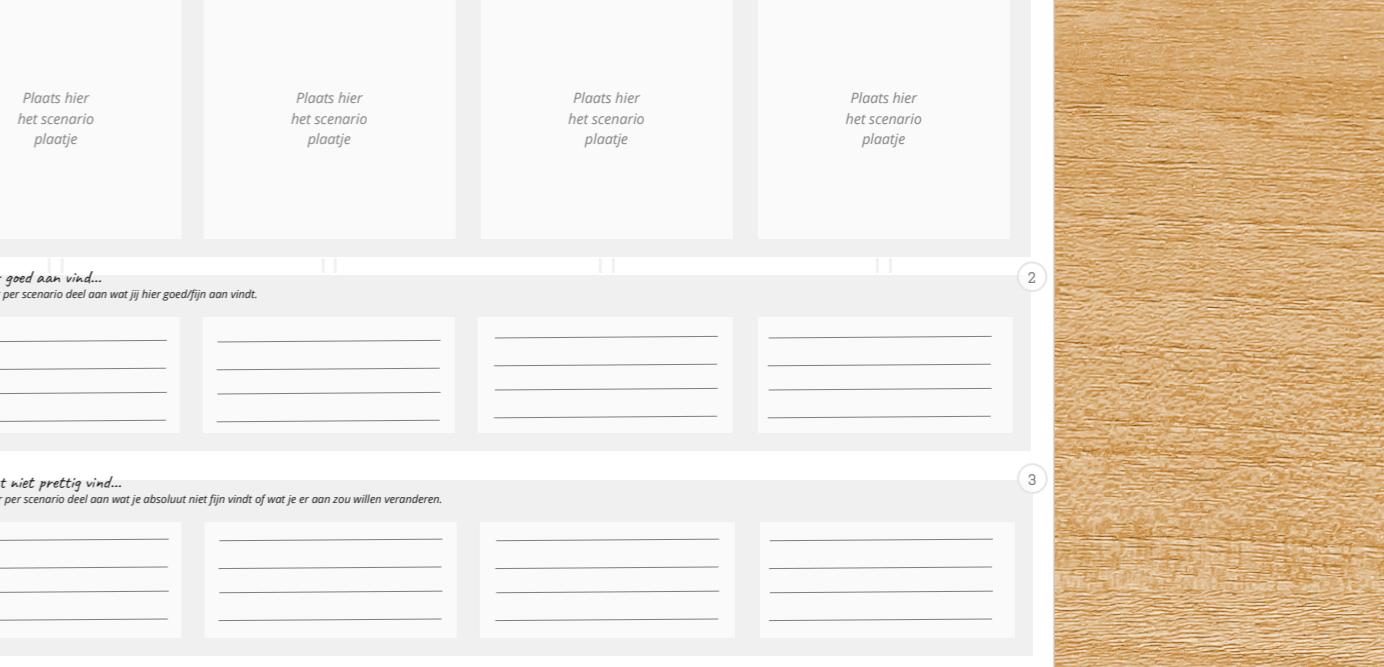
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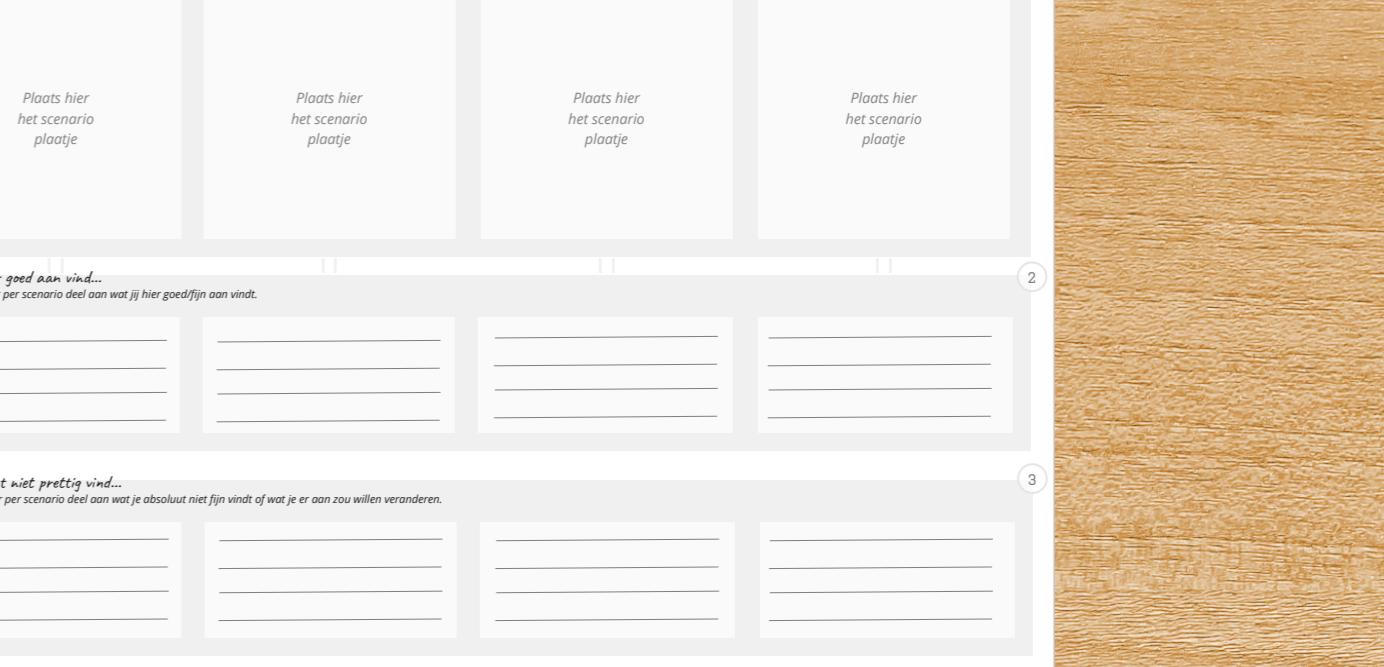
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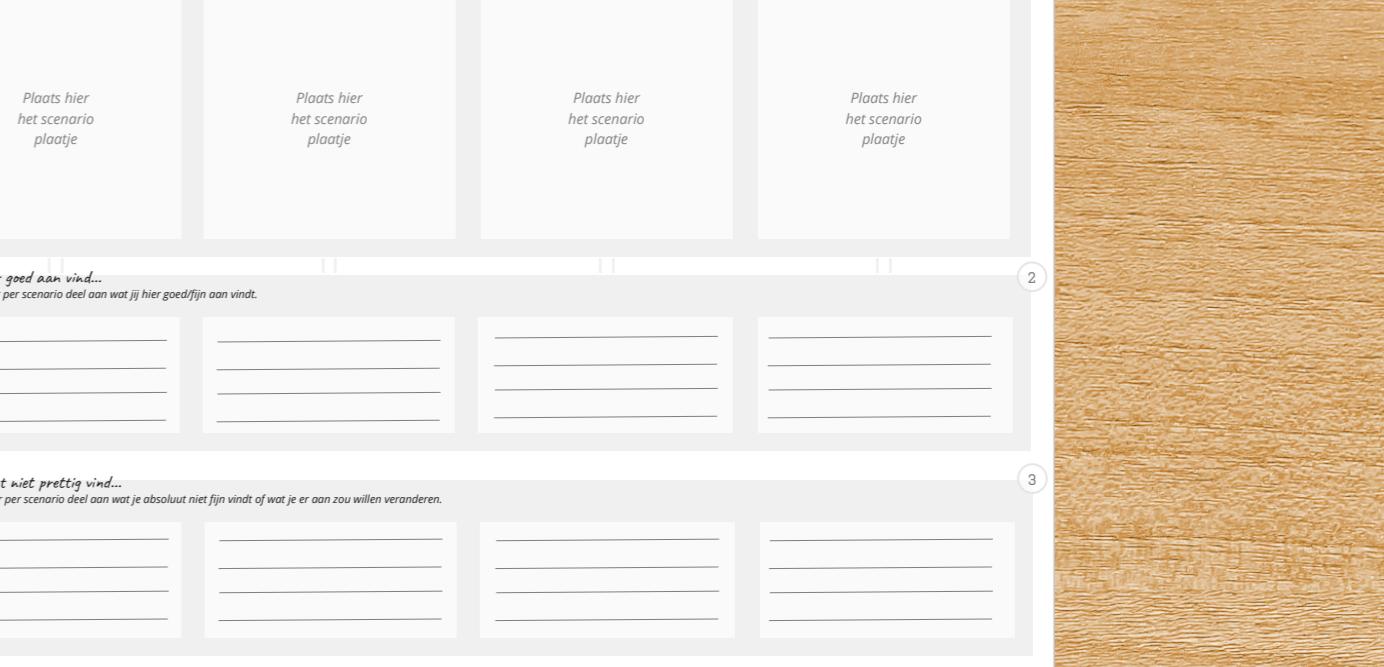
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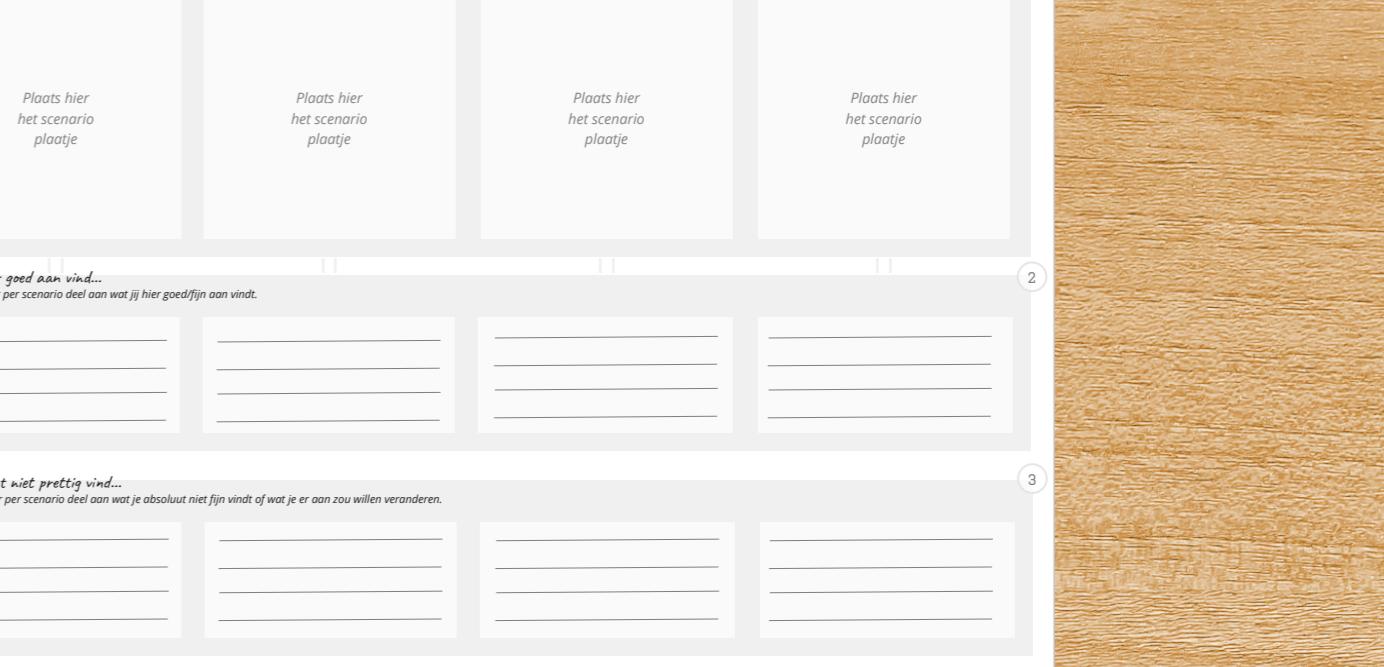
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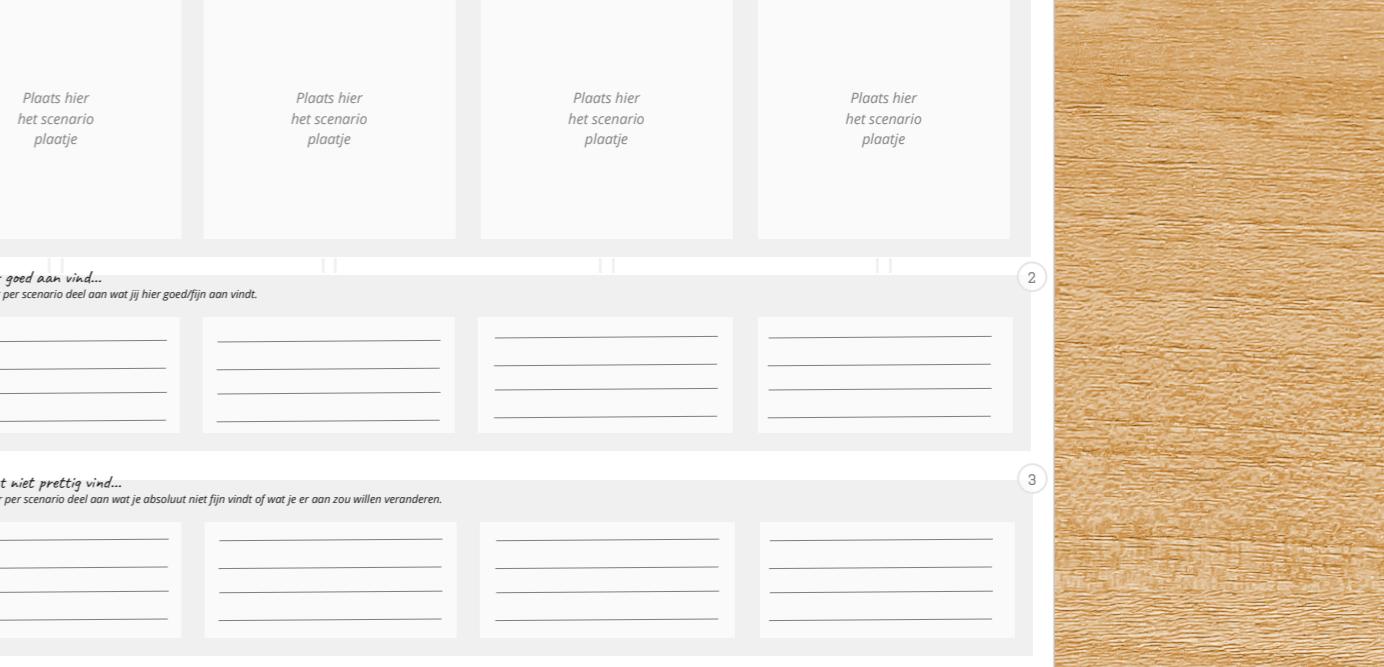
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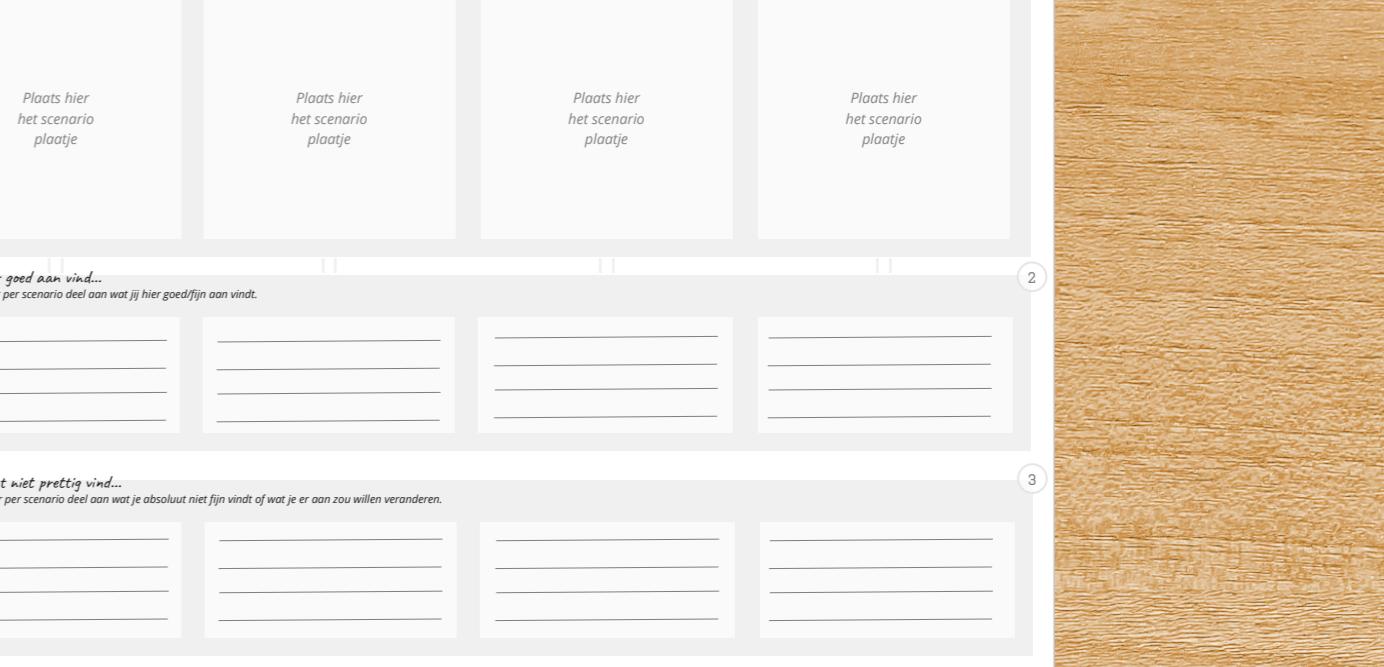
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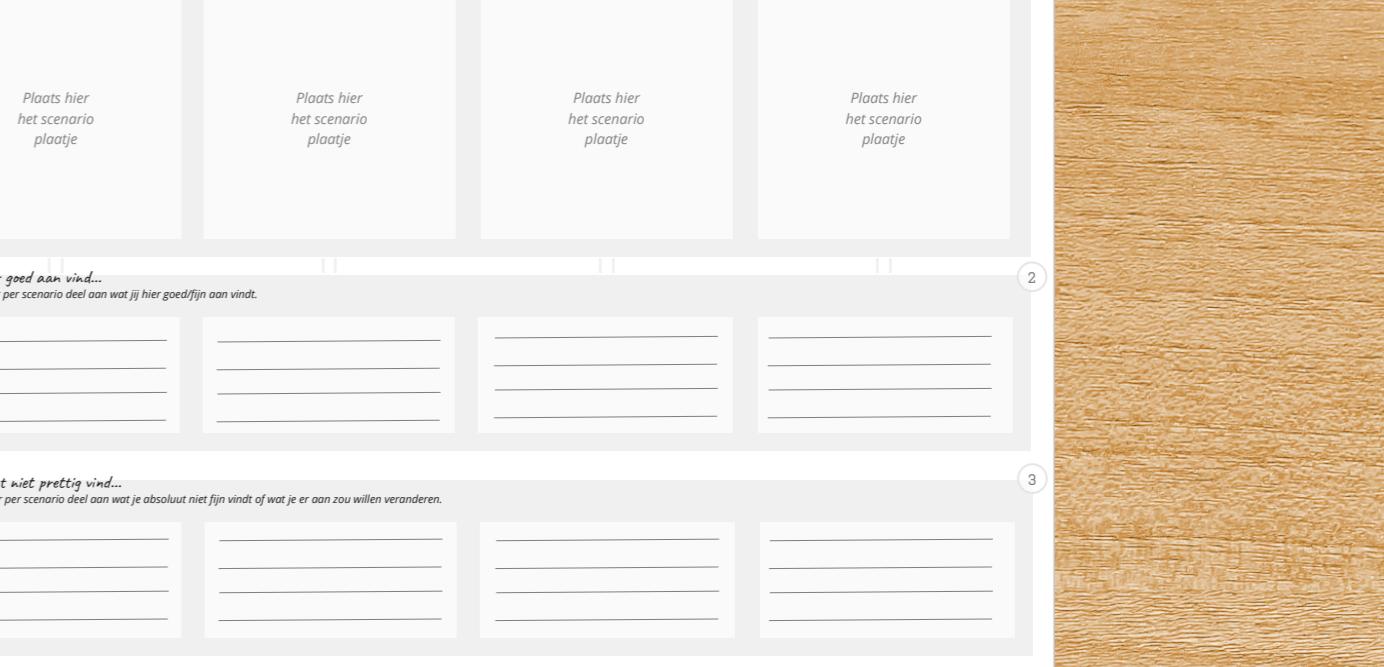
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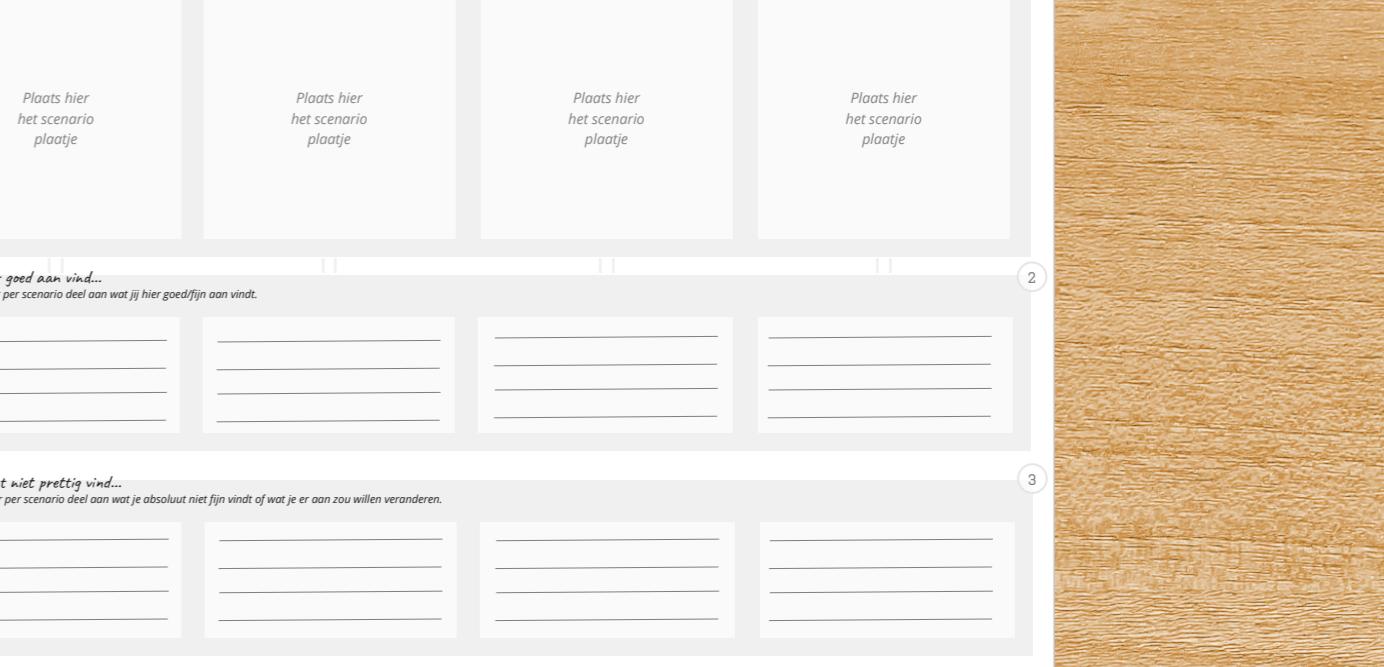
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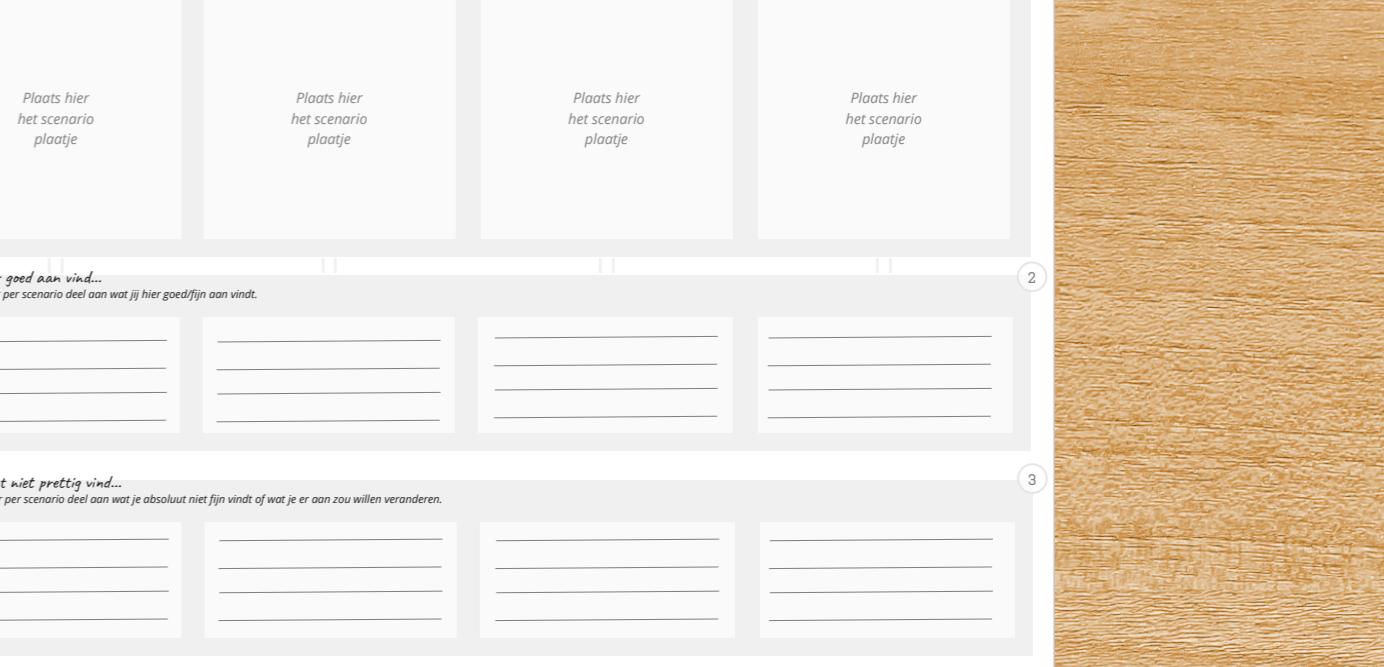
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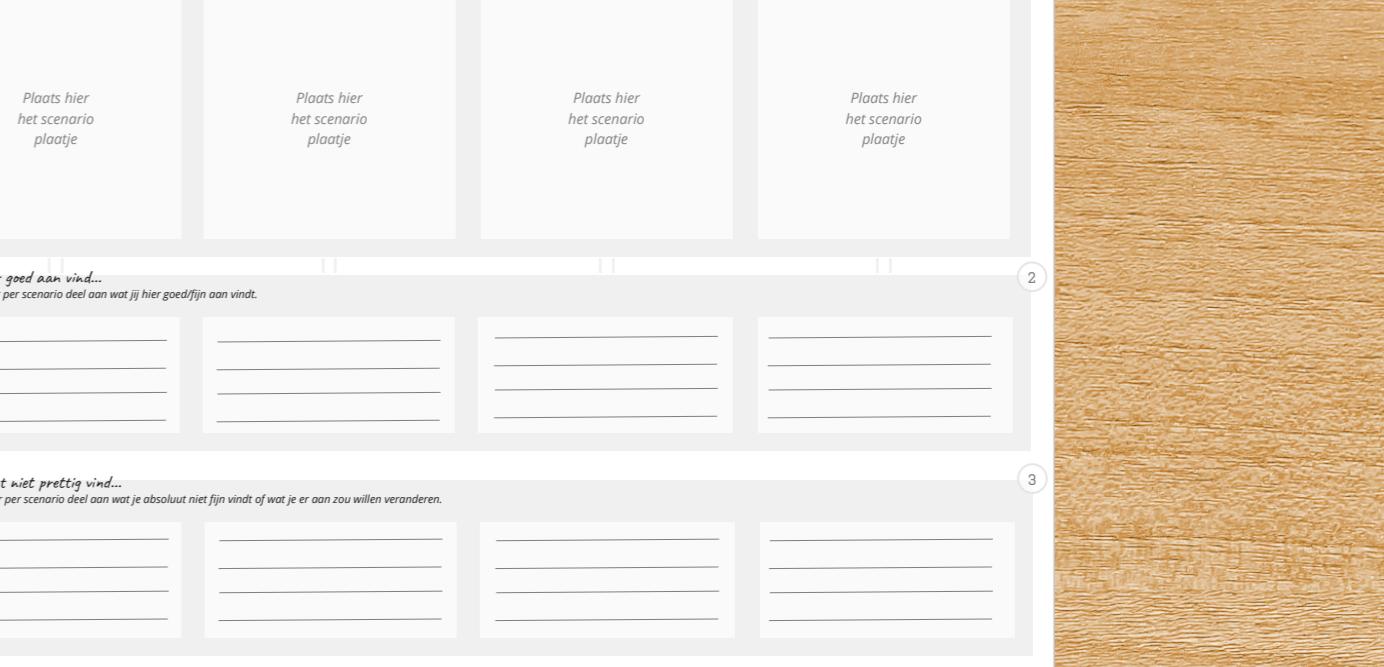
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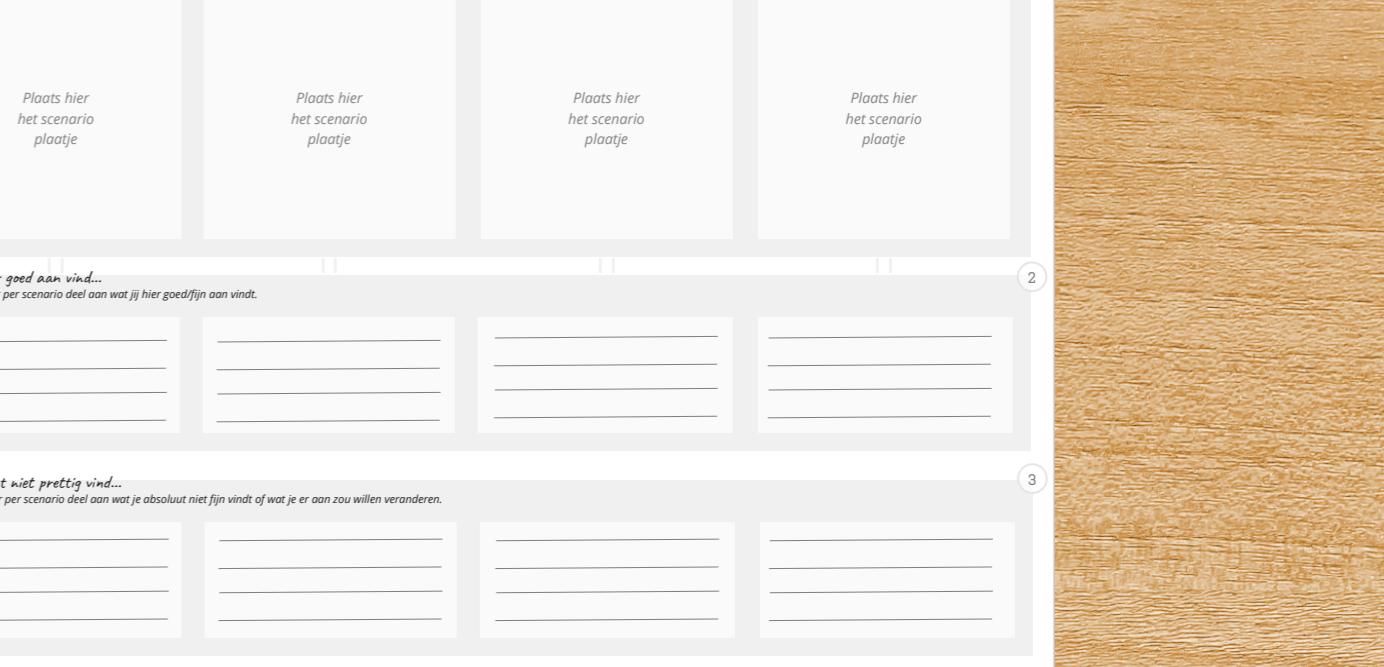
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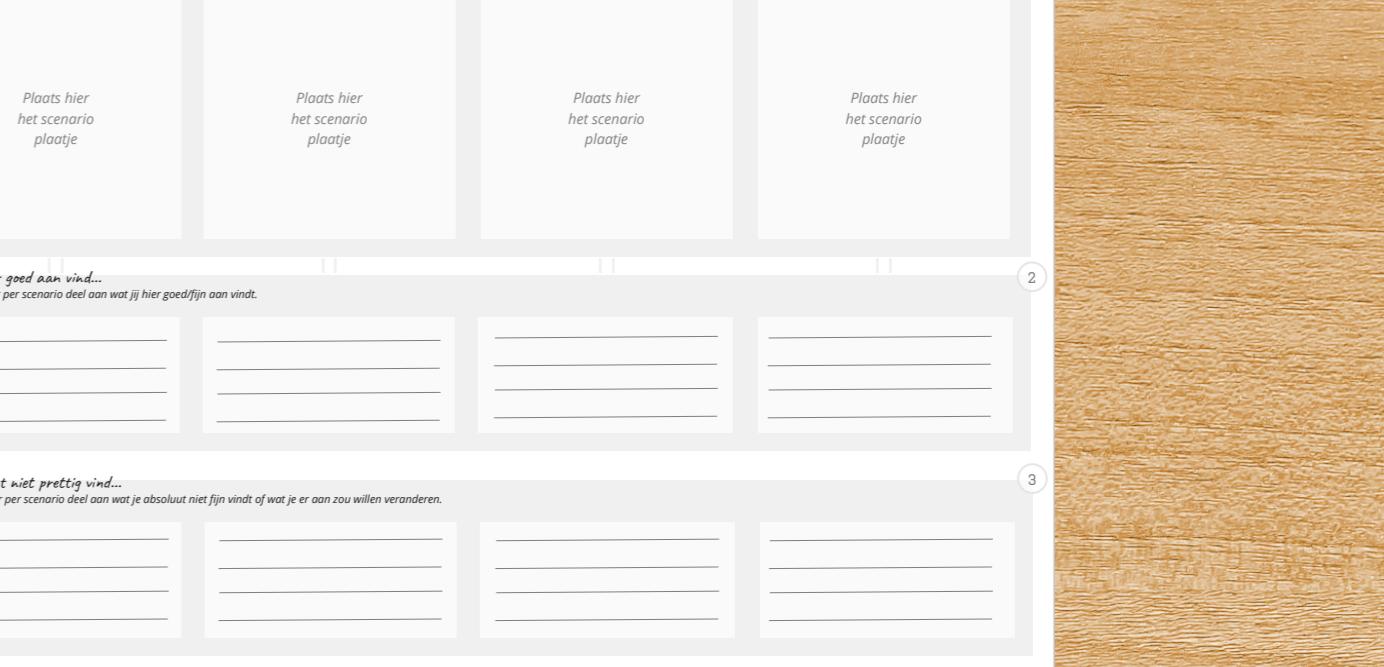
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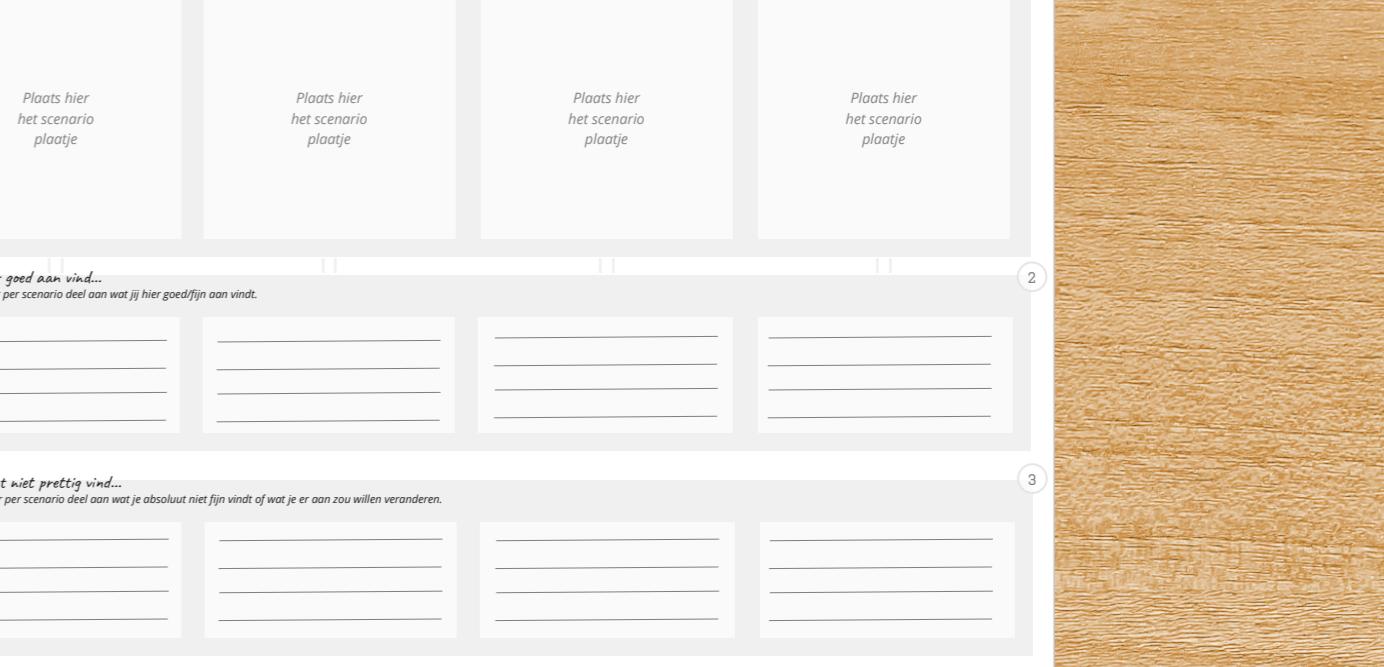
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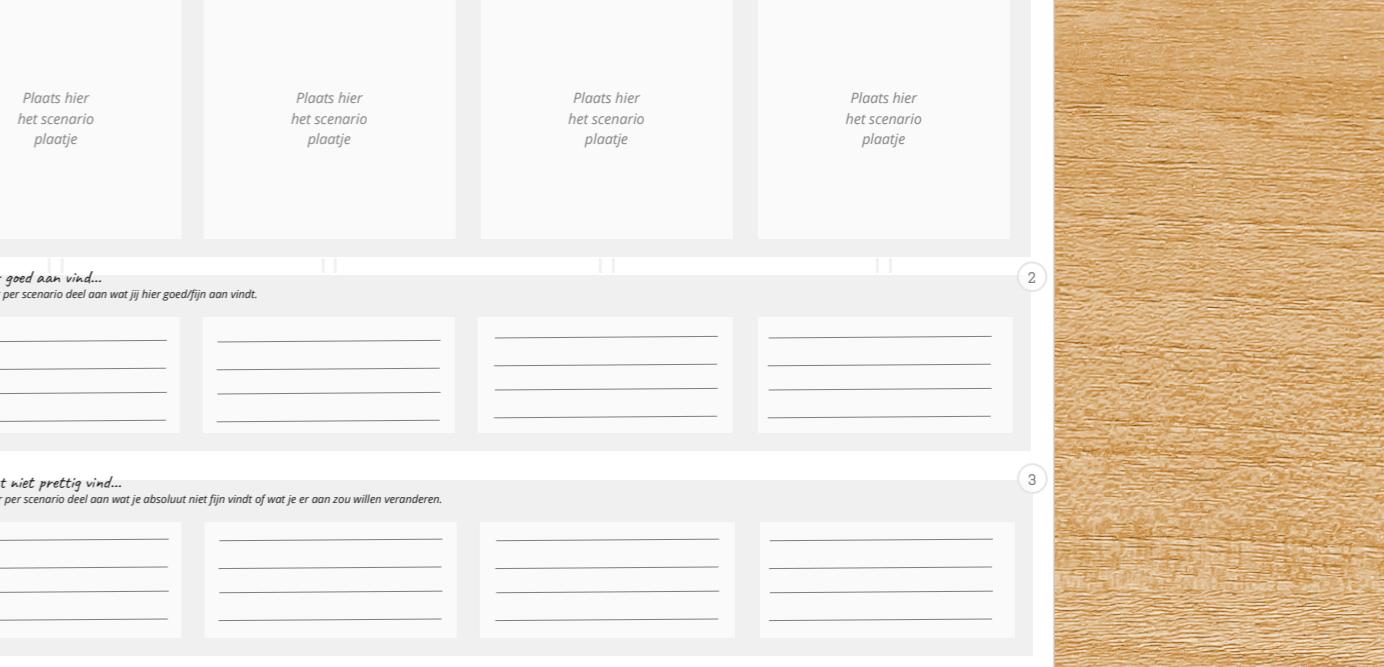
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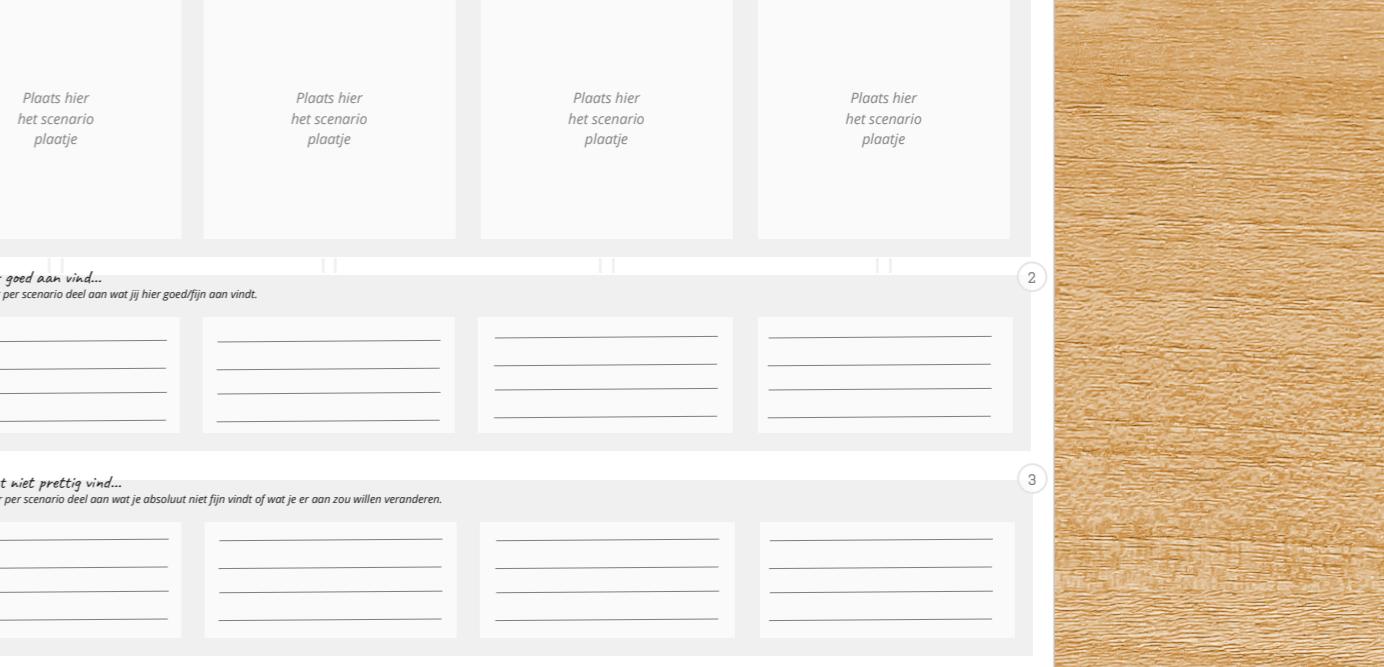
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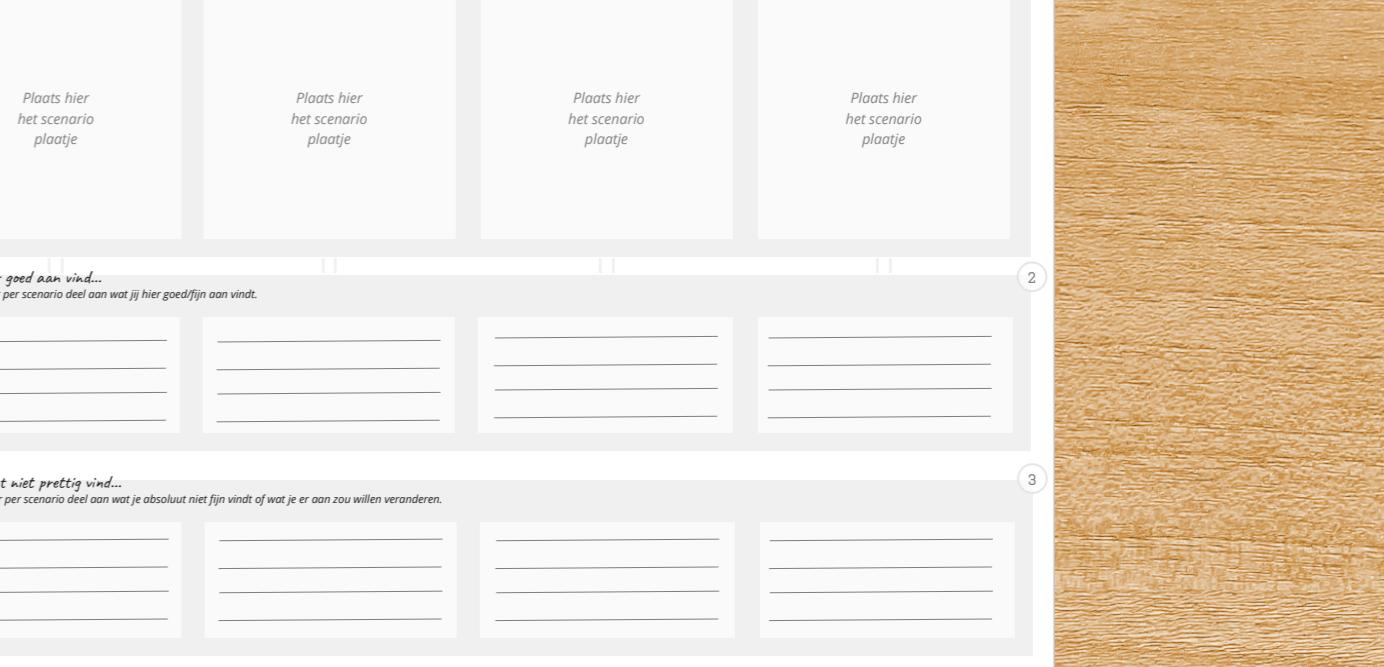
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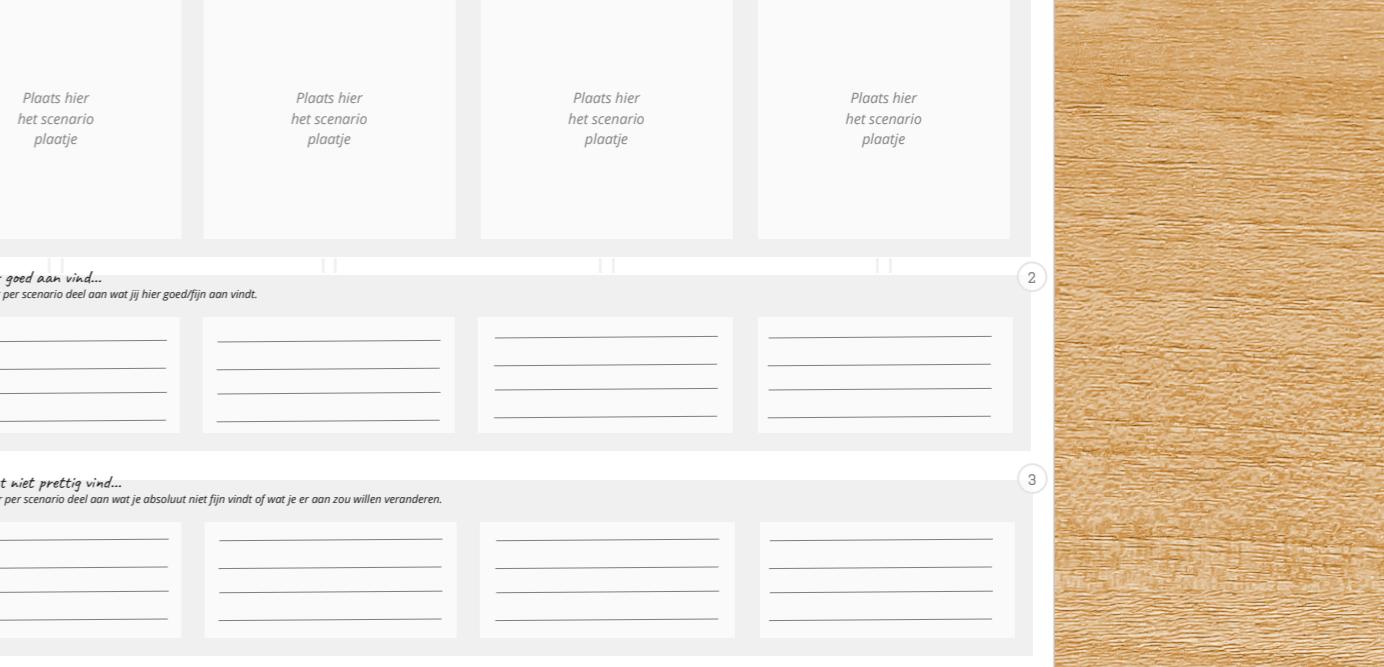
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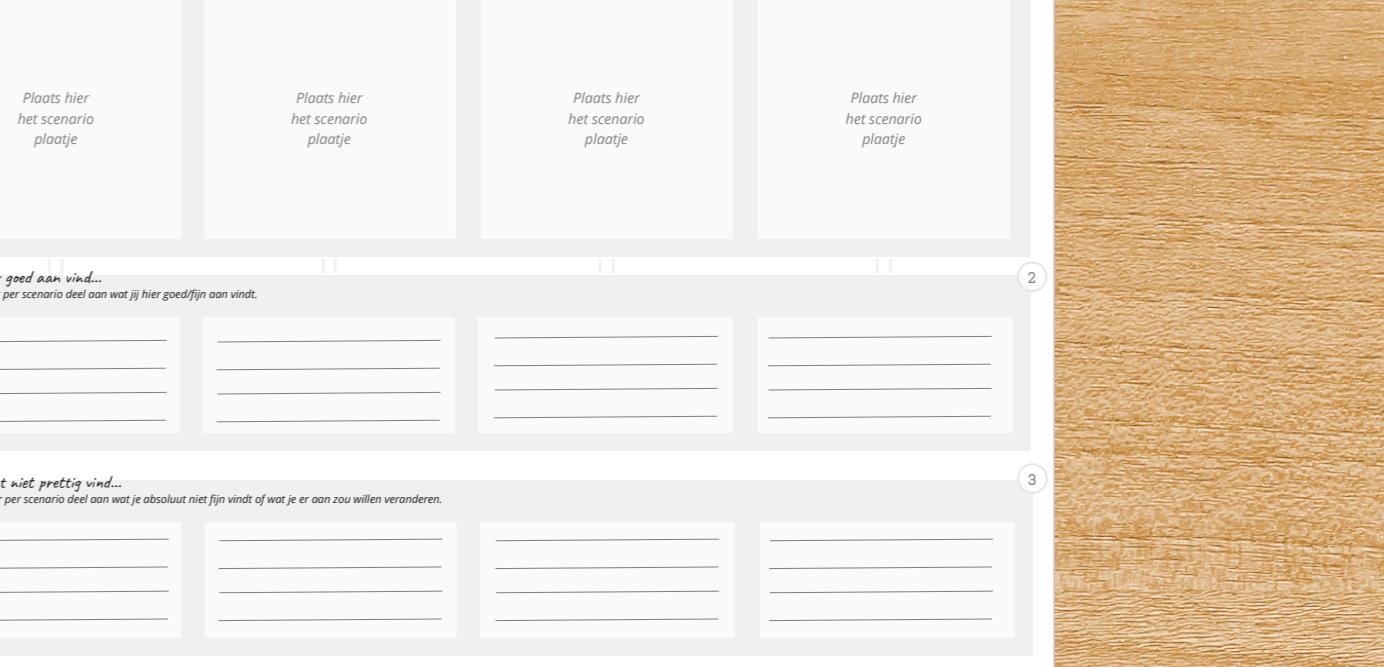
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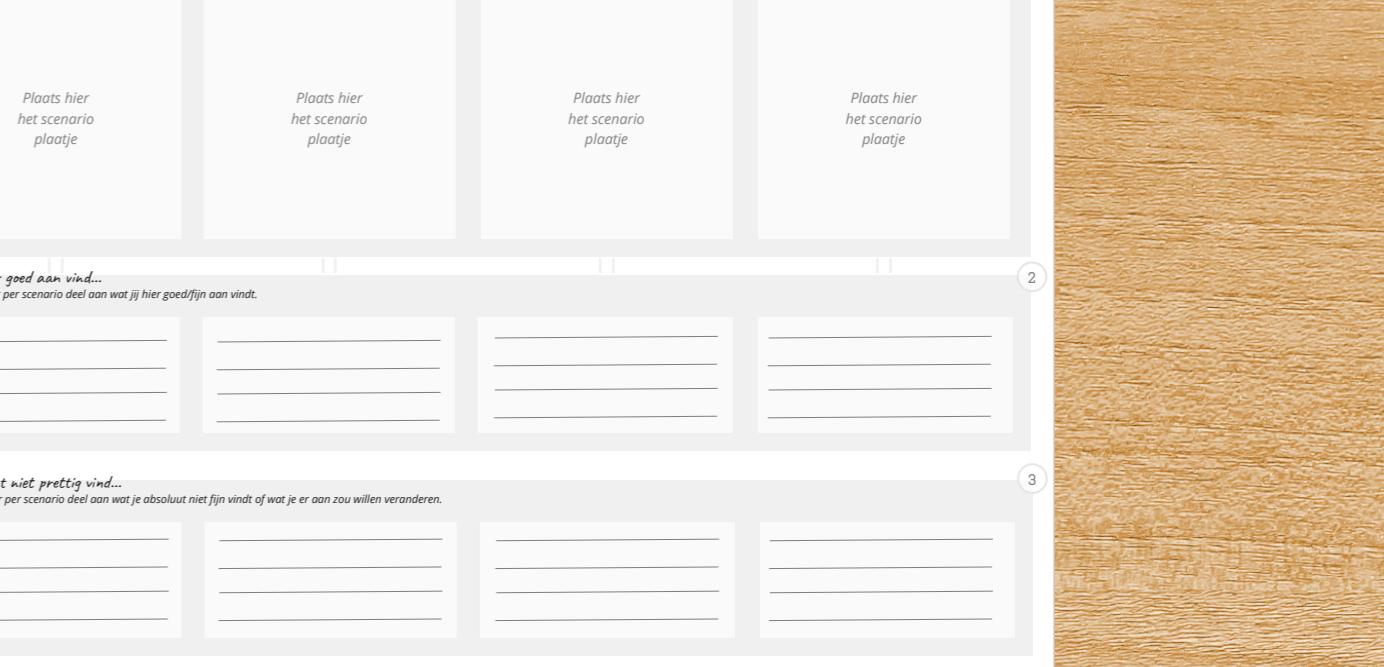
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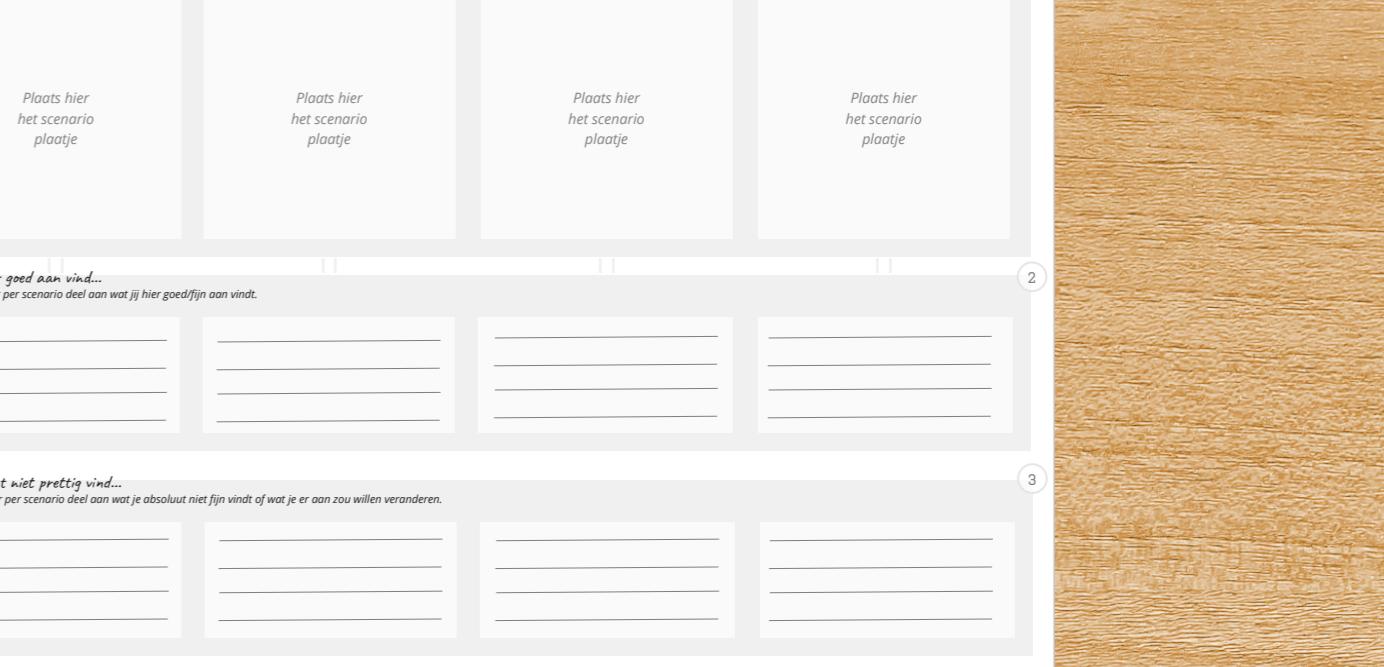
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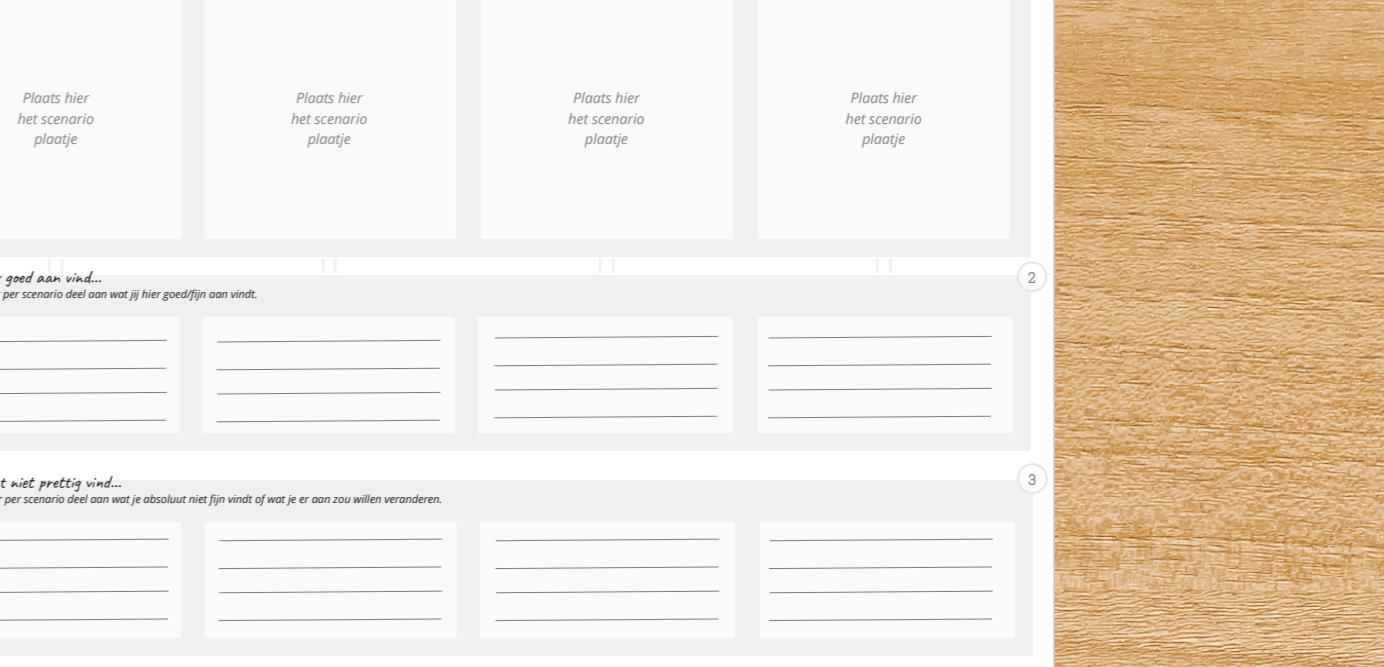
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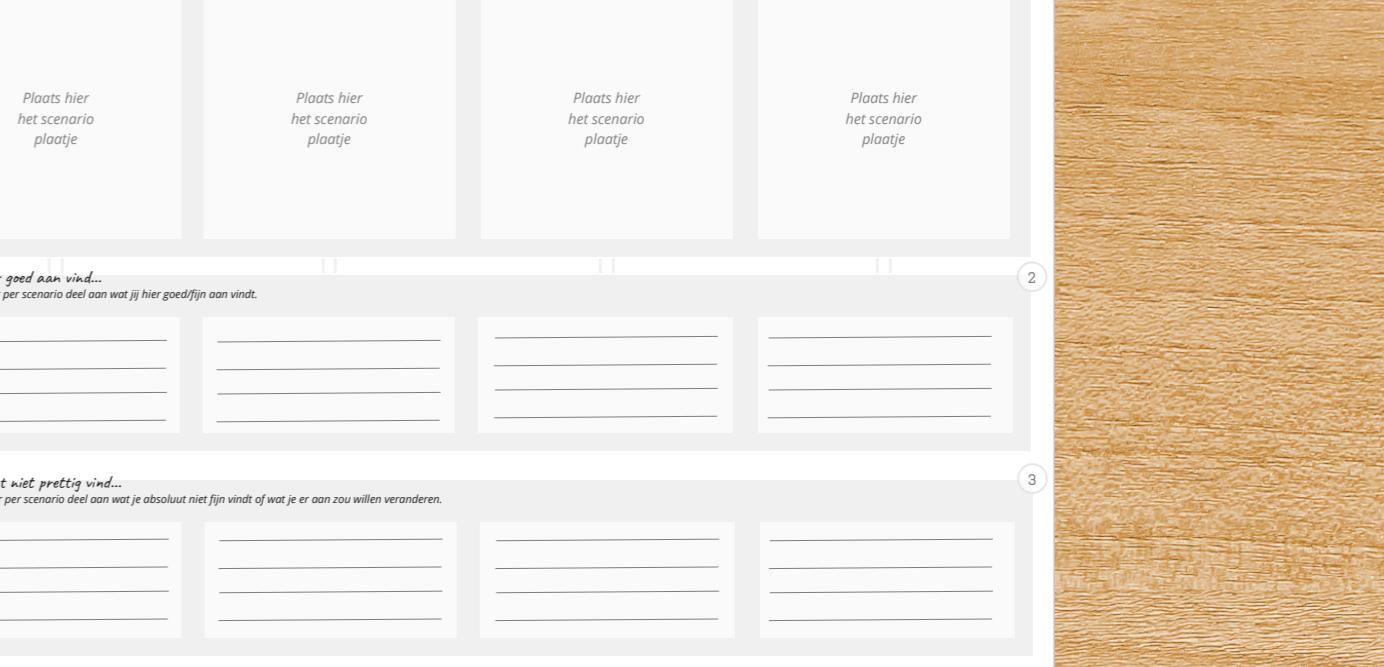
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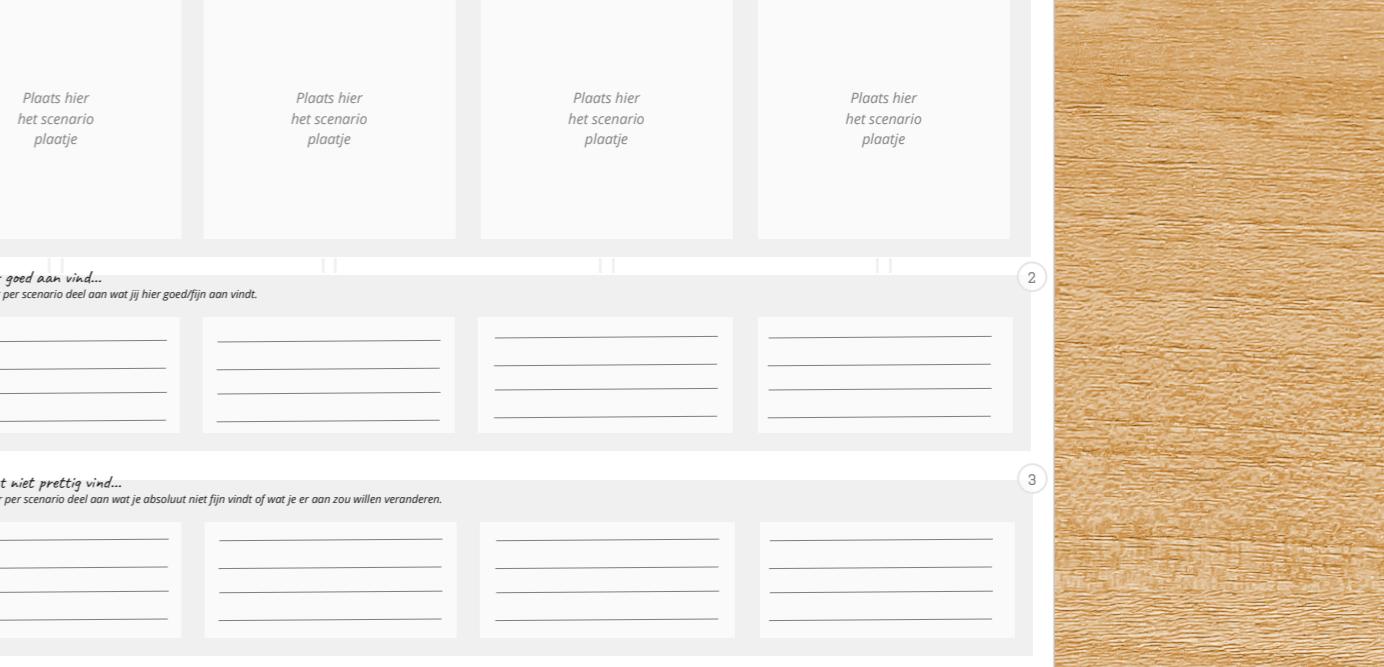
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Mijn ideale terugbetaal scenario

Mijn ideale scenario samenstelling...
Plaats de scenario plaatjes die jij het beste/fijnste vindt in de vakken hieronder.



9.2 The day of the workshop

On the day of the workshop, I prepared the room and instructed the reception desk to call me when participants arrived. I briefed the employees of Team Geldzorgen on the workshop setup and their role during the session.

When the service desk called to inform me that the participants had arrived, I picked them up and offered them coffee or tea while waiting for the other participants. Unfortunately, one participant did not show up for the workshop. Therefore, I conducted the session with three participants ($n=3$), two of whom were clients with experience on the topic and one who was an employee of Team Geldzorgen.

During the co-creation session, the team was introduced and the participants were asked to introduce themselves and explain why they decided to take part in the workshop and what they hoped to get out of it.



Figure 9.4: A photo of the lunch ordered for during the workshop.

Next, the overall design project was explained, including what could be expected during the workshop. Consent forms were handed out, explained, and the participants were given time to read through the form, ask questions if necessary, and sign it if they agreed.

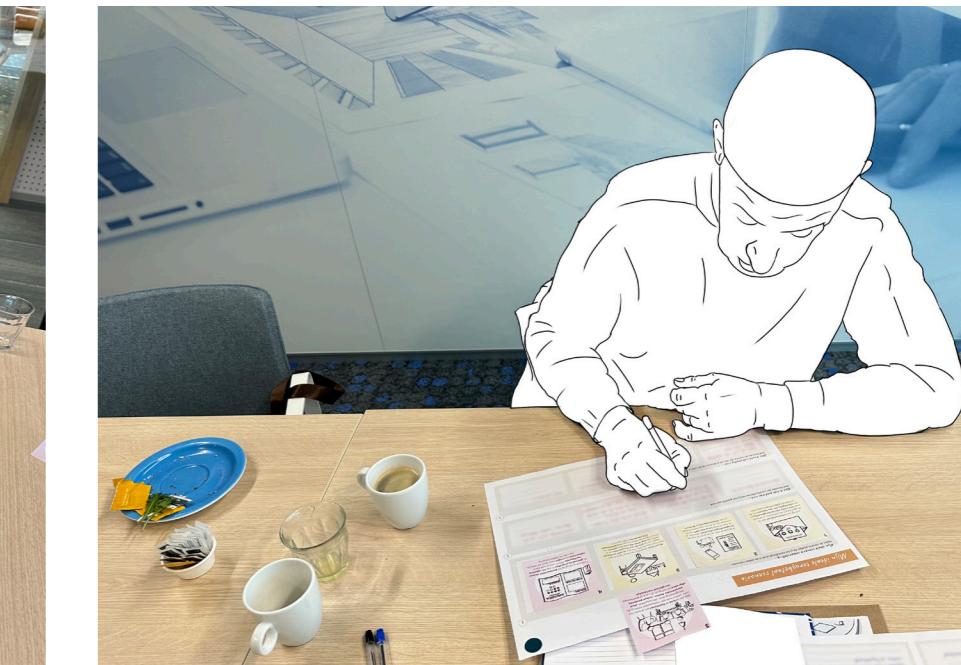
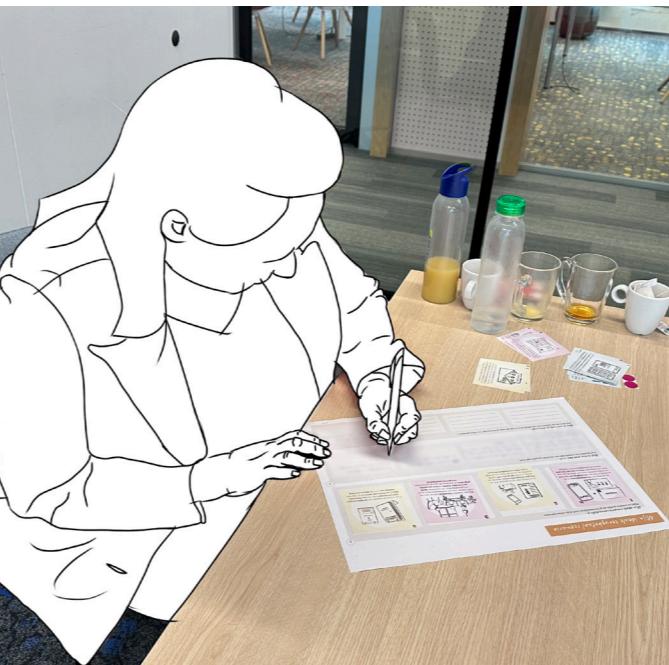
During the session, participants were first asked to share what they had written on their sensitiser worksheets. Clients reacted to each other's stories, and several times I actively asked them to do so. At times, the employee from Team Geldzorgen would ask questions and/or provide her perspective during the conversation.

After the first part, which lasted about 45 minutes, there was a quick break. During the break, clients had the option to take a walk, use the restroom, and/or enjoy the provided lunch (see figure 9.4).

After lunch, I presented the three scenarios one by one. The second worksheets were given to the participants (including the employee from Team Geldzorgen), and they were asked to create their ideal scenario by placing their preferred elements on the worksheet. I asked the participants to also write down their likes or dislikes about each of the scenario elements. In total, this part took about 15 minutes. Afterwards, the ideal scenarios created by the participants and their likes/dislikes were again shared with the group in a group discussion.

After the second part of the session, each participant was asked if there was anything else they wanted to share. They were also asked if either the session leader or Team Geldzorgen could provide additional help or services. I concluded the workshop by thanking each participant for their participation and for sharing their personal stories and gave them a €30 HEMA voucher as a thank-you for their time and effort.

Figure 9.5 shows some photos that were taken during the workshop.



9.3 Insight about UWV's services

After transcribing the recording and anonymizing the transcript and session notes, they were further analyzed. For this analysis, I conducted a statement card analysis (Sanders & Stappers, 2013, p. 224-225) to analyze the insights. In this process, I added all interesting quotes from the participants, along with who the quote was from, to digital post-its. The post-its were then grouped to determine common themes, recurring findings, and to formulate overarching insight statements.

During the session, clients shared their personal stories about their relationship with UWV and their experience with receiving a reclaim from VFV. Therefore, the results of the workshop were processed anonymously. For the same reason, the notes taken during the workshop, the (transcribed) audio recording, and the detailed analysis of the insights are not included in this report and were not shared with UWV.

However, the results of the analysis (i.e. the clusters of common themes, recurring findings, and main takeaways) and several anonymous quotes can be shared. These results are further explained in the remainder of this chapter.

9.3.1 Why clients are dissatisfied with their contact with VFV and KCC

Several insights that I derived from the analysis are regarding the client's dissatisfaction with their contact with UWV's KCC and VFV. These insights can also be found in figure 9.6.

As figure 9.6 illustrates, participants are dissatisfied and mentioned that KCC employees did not follow through on their promise to call back, lacked empathy for their personal stories when they were in distress, and were sometimes even rude. Participants also explained how different departments within UWV would blame each other for mistakes made by UWV. Clients were told by employees that there was nothing they could do for them, causing clients not to be helped them.

They just didn't help me. I was sent from one person to another, and I was not called back by the UWV, so I had to initiate contact each time and call them back.

Anonymous client

I tried to explain my situation, but I was quickly cut off, and they just said it was another department's fault, and thus there was nothing they could do.

Anonymous client

Just like previous research activities have shown, participants again mentioned how they felt that the letters sent by UWV were not customer-friendly. Instead, these letters came across as unkind and overly formal.

Letters could be more client-friendly as far as I'm concerned. I understand that one's letters have to be legally grounded, but you could also send letters that are both legally grounded and understandable?

Anonymous client

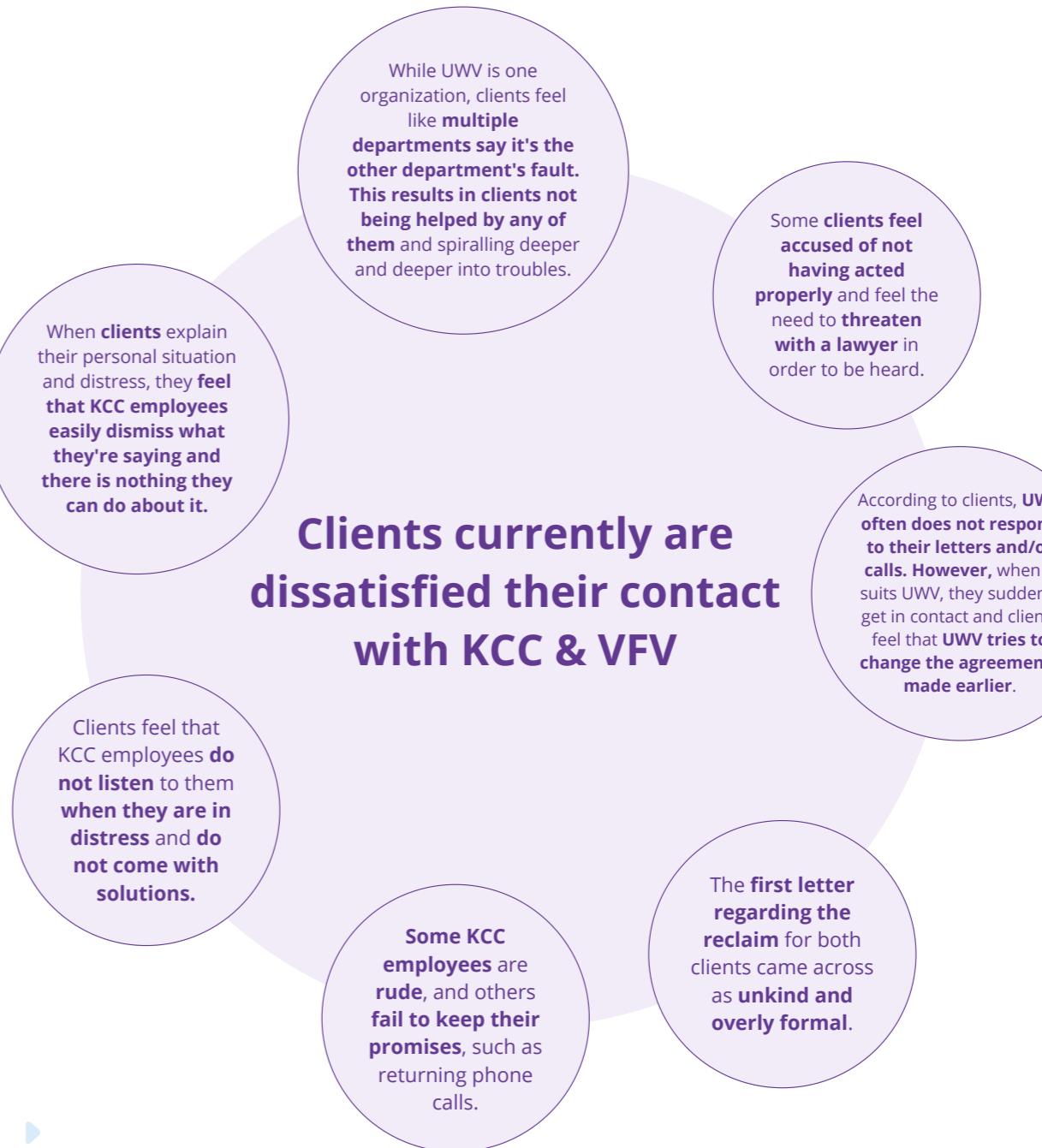


Figure 9.6: Insights regarding the participants' contact with UWV.

9.3.2 Unmet needs and wishes

Other insights dawn from the first part of the creative workshop relate to several client needs which are currently not met. These insights can also be seen in figure 9.7.

For instance, participants mention that they want UWV to provide solutions. Instead, they were instructed employees from the KCC to wait for a call back later that week, which, for multiple weeks in a row, did not happen.

It wouldn't have had to come to this if there had been better communication by UWV. They should have acted earlier, for example, when the data in their system showed that certain documents were missing.

Anonymous client

Furthermore, participants would like to have one go-to person to help them within UWV with whom they could develop a more personal connection. Currently, clients have to repeatedly call the general KCC number and recount their story to different Employees who fail to listen to them and dismiss the intensity of their personal situation.

Personal contact with a familiar employee, I think, is really important. That person should pick up when you call, so that you can continue the conversation from where you left off last time.

Anonymous client



Figure 9.7: Insights regarding unmet client needs and wishes.

9.3.3 Unwanted effect on clients

Other insights that were derived from the workshop relate to the negative effects the clients' experiences with UWV on their emotional well-being and personal lives (see figure 9.8).

Clients faced both emotional and financial stress, and for some clients, it caused financial problems in the form of debt with friends, family, and creditors. For others, the situation was so dire that they were unable to provide food for their families.

I also had to borrow money from friends and family, which I don't like at all, and I could not even tell them when I would be able to pay it back.

Anonymous client

Some clients become distrustful of UWV, as employees often failed to follow through on their promises (e.g. returning phone calls). For some, this leads to an increased reluctance to cooperate and caution in seeking employment alongside their benefits, for fear of another claim.

I'm still suspicious UWV, like 'I'll see first and believe later'. Also, I am being extra careful now when it comes to working extra hours because I don't want to get into trouble again.

Anonymous client

Additionally, their experiences with UWV hindered their physical and mental recovery.

It also greatly interferes with my recovery.

Anonymous client



Figure 9.8: Insights regarding the effects of the contact with UWV and having to repay UWV.

9.3.4 The emotional rollercoaster

Just like Rosa from 'Ervaar UWV', clients dealing with VFV and KCC go through a wide range of emotions. Figure 9.9 shows a snapshot of the emotions experienced by the participants at some point during the reclamation process.

For instance, clients felt frustrated, angry, and upset with the employees they spoke to over the phone. They felt misunderstood and unheard, resulting in a lack of trust in UWV.

I also really did not feel understood because they often did not listen to me and did not offer me any real solutions.

Anonymous client

After interacting with employees, clients often felt sad about their situation and the fact that they did not feel like UWV did enough to help them. Some participants were shocked to hear about the reclamation because they were confident about that it was not their fault. This left them feeling desperate, as they believed UWV did not provide any real solutions for their dire situation.

Honestly, I didn't know what else I could do any more.

Anonymous client



Figure 9.9: Insights regarding the emotions clients with financial debt experience during the reclamation process.

9.3.5 Other general insights

I also derived several general insights from the workshop (see figure 9.10). Firstly, even though Team Geldzorgen visits offices and provides informative workshops to colleagues, clients are not always referred to Team Geldzorgen.

Team Geldzorgen? Nobody has mentioned that.

Anonymous client

We have the leads and we know who to contact and where to go for support, but these clients need to be brought to our attention in order for us to help them.

Team Geldzorgen employee

Furthermore, each of the three scenarios were well received by the participants. Therefore, which scenario the participants liked best depended greatly on the client's personal preferences.

Personally, I find the first option very good. But I can imagine that the second option would be better for people who have difficulty understanding things, are older, or don't speak Dutch.

Anonymous client

Lastly, not all clients are digitally skilled, and financial problems can prevent clients from accessing digital services. Therefore, digital services should be complemented with non-digital services if the service has to be designed inclusively.

Not all clients have internet access, a properly functioning phone, a phone that is charged, or an active telephone plan. This often causes texts not read by clients with debt.

Team Geldzorgen employee



Figure 9.10: general insights drawn from the second part of the creative workshop.

9.4 Insight about the proposed scenarios

From the second part of the workshop, several insights were drawn relating to each of the four phases of the three scenarios. These insights I summarized and illustrated in figure 9.11 to 9.14 for each of the four phases. In the remainder of this chapter, I will explain these insights in detail.

9.4.1 The invitation

For the invitation to the service meeting, each participant chose a different scenario as their preferred option.



However, after discussing their choices with the group, interesting insights could be drawn. For instance, one participant really liked the digital scenario because most things happen online.

I think it would be handy to do things digitally, because everything happens online and on your phone nowadays.

Anonymous client

However, as the employee from Team Geldzorgen mentioned, text messages are often not read by clients with financial debt. Therefore, while the digital scenario would be great for many clients, an invitation through a physical card would be a better fit for most clients with financial debt.

A text message is often not read or not seen.

Team Geldzorgen employee

To ensure that it is not missed or thrown away like other letters, the envelope should not contain a UWV logo as it scares clients (according to the employee of Team Geldzorgen).

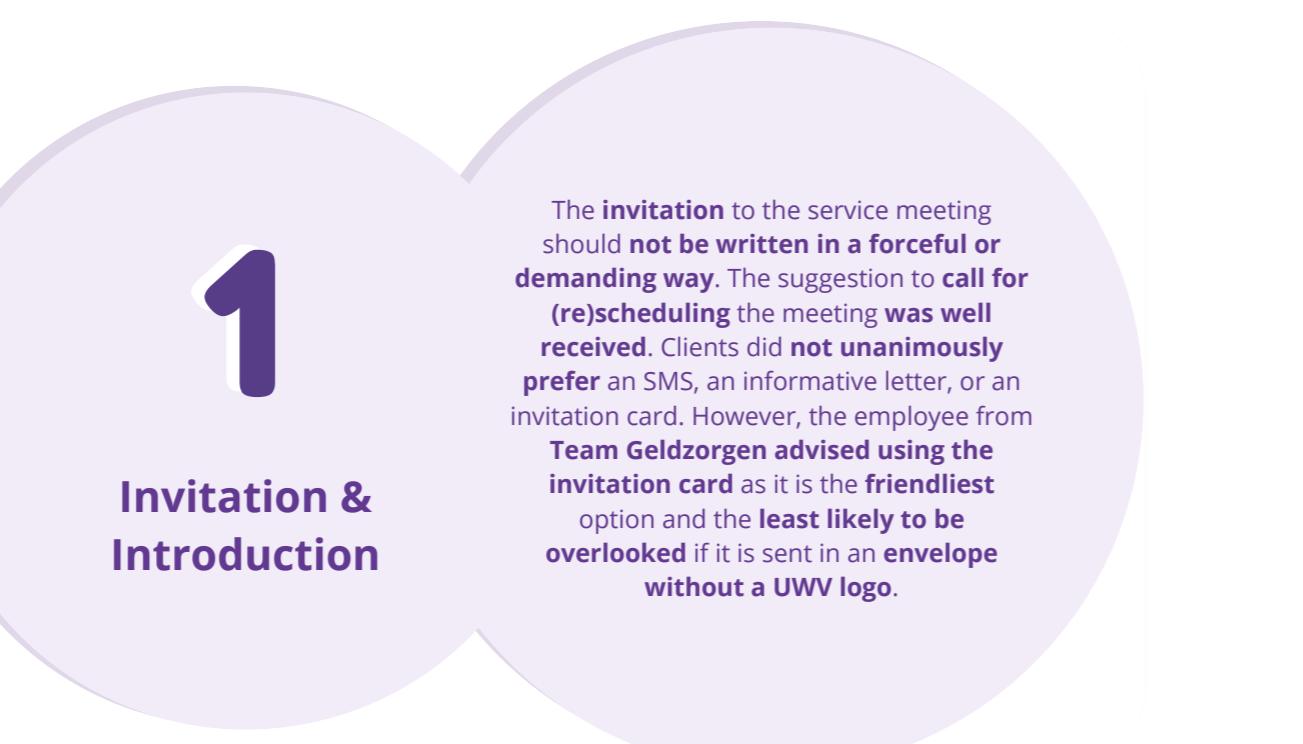


Figure 9.11: A summary of the main insights regarding the invitation to the meeting.

The UWV logo should not be on the envelope because it scares people off right away. So, put it in a blank envelope. When there is a logo of a government organization on it, people with financial problems won't open it.

An invitation card is likely to catch the attention of most clients and has a friendly expression.

Team Geldzorgen employee

If the invitation is sent via a written letter or invitation card, it should be written in a friendly, non-forcing, and non-demanding way.

An invitation through a letter, totally fine. But this letter should not be coercive.

Anonymous client

9.4.2 Preparing for the meeting with VFV

For the second phase, the preparation for the meeting, two participants chose the orange scenario and one participant the green scenario.



The participant who chose the green scenario did so because it was digital and online, just like before. The others chose the yellow scenario because of the physical checklist. The checklist was liked because it is clear, concise, and tangible.

... with a check-off list, so that you immediately know what you must have with me, a little motivation, and that you know have everything you need. Just in a clear and to the point way, so you know what is required of you.

Anonymous client

All three participants agreed that clients should initially try their best to prepare for themselves, for example by using the checklist. However, they also agreed that UWV should provide resources for clients who have questions or need assistance with these preparations.

Initially, clients can and should prepare it themselves. However, you should provide a number to call and/or a place to go for help if needed. After trying it by yourself first.

Team Geldzorgen employee

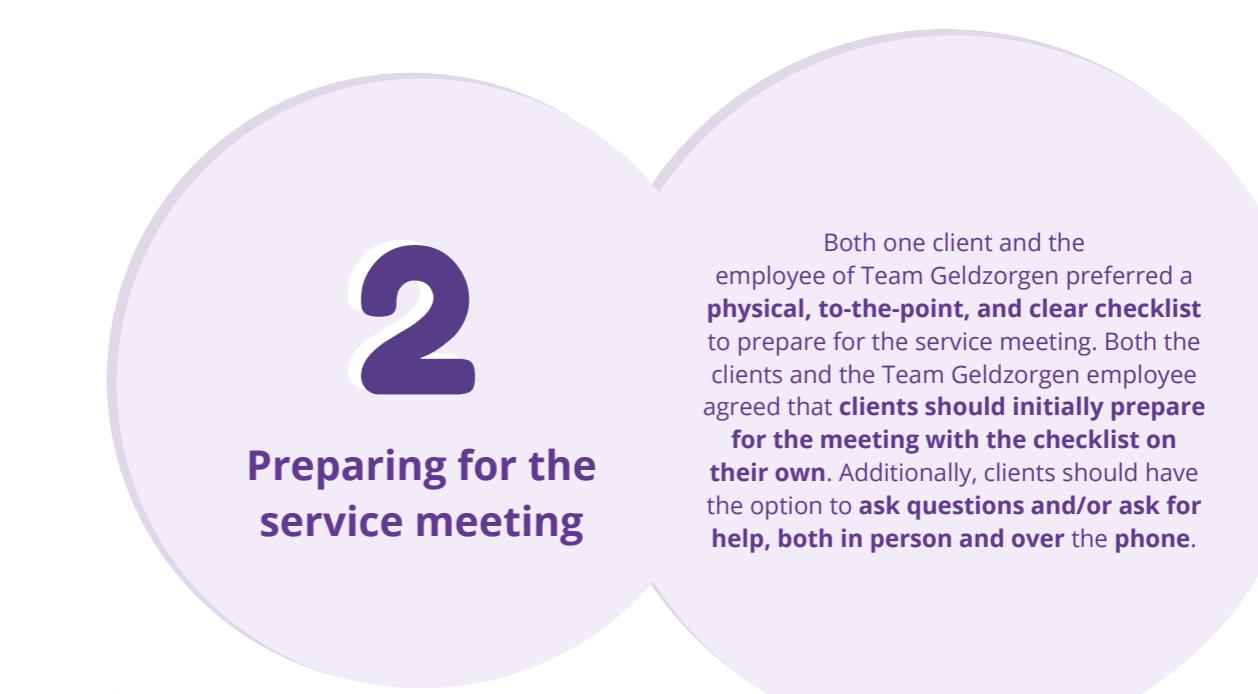


Figure 9.12: A summary of the main insights regarding the preparations for the meeting.

Some people really like having a physical service point. Especially for people with literacy, low numeracy, or limited understanding of the Dutch language. They can then take their papers to a physical location where there is someone who can assist them.

Team Geldzorgen employee

9.4.3 The service meeting

Regarding the third phase of the scenarios, all three scenarios were chosen by the participants.



Interestingly, the participant who liked the option to video call (and thus chose the green scenario), also mentioned to would like a more personal interaction with UWV. Therefore, this participants chose purple scenario as well.

Some participants saw potential in UWV coming to their house, especially for elderly or physically impaired people. However, other participants disliked this idea and preferred a video call or going to a UWV office. The Team Geldzorgen employee also noted that visiting clients at home would be difficult in terms of feasibility because it would require a lot of resources.

I wouldn't want someone from UWV to visit me at my home. Absolutely not!

Anonymous client

One participant mentioned several potential privacy concerns he had if the service call were to take place at a UWV office. This participant mentioned that since these conversations revolve around one's financial situation, they should take place in a way that ensures full privacy.

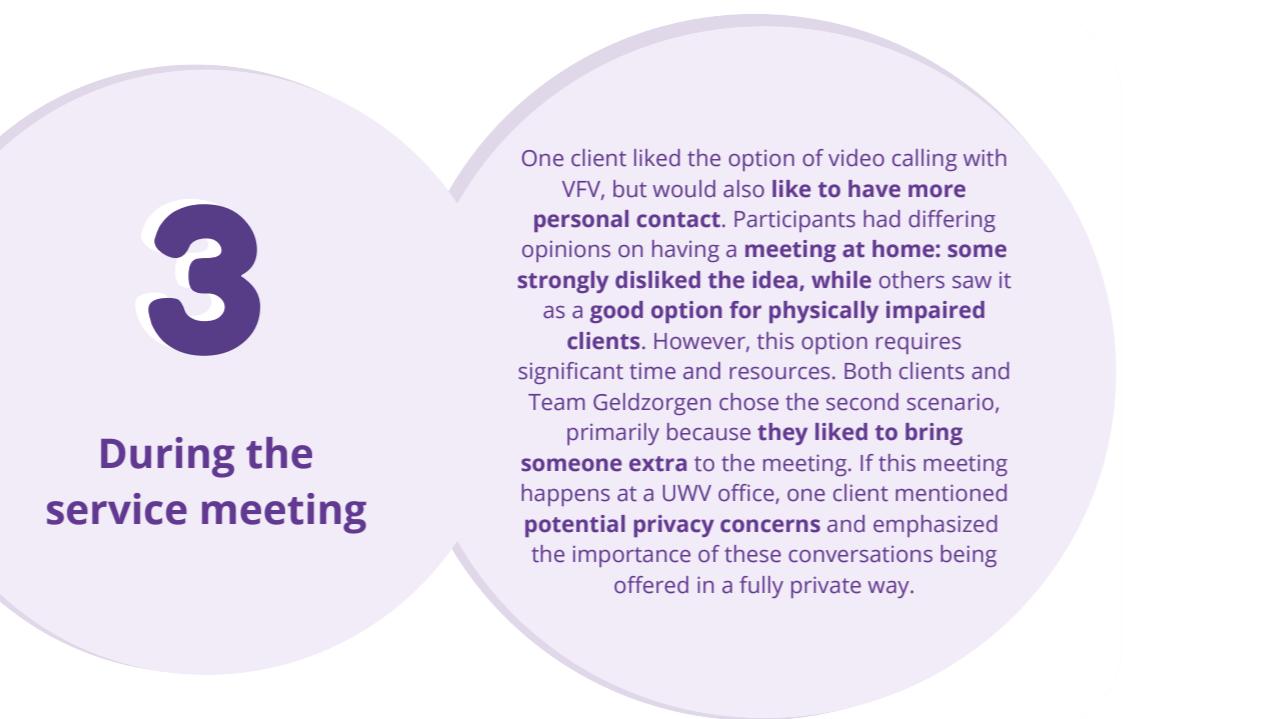


Figure 9.13: A summary of the main insights regarding the service meeting itself.

For instance, the meetings should not take place at a public desk but in a safe and closed-off space.

If the meeting takes place at a UWV office, privacy should be taken into account. Allow the client to choose between sitting at a counter down the hall or in a room with closed doors. Some clients may prefer not to have their conversation overheard by others.

Anonymous client

All participants chose the purple scenario. Some preferred a meeting at UWV, but all liked the option to bring a friend or relative to the meeting.

Team Geldzorgen employee

9.4.4 After care

Lastly, for the final phase of the scenario, all scenarios were chosen by the participants.



In general, the tear-off calendar was received very positively by all participants. Mainly, it was chosen because it provides an easy and tangible way to track the remaining number of payments. Participants also liked the idea of being able to visually see the last payment approaching.

I would really like being able to count down the days, but I'm sure that varies from person to person. Maybe some people find it confronting, but personally, I think it would make me happy.

Anonymous client

I think a tear-off calendar like this is a really nice option. It's a friendly and playful way to see how long it still takes to pay off the debt. Sure, this can also be done digitally and it's also mentioned in the letters, but seeing it visually is something else.

Team Geldzorgen employee

Another client appreciated the motivational aspect of the calendar and the fact that it visualized the end of all payments. However, this participant chose the purple scenario for the same reasons.



Figure 9.14: A summary of the main insights regarding after care provided by VFV.

The employee from Team Geldzorgen also explained that providing general financial tips would not be helpful, as the tips they offer to clients are tailored to each client's personal situation.

Financial tips in a general form don't work. We certainly have many tips, but they are often very personal. Geldfit would be such a tip, but it doesn't apply to everyone. In fact, it can cause anxiety for some.

Team Geldzorgen employee

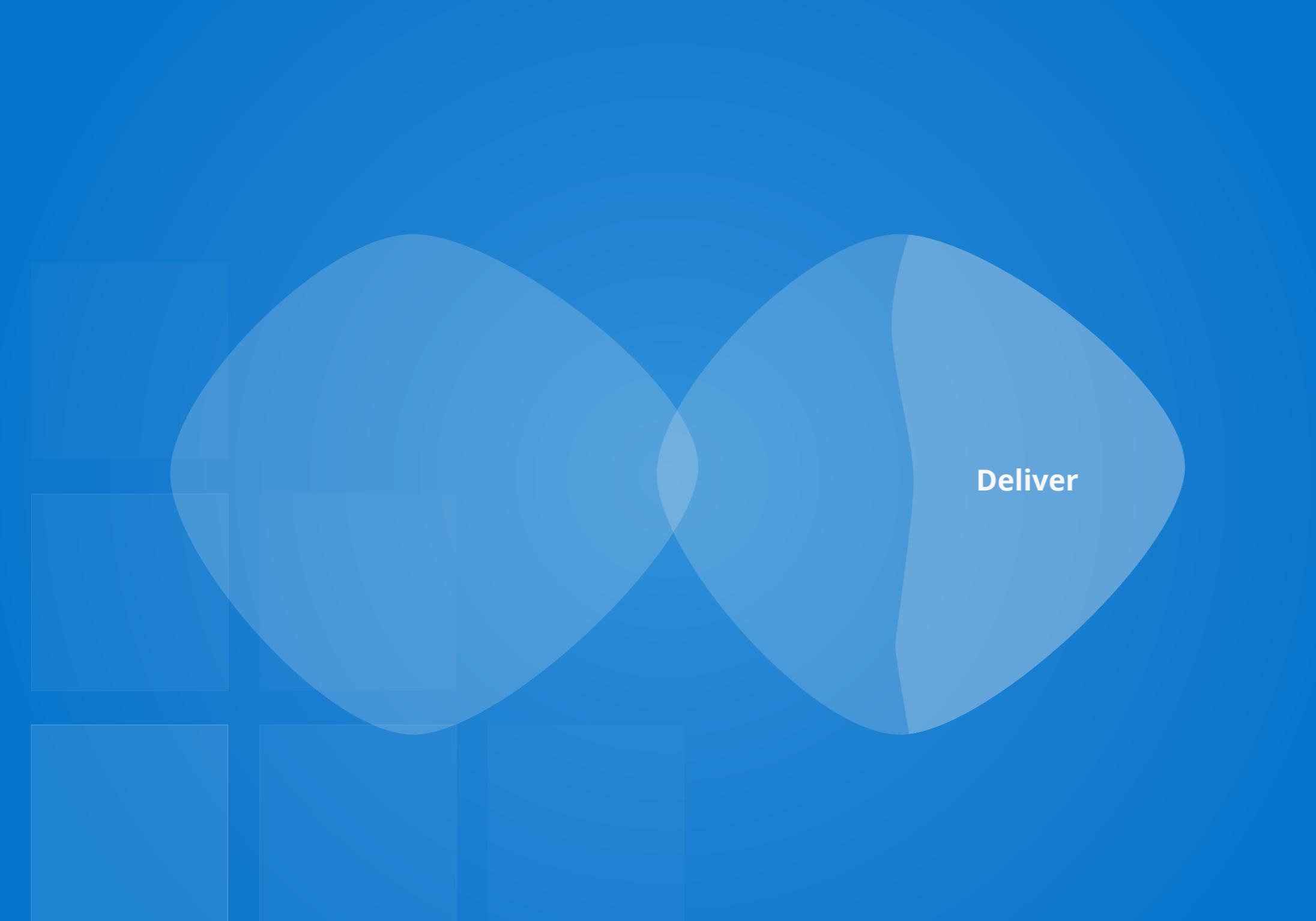
Team Geldzorgen employee

Personal goals, small exercises, and stories from other clients were not well received, as participants did not find these activities helpful.

I think people would benefit more from motivation, from positivity, and having sight on the final payment.

Anonymous client

Additionally, one participant proposed a mid-way evaluation during the reclamation process. This would provide an moment to reflect on the payment process and to discuss whether any adjustments to the payment plan should be made.



Phase 4 - Deliver

*Proposed service concept,
evaluation, recommendations
& reflection*





Proposed service concept

This chapter introduces the final service design that has been created with input from the co-creation session. Firstly, the final design is explained from the client's perspective. Then, a service blueprint is used to outline the necessary actions from VFV to achieve the intended user experience. Lastly, the designs of the main service touchpoints are presented, along with the physical prototypes that were created for each of these touchpoints.

10.1 The proposed service

I combined the well-received aspects of each scenario into one final service concept. To illustrate a client's journey with this final service concept, I created a storyboard (Van Boejen et al., 2014, p. 97). I used elements from the Scenes toolkit for visual storytelling (Scenes, n.d.), and added my own digital drawings where needed. The storyboard itself can be seen in figure 10.1.

In this part of the chapter, I will explain the final service concept I designed and offer an explanation of how this proposed service concept aims to meet the needs of the target group.

10.1.1 Receiving the invitation

In this new service concept, clients are invited to a service meeting using a physical card. This option was considered the friendliest and most inviting when compared to an SMS message or a difficult letter. Clients mentioned that these qualities were lacking in their communication with UWV.

The card is sent by a VFV employee who is specifically assigned as the client's point of contact throughout the service process. This way, the client does not have to tell his story to multiple different employees multiple times and a personal connection is established between the designated contact person at VFV and the client. The client is invited to meet with this designated contact to discuss the client's situation.

The envelope in which the invitation card is not sent in a typical UWV envelope. According to the employee of Team Geldzorgen, this approach has the greatest chance of catching the attention of the target group compared to the other options.

10.1.2 Preparing for the meeting

After reading the invitation, the client prepares for the service meeting using a physical checklist. This option was well received by the workshop participants because it is clear, tangible, and ensures that the client is fully prepared when all the boxes are checked. To enhance the client's sense of self-efficacy, the preparation checklist outlines the needed preparations in simple and achievable steps. Additionally, by allowing the client to choose the timing and location of the meeting, this phase aims to make them feel acknowledged and respected in their autonomy.

Since a lot is discussed and decided during this meeting, the client will be offered a sheet for taking notes. This ensures that after the meeting, the client has a clear overview of what was discussed, the agreements made, VFV's expectations, and the date of the next evaluation or service meeting.

10.1.3 The service meeting

The service meeting initially takes place at a nearby UWV office to establish a personal connection with the client. A face-to-face meeting makes it easier to determine if the employee's explanation is understood and allows for easier discussion of the client's prepared documents. However, those who prefer a meeting from home have the option to request an online meeting via a video call.

During the service meeting, the client and VFV will discuss the client's personal situation, the reason for the reclaim, and possible options for repayment to UWV. The client should be given the opportunity to share their personal story and should be informed about Team Geldzorgen by default. They should feel that VFV is working together with them to find a suitable solution for repayment. At the end of the meeting, a follow-up evaluation meeting should be scheduled to provide perspective on a possibly multi-year payment plan. During this evaluation meeting, adjustments can be made to the agreed-upon payment plan if necessary.

10.1.4 Additional support at home

When back at home, the contact person from VFV maintains regular contact with the client. This aims to foster a personal relationship between the client and the designated contact at VFV, which should make it easier for clients to reach out when their financial or personal situation changes and they cannot make their monthly payment anymore.

Next to the monthly reminder letter, clients also receive a monthly card from their contact person at VFV. This card features a nice design and provides a visual overview of their ongoing payments to UWV. Clients can place the cards in a display which, when full, indicates that it is time for the next meeting with VFV. This way, clients receive support from VFV even between service meetings. This is intended to make clients feel less abandoned by VFV.

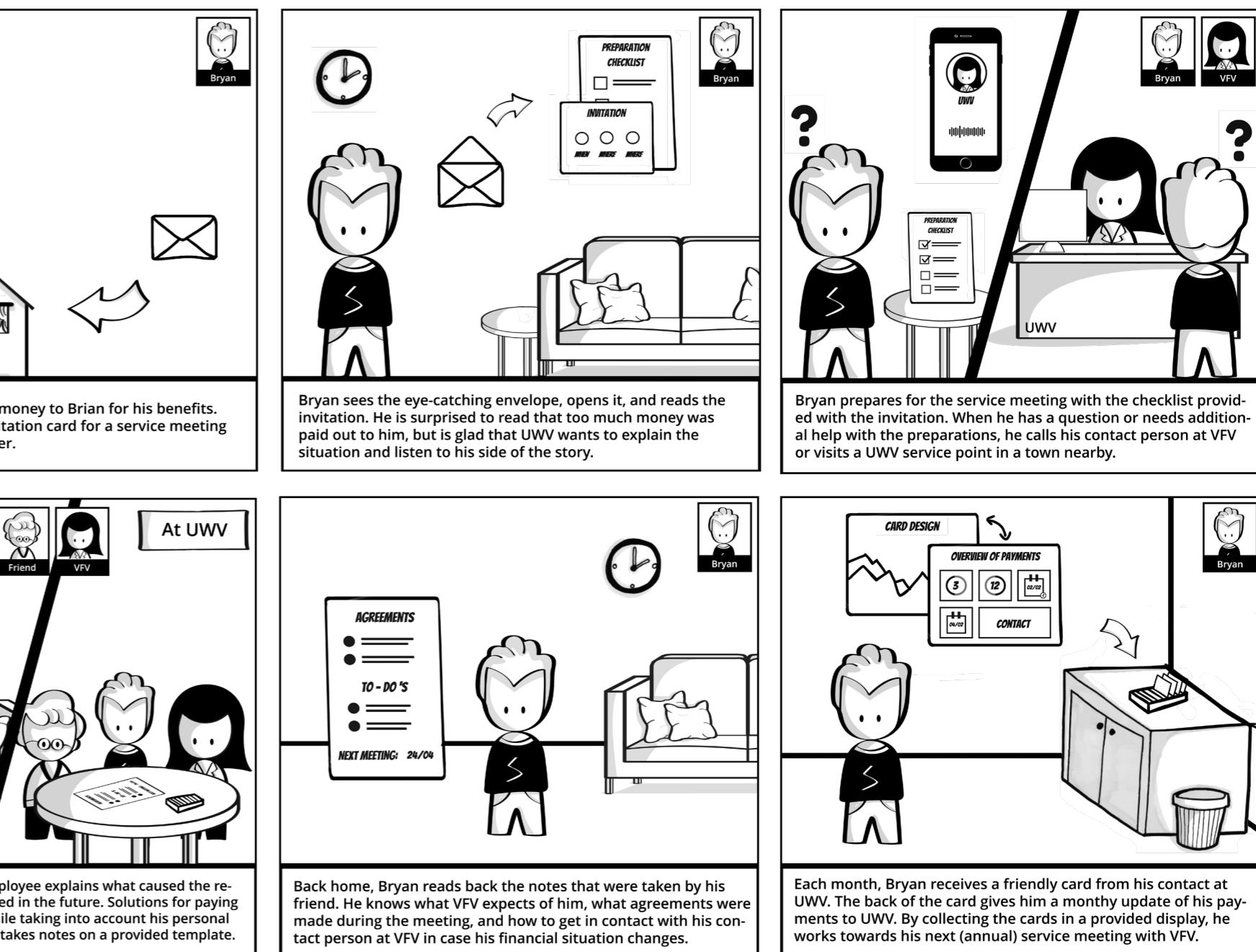


Figure 10.1: The storyboard created to illustrate the proposed service.

10.2 Service blueprint of the new service

The scenario presented in the previous chapter illustrates the designed experience from the client's point of view. However, VFV should also perform certain actions to evoke this experience. To illustrate the actions VFV should take, I also created a service blueprint for the proposed service concept (see figure 10.2).

This service blueprint contains the four main phases, along with two extra phases: a client filtering phase and an offboarding phase. These additional phases are not within the scope of this design project, but I included them in the blueprint because I believe they are important for implementing this service. In this chapter, I will explain why I think these phases are important and included them in the service blueprint.



10.2.1 Client filtering

The proposed service is intended to coexist with UWV's standard service. In other words, not all clients are offered an additional service.

As mentioned in chapter 6.3, about 70% of VFV's clients have no real difficulties with paying for the reclaim. Most of these clients do not need more intensive service from VFV and are sufficiently helped with the ODI that VFV is currently developing. However, this project's target group generally belongs to the other 30% of clients who do need additional support and service.

Therefore, the service blueprint shows that VFV and Uitkeren should work together to decide which service is most appropriate for a specific client: the standard service flow or the additional service flow. Additionally, when clients are offered the proposed service, they should be assigned a fixed employee at VFV to support them throughout the entire service.



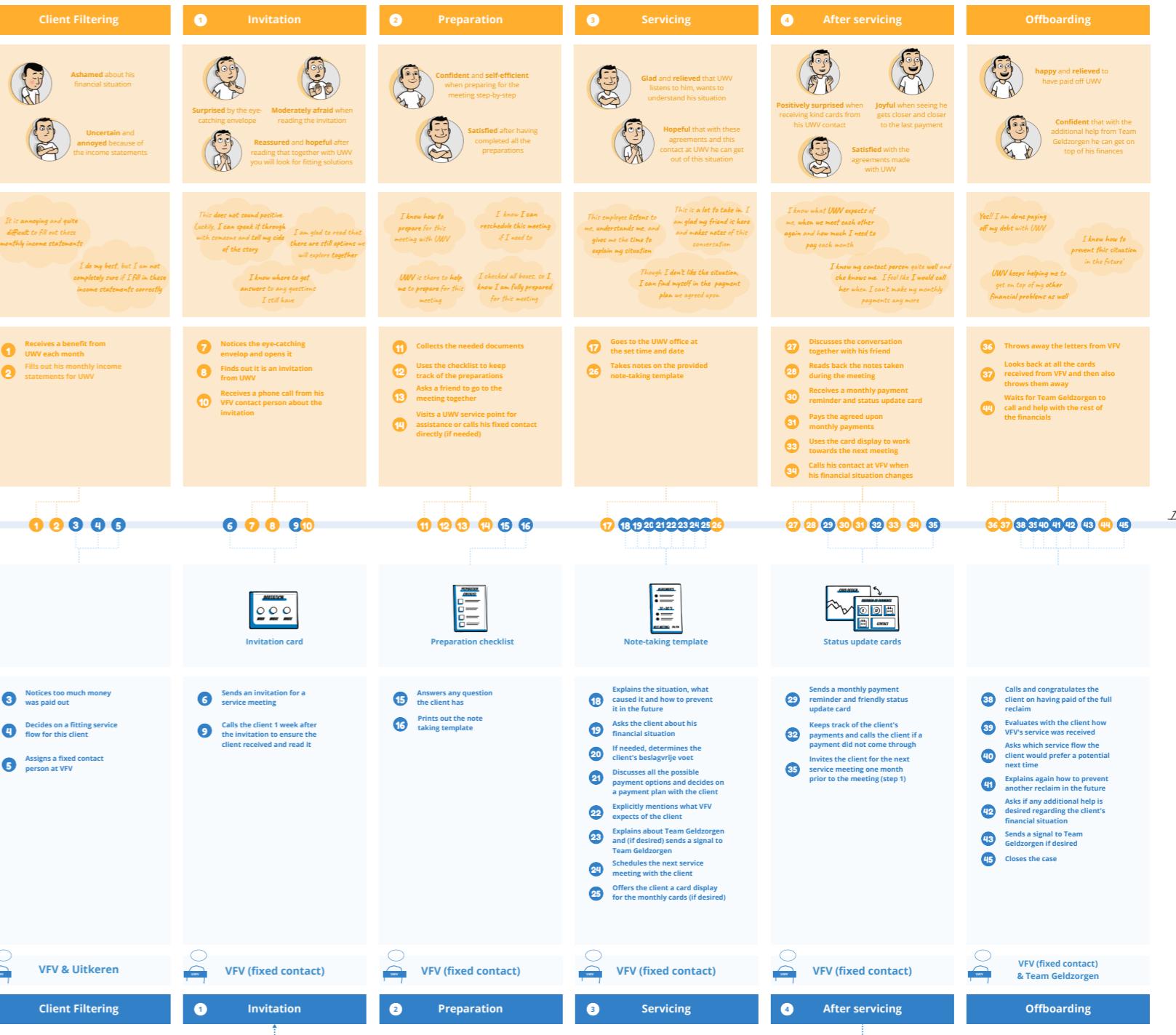
10.2.2 Offboarding

I decided to include the offboarding phase based on the analysis of the current service in chapter 5.4. The analysis indicated that VFV currently does not provide any further assistance after a claim has been fully repaid. However, the analysis also revealed that some customers do require additional support during this phase.

Therefore, the service blueprint outlines several actions I believe VFV should take once the client has fully settled their claim. These actions involve calling the client to congratulate them on their payments and to assess their experience with VFV services. The client should also be asked about their current financial situation, specifically in regard to any outstanding payments other than with UWV. If such payments exist or if there are any other financial issues, the client should be directed to Team Geldzorgen if the client wasn't already.

This offboarding conversation can happen over the phone, and the information gathered from the evaluation can be used to better tailor VFV's services to the client's preferences in the future.

Figure 10.2: The service blueprint created for the proposed service concept.



10.3 Service touchpoint designs

As the service blueprint already indicated, four key service touchpoints (one per phase) need to be designed for this service to be implemented. These touchpoints are also illustrated in figure 10.3 and include:

- 1 The invitation card
- 2 The preparation checklist
- 3 The note-taking template
- 4 The monthly update cards

Considering the scope of this project, I decided to focus on designing these touchpoints specifically for the initial service meeting with VFV. For subsequent service meetings or evaluation meetings with VFV, these materials may need to be modified based on the nature of the meeting.

In the final part of this chapter, I present how I would design the service materials based on the knowledge gathered during this project. However, due to the time constraints of this 100-day graduation project, I was unable to go into full detail with these designs. If these materials were to be used by UWV, I would strongly recommend further developing the designs with a more in-depth design approach and conducting evaluation tests with the target group before implementation.

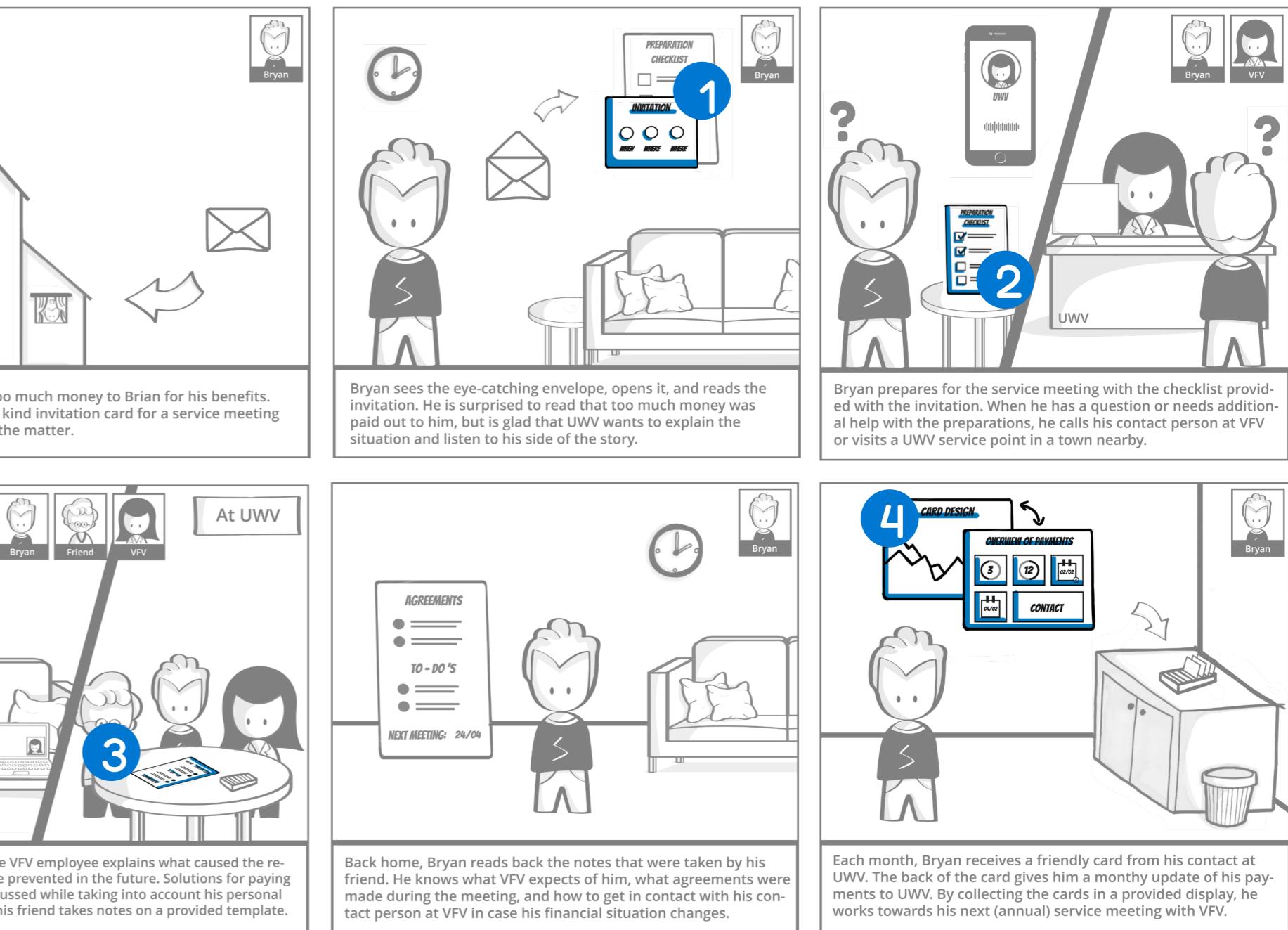


Figure 10.3: Scenario of the alternative service flow with the main service materials highlighted.

10.3.1 The invitation card

First, I designed the invitation card and envelope. I designed the envelope as well for the invitation card and the preparation checklist to be sent together. This should reduce the chance of clients missing either one and minimize the amount of mail they receive from UWV.

When clients receive the envelope with the invitation, it serves as their first introduction to the reclaim process from UWV. Therefore, it is important that the envelope is opened and the invitation is read. Furthermore, it should communicate to the client that there is no need to panic, as together with VFV, a suitable solution can still be found.

I did a quick design exploration to explore how different types of mail can make a different impression when received based on my own experience (see appendix M). The following insights were gathered from the exploration:

- 1 The envelope should not be directly recognizable as mail from UWV.
- 2 The envelope should be addressed personally instead of to a resident or sir/madam.
- 3 The invitation should not be sent in a standard white government envelope with a see-through window.
- 4 The text should be written in a tone of voice that is personal, kind, and inviting.
- 5 The invitation should stand out from other mail the client has received, possibly through its size, shape, and visual design.

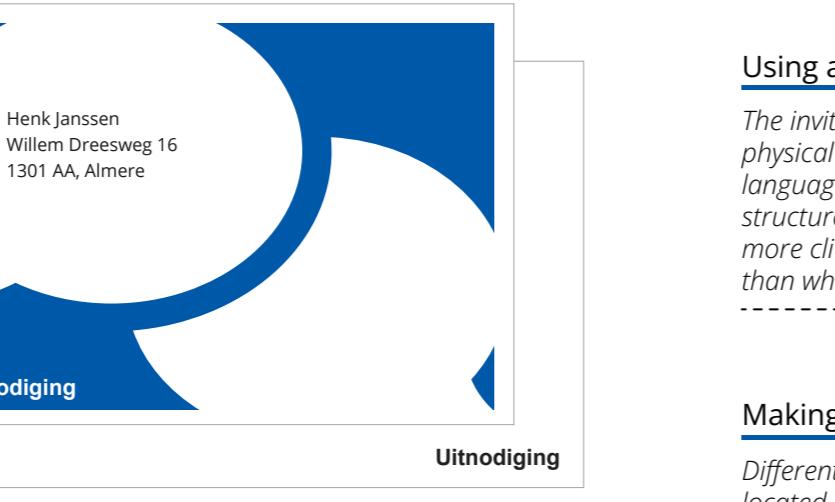


Figure 10.4: The design for the envelope in which the invitation and preparation checklist are sent.

Visualizing what clients can expect

The invitation directly visualizes the face-to-face service meeting with a friendly, approachable, and kind employee.

Highlighting important information

The most important information about the time and location of the service meeting is prominently highlighted.

Written in a kind and personal way

The text on the invitation is written in a kind and personal way. The text explains the situation without going into excessive detail. The text emphasizes that there is no immediate need to panic and is written to assure the clients that VFV will look for a suitable solution together with the client.

Using a different form factor than usual

The invitation is printed on a smaller-sized physical card containing kind and simple language, images, color, and a hierarchical structure. In other words, a different and more client-friendly type of communication than what VFV currently uses.

Making asking for help more doable

Different ways to get in contact with UWV are located on the back of the invitation card.

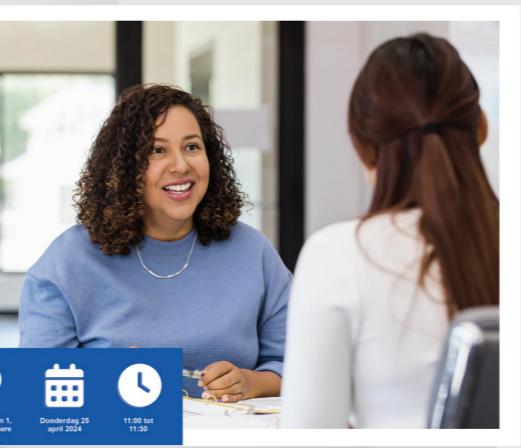


Figure 10.5: The design created for the invitation card (with a photo from S/D Production (S/D Production, 2022))

10.3.2 The preparation checklist

Secondly, I designed the preparation checklist which offers clients a way to prepare for the meeting on their own. If needed, clients have several options for getting support or help with the preparations, either from the assigned VFV contact person or by visiting a nearby physical desk.

The preparation checklist guides the client through the necessary preparations in a step-by-step way. This is important because the target group is known to have a lower level of 'doenvermogen' and this way clients can prepare for the meeting at their own pace. They can keep track of the preparations they still need to complete, but they are not required to do them all at once.

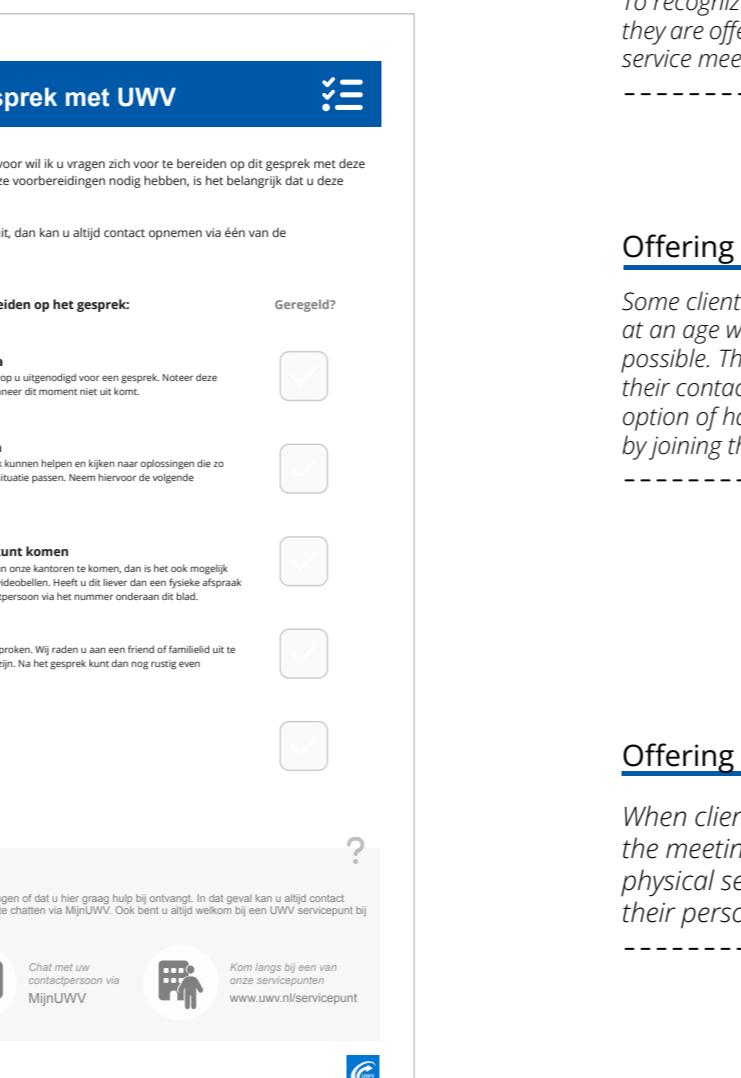
To validate and improve the checklist, I also discussed this design with the former mentor of VFV. Specifically, I asked him about how clients should prepare for such a service meeting and which documents clients should bring with them. The former mentor agreed with the contents of the list and provided a list of documents that he said clients should bring to the meetings.

Figure 10.6: The initial design for the preparation checklist as discussed with the former mentor of VFV.

After updating the checklist with these documents, the former mentor confirmed that the checklist contained all the needed preparations.

When clients bring these documents to the meeting, our employees should have all the documents needed to come up with a suitable payment plan tailored to the client's financial situation.

The design discussed with the former VFV mentor can be seen in figure 10.6. The improved checklist, based on the feedback received during the interview, can be found in figure 10.7.



Explaining the importance

The preparation checklist provides an explanation as to why it is in the client's best interest to prepare for the service meeting. This is done to foster understanding and acceptance for the needed preparations.

Voorbereiden op een gesprek met UWV

U bent uitgenodigd voor een gesprek met UWV. Hiervoor wil ik u vragen zich voor te bereiden op dit gesprek met deze afvinklijst. Wanneer u deze stappen heeft doorlopen bent u volledig voorbereid op ons gesprek.

Omdat we deze voorbereidingen nodig hebben om u goed te helpen tijdens het gesprek, is het belangrijk dat u deze voorbereidingen heeft getroffen. Heeft u hier vragen over of komt u er niet helemaal uit, dan kan u altijd contact opnemen via één van de contactmogelijkheden onderaan dit blad.

Offering the option to reschedule

To recognize the clients need for autonomy, they are offered the option to reschedule the service meeting if needed.

Noteer deze afspraak in uw agenda

Op de uitnodigingskaart staat het moment waarop u uitgenodigd voor een gesprek. Noteer deze afspraak in uw agenda. Komt dit moment u niet goed uit? Neem dan contact op met uw contactpersoon via één van de contactmogelijkheden onderaan dit blad.

Verzamel de volgende documenten

Tijdens het gesprek willen wij u zo goed mogelijk kunnen helpen en kijken naar oplossingen die zo goed mogelijk bij uw persoonlijke situatie en financiële plaatje passen. Verzamel hier voor de volgende documenten als deze voor u van toepassing zijn en neem ze mee naar het gesprek:

- 1 Een bewijsstuk van vast financiële woonlasten Bijvoorbeeld: een overzicht van uw huur of uw hypothek
- 2 De inkomstenopgaven van de afgelopen 3 maanden. Bijvoorbeeld: de drie meest recente loonstroken en/of uitkeringsspecificatie
- 3 Bewijsstukken van betaalachterstanden (schulden) die u op dit moment heeft. Bijvoorbeeld: betaalspreken gemaakt met andere overheidstantes, bedrijven, webwinkels of deurwaarders.
- 4 Een bewijsstuk van alimentatie die u betaald. Bijvoorbeeld: een bankafschrift van de laatste betaalde alimentatie
- 5 Een bewijsstuk van het privégebruik van uw werkgever. Bijvoorbeeld: een overeenkomst van uw werkgever voor het persoonlijk gebruiken van uw werkauto.

Spreekt u liever online of in plaats van op kantoor?

Is het voor u niet mogelijk om fysiek naar één van onze kantoren te komen, dan is het ook mogelijk om dit gesprek online te laten plaatsvinden. Heeft u dit liever dan een afspraak bij ons op kantoor? Neem dan contact op met uw contactpersoon via één van de mogelijkheden onderaan dit blad.

Nodig een vriend of familielid uit

Tijdens het gesprek worden meerdere zaken besproken. Wij raden u aan een vriend of familielid uit te nodigen om ook bij dit gesprek aanwezig te zijn. Na het gesprek kunt dan nog rustig even napraten over wat er besproken is.

Heeft u vragen?

Het kan natuurlijk dat u vragen heeft over de voorbereidingen of dat u hier graag hulp bij ontvangt. In dat geval kan u altijd contact opnemen met uw vaste contactpersoon door te bellen of te chatten via MijnUWV. Ook bent u altijd welkom bij een UWV servicepunt bij u in de buurt.

Bel met uw contactpersoon via 088 - 898 92 94
 Chat met uw contactpersoon via MijnUWV
 Kom langs bij een van onze servicepunten www.uwv.nl/servicepunt

An easy-to-use check-off list

Clients are asked to prepare for the meeting by following four main steps. Once a step is completed, the client can check off a mark on a row in the next step. This aims to make preparing for the meeting clearer and easier.

Geregd?



?

Figure 10.7: The design created for the preparation checklist.

10.3.3 The note-taking template

The third design I created is the note-taking template design. I designed this template in such a way that it can be used by all clients and employees. To make clear which employee helped the client and when, this information can be printed on the template on the meeting day.

During the interview with the former mentor of VFV I asked him about the agreements that would be made during the meeting. He confirmed that agreements would indeed be made and that VFV has several expectations of its clients.

According to the former mentor, the following agreements are expected to be made:

- 1 The monthly payment amount.
- 2 The duration of payment (usually 12 to 36 months).
- 3 Whether the client needs to provide additional documents to determine an appropriate payment plan.
- 4 The amount of time offered for clients to evaluate various options and decide which one suits their situation best.
- 5 The date and time of the next moment of contact.

onally, according to the former mentor, VFV
veral expectations of its clients:

expect clients to adhere to the terms made during the call or meeting payment agreements. Also, we want to proactively contact VFV if no longer adhere to the payment terms. Lastly, we expect our clients to be transparent about their financial situation, which includes them being open about having any debt with other companies than UWV, even though this can be a sensitive topic for some clients.

Space for general notes

Space for agreement

The template also offers the employee to write down notes during the meeting. Additional notes can be added by clicking the 'Add note' button.

clients receive this template, they may find it overwhelming to see all of these expectations and agreements that will be discussed. More often than not, this may cause clients to be less cooperative during the conversation, as it might feel like the outcomes of the conversation are already determined. Therefore, I decided not to add the agreements and expectations to the note-taking template. In my opinion, it is better to communicate these expectations during the meeting and write them down on the template together. This way, clients are potentially more inclined to cooperate and feel that the expectations are being made together.

Space for scheduling the appointment

The template allows the client to indicate the discussed date for the next appointment with VFV. This could be an event in six months or another service in the next few weeks, depending on what is planned.

sign of the note-taking template can be in figure 10.8.

payment plan

*the client and
payment plan*

*the client to jot
down notes
regarding
the meeting.*

Expectations

or the client and
elements made
it provides an
implicit expec-

Next meeting

write down
service meeting
tion meeting in
eting in a few
essary.

letter may
use, the same
her materials

sprek met UWV



Ik ben geholpen..

Op: 01 09 2024

Door: Saskia de Haan

or notities



Ruimte voor gemaakte afspraken

1 Ik zal het UWV de komende maanden euro terugbetalen.

2

3

4

5

6



nde gesprek is op ...



Als ik vragen heb kan ik...



Bel met uw contactpersoon via
088 - 898 92 94



Chat met uw contactpersoon via
via MijnUWV



Kom langs bij een van
onze servicepunten
www.uwv.nl/servicepunt





Figure 10.8: The low fidelity prototype of the note-taking template.

10.3.4 The monthly update cards

Lastly, I designed the monthly update cards and the card display. Before settling on this design, I held an ideation session on paper to brainstorm ideas for the design of this phase. The sheets with ideas as a result of this brainstorm session can be found in appendix O.

The main outcomes from the brainstorm (see figure 10.9) were used as criteria for this design. Some of the outcomes are based on the research activities conducted during this project. For instance, the design should address the clients' preference for a physical and somewhat playful way to gain insight into their ongoing reclaims. It should provide clients with information about the number of remaining payments so they can anticipate the last payment, and it should reflect a proactive attitude from UWV.

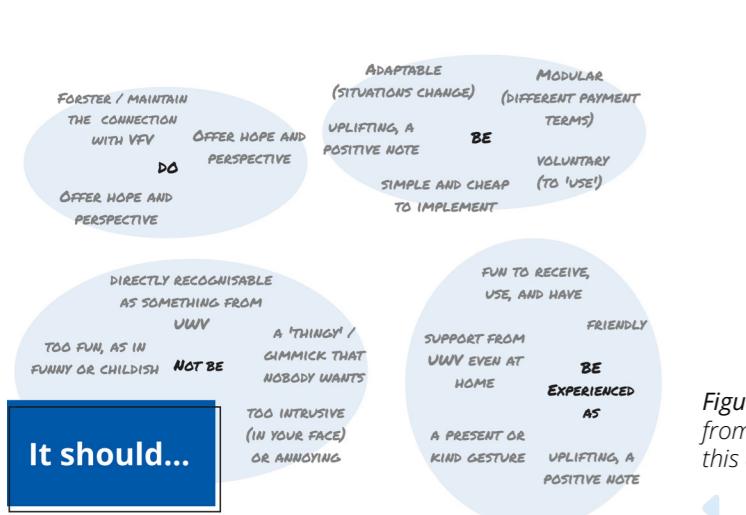


Figure 10.9: The main insights from brainstorming on what this design should be or do.

A pleasant and kind surprise each month

Each month the card has a different design, which can either contain a motivational quote, be related to the specific time of year, or have a different design altogether. Most importantly, these designs are pleasant to receive and do not prominently indicate that they are from UWV.

A simple overview of the client's payments

The back of the card has the same layout every month. The color scheme is adjusted to match the design on the front. The information on the back is updated monthly and shows the client's payment process visually.

Card display holding up to 12 cards

The card display can hold up to 12 cards, one for each month, and showcases the font designs of each card. By filling the display, clients work towards their next meeting with VFV, which is scheduled at least once a year.

A redesigned envelop for the monthly reminder

The cards are included in the envelope along with the monthly payment reminders to prevent an overload of mail from UWV. To indicate that the envelope contains the monthly reminder and this card (and no other bad news), the monthly design is also added to the envelope.

Different styles for different clients

Different clients have different tastes. Clients can choose a color and material that best fit the style of their homes.

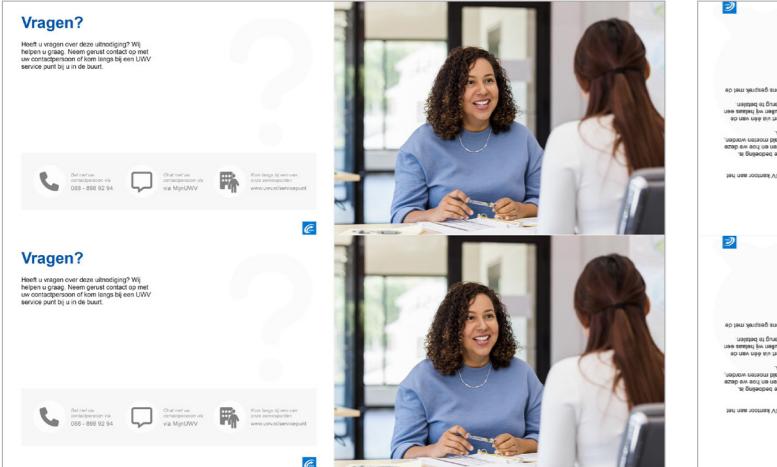
Figure 10.10: The fourth service touchpoint design.



10.4 Physical prototypes

After designing the materials for the main service touchpoints, I created physical prototypes for each of them. This made it easier to communicate specific aspects of the proposed service concept, especially physical elements such as scale, size, and materials, with stakeholders.

To create the prototype of the invitation card, I made a template in InDesign for two cards laid out on an A3 paper sheet (see figure 10.11). I printed this template on 250-gram paper as it adds sturdiness to the paper. Then, I cut the sheet in half along the length and folded the two invitation cards (size A5). A photo of these prototypes of the invitation card can be found in figure 10.12.



Furthermore, I created another template for the envelope designs of the invitation and the monthly payment reminders (see figure 10.13). These templates were printed on 100-gram paper sheets, cut, folded, and glued to create the prototypes for the envelopes.

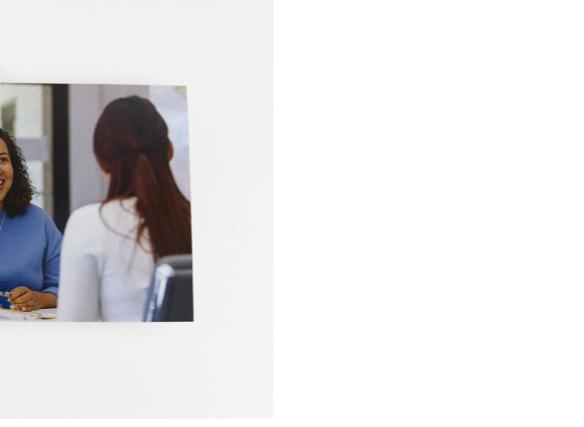


Figure 10.12: Two of the prototyped invitation cards.

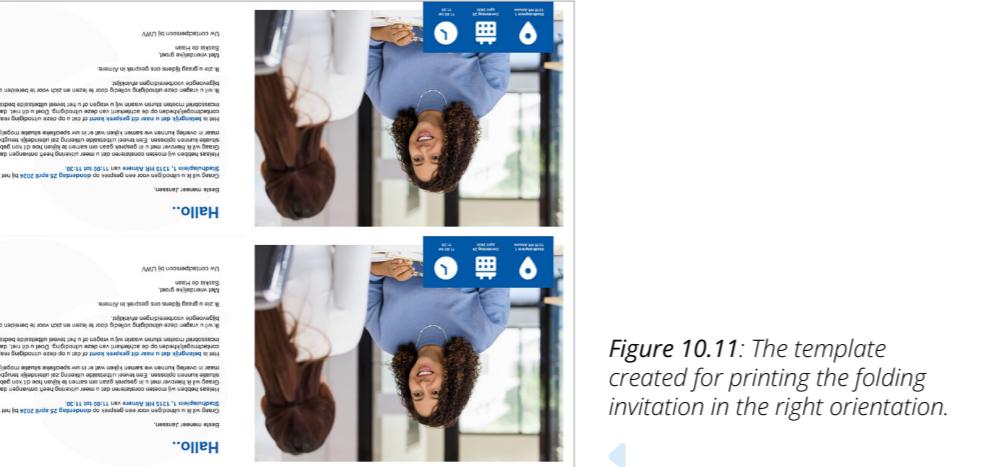


Figure 10.11: The template created for printing the folding invitation in the right orientation.



Figure 10.13: The templates created for the physical prototypes of each of the envelopes.

For the card display prototype, I used digital 3D modeling software to create a 3D model of the display. Using a friend's 3D printer, I printed the display to its real-world dimensions. This was a convenient method for creating physical prototypes like this one.

To prototype the monthly cards, I created another InDesign template. This template ensured that the cards were printed with the correct orientation, with the corresponding designs on the front and back. Like the invitation card, the cards were printed on 250-gram paper to provide a sturdier and more finished feel.



Figure 10.14: Three of the prototyped cards placed in the 3D printed card display.

The monthly cards, printed and cut to size (A6), can be seen in figure 10.14. Figure 10.15 shows a photo of three cards placed in the 3D-printed card display.

As for the prototypes of the preparation checklist and note-taking sheet, I printed them in high-resolution quality on 100-gram paper sheets.

Figure 10.13 showcases all of the physical prototypes together. These prototypes will be used to evaluate the proposed concepts in the final evaluation, as described in the next chapter.



Figure 10.15: A photo of all the physical prototypes.



Reflecting on the final design

This chapter assesses the designed service concept. First, the findings from a preliminary evaluation conducted with the former mentor of VFV are presented. Secondly, an explanation of the setup for a more comprehensive evaluation test is given. Finally, the conclusions drawn from the results of the evaluation test are communicated.

11.1 Concept evaluation session setup

When I presented the initial touchpoint designs to VFV's former mentor, I also asked him about his opinion regarding the proposed service. He responded very positively, saying:

Seeing and hearing about this idea makes me very happy. In my opinion this aligns with the type of service we at UWV stand for and strive for. The idea also reflects a strong social aspect, which is something I think is really good.

To further evaluate the proposed concept, I organized an evaluation session with several VFV employees. As these employees have to carry out this service eventually and work with clients daily, they were considered great participants to evaluate the concept, especially its viability and feasibility, based on their experience.

11.1.1 Research questions

The following research questions were formulated for this evaluation session:

- 1 To what extent do VFV employees think this concept is feasible?
- 2 To what extent do VFV employees think this concept is viable?
- 3 Which aspects of the proposed service do VFV employees think should be kept, improved or left out?
- 4 To what extent does the proposed service concept align with the intended interaction vision?
- 5 To what extent does the proposed service achieve the design goal of this project?

11.1.2 Participants

I asked a manager from VFV to recruit six employees to evaluate the concept (n=6). All participants were Dutch and worked at the VFV office in Amsterdam. Therefore, the evaluation session was also held at this location. Each employee participated in a separate session, which lasted between 45 to 75 minutes, depending on how much each participant wanted to share.

11.1.3 Method

The evaluation session consisted of a combination of research methods. Firstly, I used visual interviewing to explain the designed service to the participants using the storyboard and the physical prototypes. After presenting each prototype, participants were given some time to hold it, read it, and provide initial feedback.

Secondly, a self-created Keep-Build-Kill worksheet (see figure 11.1) was used to allow the employees to provide more detailed feedback on one of the touchpoints. Specifically, the worksheet asked participants to identify what aspects of the touchpoints they thought were good (keep), should be improved (build), or should be left out (kill). Additionally, the sheet allowed participants to offer additional remarks about the concept if desired.

The evaluation sessions ended with a semi-structured interview. During this interview, I asked participants for their thoughts on the service as a whole, how they believed clients would respond to it, and how they thought about the impact it would have on their work activities.

Lastly, participants were asked to indicate whether they agreed or disagreed with six statements using a 7-point Likert scale. These statements were related to certain elements of the Design Goal and the Interaction Vision.

11.1.4 Materials

To organize this evaluation session, I created the following materials:

- 1 The service storyboard translated into Dutch and printed on an A3 sheet.
- 2 Keep-Build-Kill sheets to gather feedback on each of the four prototypes (4 in total).
- 3 A list of questions for during a semi-structured interview at the end the session.
- 4 Physical prototypes of each of the four service touchpoints.

Figure 11.1 shows the Keep-Build-Kill worksheets, the semi-structured interview, and the list of prepared questions. A more detailed version of the materials can be found in appendix P.

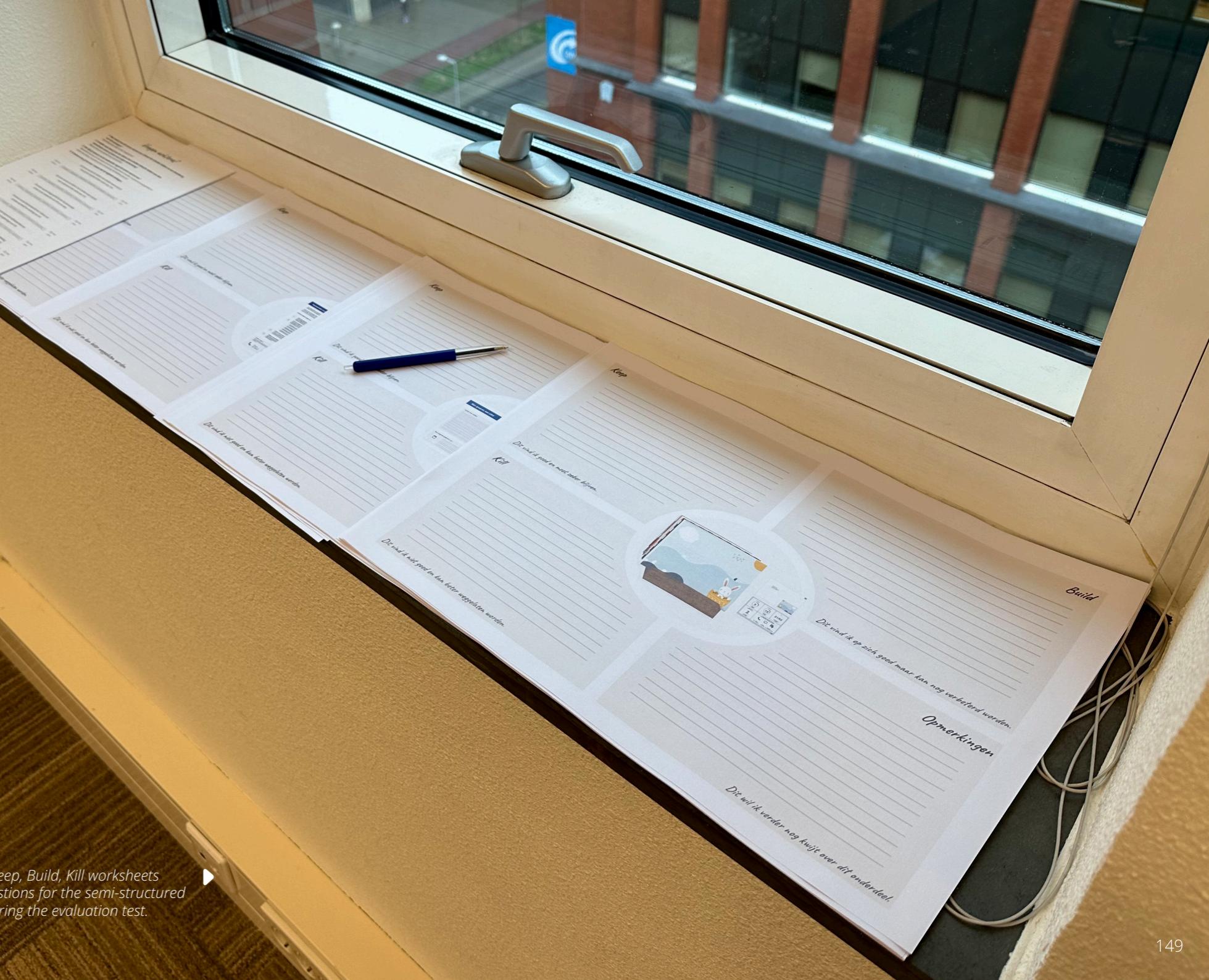


Figure 11.1: The Keep, Build, Kill worksheets and the list of questions for the semi-structured questions used during the evaluation test.

11.2 The day of the evaluation sessions

11.2.1 Prior to the sessions

On the day of the evaluation sessions, I traveled to the UWV office in Amsterdam. Once I arrived, I called the manager with whom I had been in contact through email. She picked me up and brought me to the department floor.

I explained the evaluation plan to the manager, and she responded very positively. She then asked six employees who wanted to participate in the session. One by one, they came to the room I had prepared for the session (see figure 11.2).

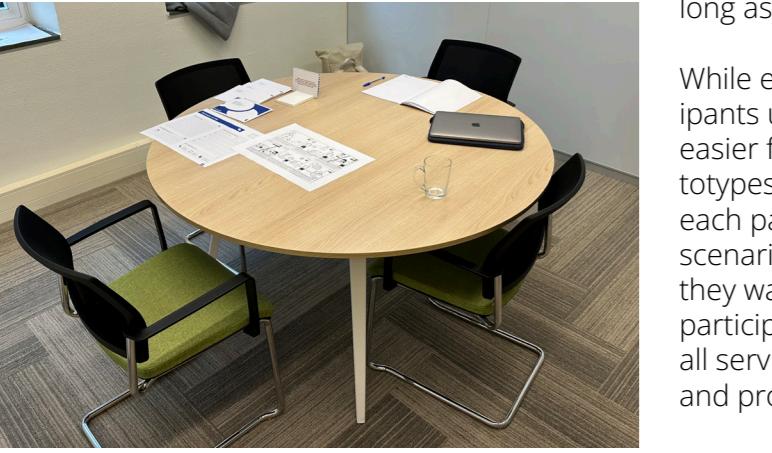


Figure 11.2: The room I prepared for the evaluation session with the employees of VFV.

11.2.1 During the sessions

During the sessions, I first welcomed the employees and thanked them for taking the time to participate. I then introduced myself as a student from TU Delft, doing my graduation project for UWV, and explained the intent of the session.

I asked each participant for consent to use their feedback anonymously in my report and explained that it will eventually be published in the TU Delft Database. All participants gave their consent. Additionally, I asked the employees if I could record the sessions for me to listen to again later and analyze everything that was discussed. I made it clear that the recording would not be shared with anyone and that this was completely optional. No participants had any problems with this as long as it was anonymous.

While explaining the service concept to the participants using the storyboard, I noticed that it was easier for them to respond to the physical prototypes rather than the scenario. After handing each participant a prototype in the order of the scenario, I asked if they had any initial feedback they wanted to share before continuing. Some participants only had some feedback on the overall service, while others wanted to zoom in directly and provide detailed feedback.

I didn't want to rush the participants who had a lot to say about each individual prototype, as they offered great detailed information. Therefore, the Keep-Build-Kill worksheet was skipped when a participant had already provided a lot of feedback on the prototypes. However, the participants who were less talkative were asked to choose a touch-point and give feedback using the worksheet. For them, the worksheet seemed to be helpful for formulating an opinion and providing feedback.

Lastly, the participants were given a copy of the questions, and each question was discussed. This was also a good moment to discuss their overall opinion on the proposed service, its visibility, and its feasibility. Therefore, to gather more detailed feedback on the feasibility and viability of this concept, the employees were asked several follow-up questions during the conversation.

Several photos were taken of the participants during the evaluation test (see figure 11.3). Before taking these pictures, I asked the participants for permission to take them and to use them in my final report. Additionally, to explain how I would guarantee their anonymity I showed an example image on how I would draw a white silhouette on top of the photos. Only some of the participants were completely fine with this, so I only photographed those participants.

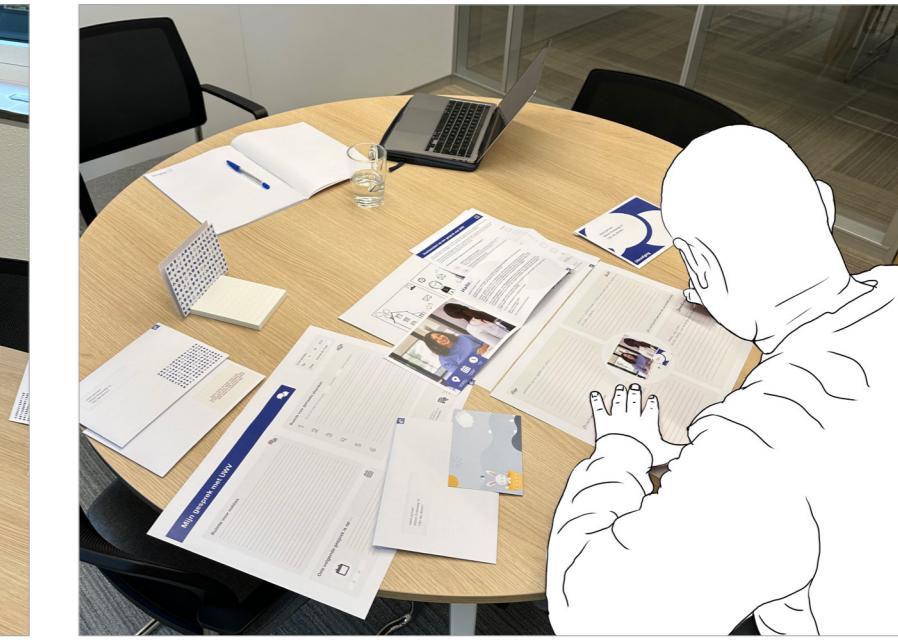


Figure 11.3: Some photos made during the evaluations sessions with employees.

11.3 Insights from the evaluation

11.3.1 Analysis of the result

To analyze all the feedback received during the evaluation session, I conducted another digital statement card analysis in Miro (Sanders & Stappers, 2013, p. 224-225).

To prepare for the analysis, I listened to recordings of each session. I wrote down interesting feedback, answers, and comments from the employees along with the corresponding timestamp. Using these quotes, I created statement cards.

Usually, a statement card contains three fields: a quote, a paraphrase that represents the researcher's interpretation of the quote, and a researcher ID indicated by a color band (Sanders & Stappers, 2013, p. 224). Since I was the only researcher do-

ing the analysis, I used the color band to indicate a participant ID instead. Additionally, I included the timestamp of the quote on the card so that I could easily refer back to the context if needed. Figure 11.5 shows an example of one of the statement cards from the statement card analysis.

I added each statement card to a digital whiteboard in Miro and clustered them based on the content of their paraphrases. Figure 11.5 illustrates this process and figure 11.6 shows a photo of me performing the analysis. Through this approach I drew several insights from the evaluation sessions. These insights are explained in the next part of this chapter.

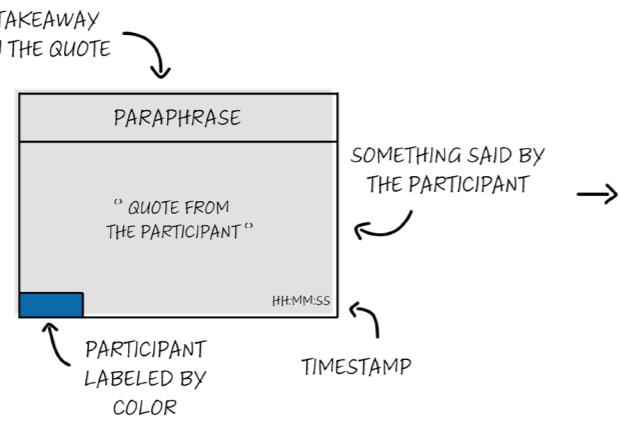
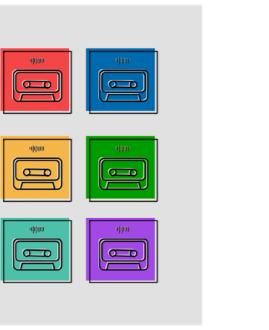


Figure 11.5: An illustration of how I analyzed the feedback from the evaluation sessions.

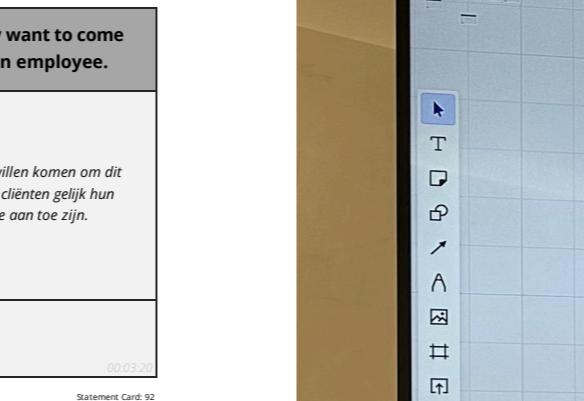


Figure 11.4: One of the 176 statement cards created from the feedback received during evaluation session.

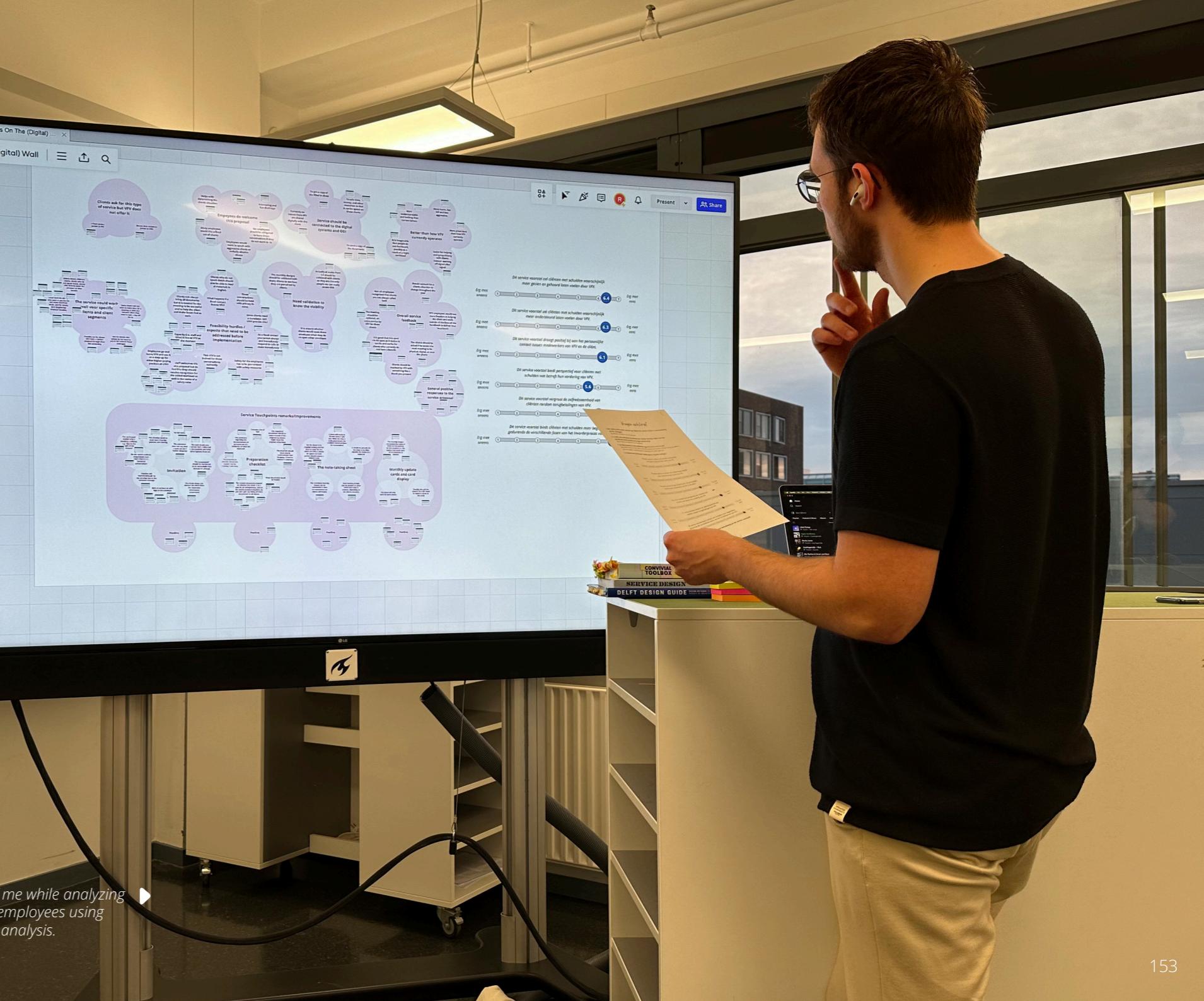


Figure 11.6: A photo of me while analyzing the feedback from the employees using digital understatement analysis.

11.3.2 Main findings

In this section of the chapter, I will discuss the main findings obtained from evaluating the design with VFV employees.

General positive responses from employees

All employees were generally positive about this service proposal, apart from the many improvements they also mentioned during the sessions. As one participant put it:

*I think this service is **perfect**. However, it should **definitely** be further refined in certain aspects.*

Another employee mentioned how he liked that this way of servicing clients with debt is much more positive than how other creditors generally approach these clients.

Clients are used to being approached in a much more aggressive way than how they would be approached with this service. This way of approaching them is much more positive.

Furthermore, two employees mentioned that clients already ask if they can be helped by a designated VFV employee and if they can discuss their situation in person. However, currently VFV does not offer these options.

I often notice that clients want to come to the office to discuss their situation, but we don't offer that service. So offering this service would be good for these clients.

Many clients would like to have a designated employee, and they often ask for one. However, we do not offer this service, possibly due to the high turnover rate of employees in our department.

Regarding face-to-face meetings, employees also felt generally positive. One employee mentioned that to really help a client, it does help to sit across from the client to determine their situation. Additionally, this employee also mentioned that it could cause clients to ask more questions than they currently do over the phone.

*To effectively assist and truly help a client, it would be **beneficial** for us to sit down together with the client.*

Lastly, one employee mentioned how this service could help in detecting and addressing financial problems at an early stage.

*I think this service is **really good**. It is important to **address problems early on** for these clients, and a **face-to-face meeting or video call** with a **designated employee** helps to do this in a more personal way. This way, a **face** is put to the name for both us and the client.*

An improvement over VFV's current service

According to the employees, these services would be better than how VFV currently operates. For example, one employee mentioned how this invitation card is much more inviting than the letter VFV currently sends, and that it is much less difficult than the letters VFV currently sends. Furthermore, another employee mentioned that this invitation is much kinder and inviting, as it is the first moment of contact, and thus a good initial moment of contact with the client.

*It is a **good initiative**, this invitation instead of the standard boring envelope. I think it is a **kinder and better first moment of contact** with the client. So, I believe that **both the envelope and the invitation card are an improvement**.*

Furthermore, two employees mentioned that employees currently have a high workload, and when making call after call to finish work, it is understandable that clients may not feel heard.

*Currently, it is already **difficult to finish our work on time**. I can imagine that as a result of this, clients do not always feel heard.*

*Having a **fixed group of clients** in your portfolio can be **beneficial** in providing **tailored assistance** to each client. Currently, we work with **one client after another**, with each client being **different**. As a result, the **personalized attention to clients** can sometimes be overlooked.*

For people with debt I would embrace this service. However, I would prefer not to speak to clients face-to-face if they are unwilling to pay or if they are aggressive.

Employees are open such an new way of working

When I asked these employees if they were open to offering this type of service themselves, including being the designated contact and having face-to-face conversations with clients, all employees were open to these changes. One employee said he saw it as a fun and interesting challenge in his work.

*I see it as a **personal challenge** which I find **enjoyable**. It provides a completely **different way of interacting with clients** rather than sitting in front of a screen all day. I would be open to it.*

Two other employees mentioned that many colleagues would appreciate having a fixed set of clients as it would help them sympathize with the client, delve deeper into the client's situation, and offer tailored service.

*Many colleagues would prefer a **specific client set**. Once you become familiar with the client and their situation, it becomes **easier to delve deeper and provide the necessary assistance**.*

However, employees also mentioned that the face-to-face service meetings should not be obligatory, because some clients might not like having them. For instance, one employee mentioned being open to these conversations, but would not like having to meet with clients who are aggressive or abusive in any way.

*There are also people who are really stubborn, who don't open any envelopes, and may also not open this envelope. However, I also believe that there will be a **large group of people** who would appreciate this service.*

Interestingly, apart from clients with financial debt, employees mentioned that elderly clients, illiterate clients who do not speak Dutch, and clients who directly spend the advance they receive on their benefit could benefit greatly from this service.

*For certain types of clients, this service would work really well. For example, clients with **low literacy**, the **elderly**, those who are **mentally or physically impaired**, or those from a **different country**, this would work really well.*

However, there are also client groups whom the employees expect will not be helped by this service. For instance, clients who already receive debt counseling from the municipality and have an assigned contact person who speaks with VFV on their behalf, or clients who simply do not want to pay or have committed fraud willingly.

For clients who simply refuse to pay or have committed fraud, this approach will be too soft. Legal measures will be necessary to reach these clients.

Additionally, there will be clients who would benefit from this service but do not want to make time for a meeting with VFV, for instance, when they need to leave work early for it.

Some clients won't be willing to take time for such conversations. You may offer this service to these people, but they won't take it, for instance, because they would have to take time off work for it.

11.3.3 Feasibility hurdles to overcome

Based on the feedback on the service as a whole, several important feasibility hurdles need to be addressed before this service could even be implemented.

The current capacity is too low

Implementing this service would require a significant amount of extra time and energy dedicated to a specific group of clients. Consequently, these resources cannot be allocated to other clients who also require attention. Currently, VFV does not have the capacity to provide this service.

Though I think the idea is good, to be honest, this idea is not feasible currently. Our capacity is too low, and these personal conversations take a lot of time. We simply do not have the manpower for it.

I do think this could be feasible, but it will take a lot more time for us to do our work. So the planning should be adjusted to allow us time for these meetings.

One employee pointed out that in order for this to be feasible, less time should be spent on other clients to free up time and resources for these clients. This employee suggested that digitalization and automation could play a role in achieving this.

Most things nowadays are digitized and automated, and so will this work eventually. This could possibly free up more time for us to spend on these clients with additional services like these.

Employees do not feel fully recognized

Another issue raised by employees is that many colleagues view VFV as a stepping stone to a department within UWV. This is not because they dislike the work, but because there are limited opportunities for salary growth at VFV.

I see many colleagues leaving the department because the fourth salary scale is the highest we can achieve. If we want to earn more, there are not many opportunities for growth at VFV, so people go to other departments where they can earn more.

Additionally, in the past few years, the workload has increased due to initiatives such as proactive calling, but the salary has remained the same. Therefore, if employees are also required to conduct face-to-face conversations, which may necessitate additional training, their job description changes significantly, and they feel that their salary should be increased accordingly.

Over the last few years, our workload has increased, but the financial recognition has remained the same.

With these face-to-face conversations our job becomes even more demanding, and our salary should be reconsidered as well.

Our job description actually changes with this service, as we will need to master conversational techniques and gain experience in managing any possible situation that may arise.

Employees have several safety concerns

Before implementing this service, the safety of both employees and clients must be ensured.

This service could lead to challenging situations, as people tend to become angry quickly nowadays.

It does happen that colleagues are searched online and threatened through anonymous social media accounts.

As a result, several safety measures will need to be implemented. One employee stated:

Before asking employees to attend these meetings, proper safety precautions need to be taken. This includes having a safety plan, emergency button, eviction procedure, etc.

Furthermore, employees will require additional training when they have to interact with these clients in person:

When a client suddenly experiences an epileptic attack or becomes very angry or emotional, the employee should also be aware of how to handle such situations. These incidents can also occur during phone conversations with clients, but dealing with them in person is a completely different story.

Our job description actually changes with this service, as we will need to master conversational techniques and gain experience in managing any possible situation that may arise.

A designated contact is difficult to implement

The fixed contact also comes with several implementation challenges. For instance, with such a high employee turnover and employees only working at VFV for a limited time, a new contact needs to be assigned each time an employee departs. As a result, clients are required to tell their story to different employees multiple times.

When an employee leaves for a different company or a different department within UWV, you lose the connection that you have built with the client, and the client needs to build a new connection with another employee.

Furthermore, employees have expressed that while they are willing to serve as a fixed contact for specific clients, they cannot be available 24/7. For example, they may be unable to answer the phone while engaged with another client, during their personal time, or on their days off.

When constantly being available, you should also consider if it is in the best interest of the client when you are called by one client while you are in the middle of a conversation with another client. When that happens, you cannot pick up, so there should be moments when you are available and moments when you are not.

The more you can do online, the less time it takes us to do administrative tasks, and the more time we can spend on other clients.

Furthermore, a copy of the cards and letters could then also digitally be sent to the client.

Other feedback that needs consideration

Lastly, I received general feedback regarding this service that should be taken into consideration before its implementation. For instance, not all clients speak Dutch, so they should be reminded to bring a translator or UWV should provide one. Additionally, these materials should be created in English for these clients.

There are also clients who do not speak Dutch and need a translator during these meetings.

Moreover, when clients prefer assistance over the phone instead of a face-to-face meeting, this option should be available and communicated.

I think you should only meet with clients who want it themselves because then you can discuss the matter in a normal way. It should be an extra service offered to clients and it should not be obligatory.

Additionally, employees said that it would be valuable to link this service to a digital platform like the ODI, but it should not replace the ODI. The ODI can be used by clients to easily manage routine tasks online, thereby allowing more time to be dedicated to clients who require more attention.

On one hand, these cards are handy and they offer some short-term perspective, which is good. However, I think some designs are too funny. You do not want clients to feel like they are not being taken seriously. But this is very personal, so you should really ask the clients themselves to know for sure.

This way, a client it makes it even more likely for clients to read the contents of these documents, even if they move and VFV does not have the new house address.

Lots of letters are sent back because a client moved or does not have a fixed home address. If letters were also sent to a digital mailbox, we would always be able to reach the client.

Lastly, to know how clients respond to this service and if it is truly helpful for them, it should be validated with the clients themselves. For instance, it remains uncertain whether clients will open these envelopes if they do not open them.

I am very interested to see how clients would react when they receive such an invitation from us.

Similarly, some employees have noted that the monthly cards maybe a bit too funny. This might cause clients to feel that they are not being taken seriously. As people react differently to designs, an employee suggested conducting tests with numerous real clients to identify designs that are kind and playful as opposed to designs that are childish and result in clients feeling dismissed.

On one hand, these cards are handy and they offer some short-term perspective, which is good. However, I think some designs are too funny. You do not want clients to feel like they are not being taken seriously. But this is very personal, so you should really ask the clients themselves to know for sure.

The note taking sheet

The employees generally liked the idea of the note-taking sheet. However, some employees were critical and offered several points of improvement and remarks.

One employee mentioned how he really liked the styling (i.e., icons, layout, and color) and the contents of the sheet. As he said, it is good that clients have the option to write along as it prevents miscommunication.

I think it's good that they have the opportunity to write it down together and that agreements are documented. The client may have misunderstood something, and by doing this, there is no room for such miscommunication because you complete it together.

However, one remark received about the sheet is that clients might easily throw it away or lose it. Therefore, the same contents in the form of a small folder or booklet might be more suitable. Another employee mentioned that, for the same reason, the sheet should be scanned, and both VFV and the client should receive a digital copy of it. Additionally, for it to be legally binding, both parties should also sign the sheet beforehand.

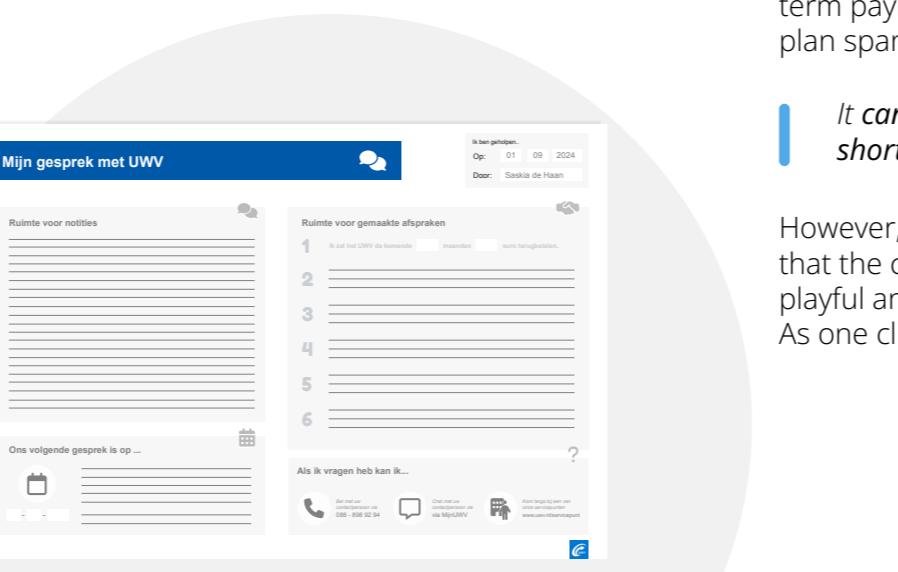
If we were to adopt this method, we should also keep a copy of it so that we can always refer back to it for when a client does not adhere to the agreements. However, for it to be legally binding, it should be signed by both parties.

Additionally, an employee mentioned that the sheet should also contain a field to write down if the next moment of contact will be over the phone or in person. For some clients, it might not be necessary to have the next meeting face-to-face as well.

I believe it's a good idea to have the first meeting in person. However, if a client prefers the next meeting to be over the phone, that should also be possible. This can be discussed during the meeting and documented on the paper as well.

Lastly, for clients who prefer a video call instead of a meeting at the office, this sheet should also be made digitally available.

If the meeting takes place digitally, shouldn't employees be able to fill in this sheet digitally as well?



The monthly update cards and stand

The last service touchpoint evaluated is the monthly cards and the card display. Multiple employees responded very positively to the idea of the monthly cards, mainly because it provides a quick and easy overview of the client's payment. For instance, some employees said:

I definitely think that the cards with a payment recap are good. They provide an easy way to see all the information at once, and if a client notices that the sorting isn't correct, they can directly call us.

I think the back of the cards contains the right information. Additionally, I think there is a greater chance that clients will open envelopes with a nice design on them rather than the standard white envelopes we currently send.

Additionally, one employee mentioned how the card display could help clients have a more short-term payment horizon, rather than a payment plan spanning multiple years.

It can be a good option to offer clients a shorter-term perspective with this stand.

However, three out of the four employees said that the card with the bunny on it would be too playful and that people might not take it seriously. As one client put it:

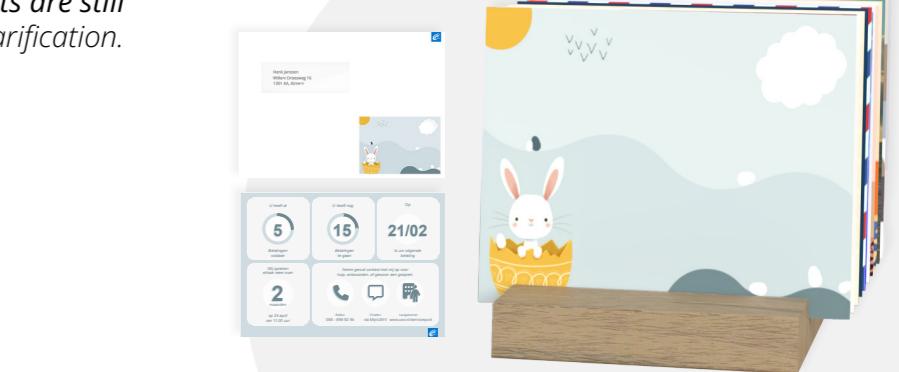
It is a funny card to receive, but for clients with financial concerns, it might be perceived as too funny. These clients might interpret it the wrong way. It would be best to ask these clients themselves to know for sure.

Additionally, one employee mentioned that the stand, in particular, would be unnecessary and they wouldn't really use it. Therefore, for those clients, the stand would be unnecessary. However, there would also be clients who might find it handy and use it.

As for the card display, I'm not sure if people will actually use it. It might be useful for some, but unnecessary for others.

Lastly, the same employee mentioned how some clients call because they want to know the amount of money they still need to repay. Therefore, it might be helpful to add this amount to the card for some clients as well.

Perhaps I would also suggest adding the amount still outstanding in euros to the cards. Although this is already mentioned in our letters, I have noticed that clients are still confused about it and call us for clarification.



11.3.5 Design Goal and Interaction Vision

Based on the employees' ratings on the 7-point Likert scales and the explanations they provided, I gained some insights regarding the Design Goal and Interaction Vision. Figure 11.7 illustrates the results of the ratings on these scales.

As shown in the ratings in the figure, on average, the proposed concept scored a 6.1 or higher on the elements of the Design Goal and a 5.6 or higher on the interaction qualities. These scores indicate that, according to the employees, this service proposal could indeed improve VFV's services offered to the target group in these aspects. However, there are several important remarks to be made in order to not oversell the concept based on these results.

Firstly, the employees could only indicate what they think the effect would be on clients based on their own experience of working with these clients. In order to know for sure how real clients with financial debt experience this service, it should be tested with the actual target group themselves. Therefore, the results should be interpreted as the expected effect on clients according to the employees, rather than results that state the actual effect on real clients.

Secondly, the employees mentioned several times that their rating was based on the assumption that the points of improvement they mentioned before should be addressed. Therefore, the results indicate this service design's potential, instead of the effectiveness of the current service touchpoint designs.

Thirdly, offering perspective received the lowest score on each of these scales. This is due to the fact that while this service proposal does offer a clearer overview of one's reclaim with VFV, it does not change the client's situation. For instance, it does not reduce the amount of money the clients have to repay and it does not help them out of their difficult financial situation. Furthermore, offering perspective is a broad term and can mean different things to different people. For these reasons, employees mentioned they found it difficult to determine how much perspective this proposal offers, and therefore, offering perspective scored lower than the other elements.

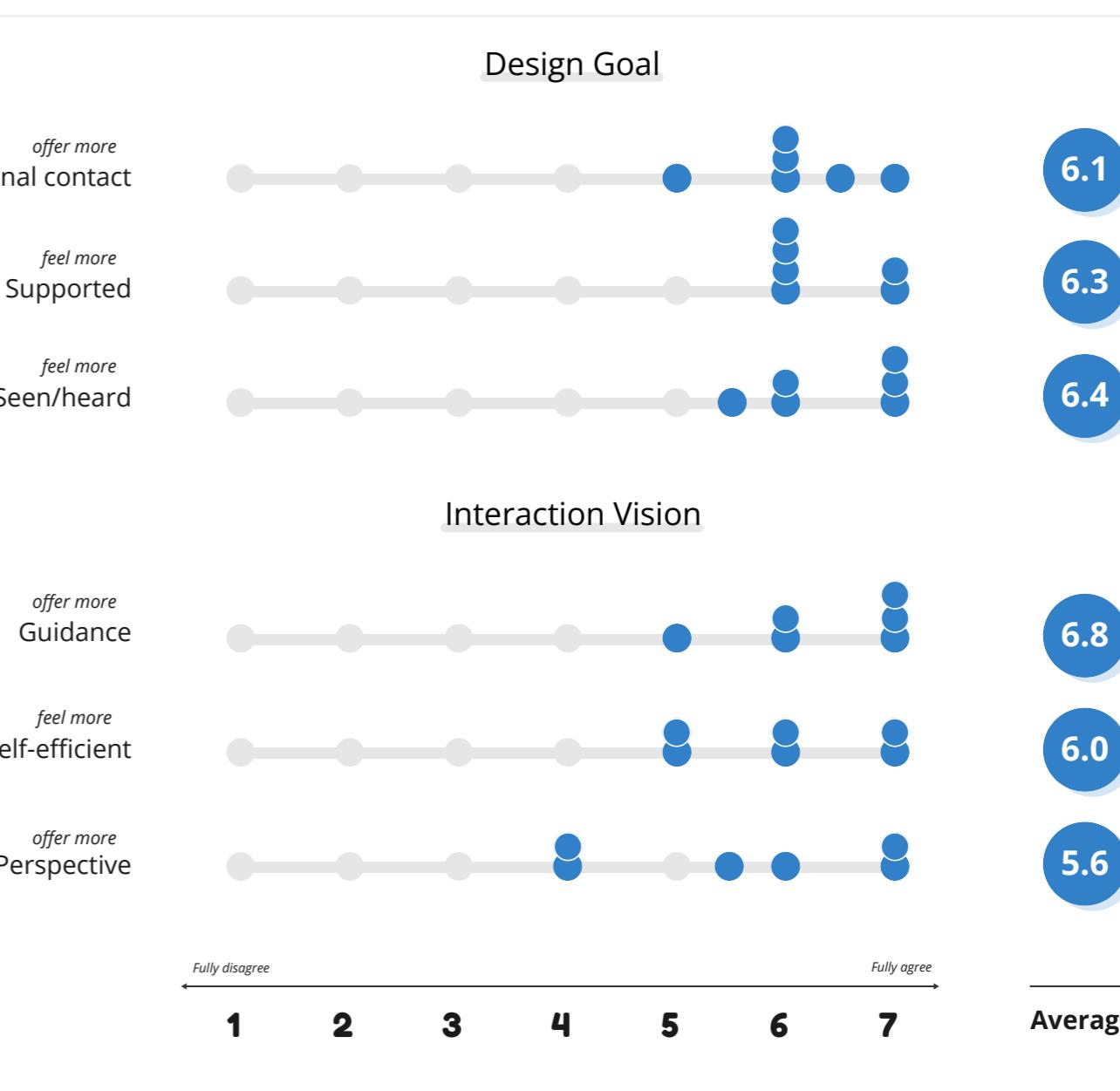


Figure 11.7: The employees' ratings of the statements relating to the Design Goal and Interaction vision.

11.4 Reflecting on the findings

After analyzing the feedback from the evaluation sessions, I reflected on the feedback and drew seven main conclusions about my service design.

1 Based on the feedback from the employees, I believe that this service proposal improves the service that VFV delivers to its clients with financial debt. While it does not solve their financial problems and may not be suitable for every client (for example, using the card display to track payments), I believe that this service is a step VFV can and should take to make clients who want and need more personal support feel seen, heard, and supported. Additionally, this service concept could benefit not only clients with financial debt but also elderly clients, illiterate clients, and clients who do not speak Dutch, as suggested by the employees.

2 The responses from the employees clearly show that they welcome the idea of becoming designated contacts for certain clients and having face-to-face service meetings instead of calls. They believe that this change would improve their work and make it more enjoyable. Therefore, while it can be debated whether this service proposal, in its current form, is effective and feasible, I conclude that VFV employees are generally willing to go the extra mile for clients who need more personal assistance.

3 The ratings of the statements regarding the Design Goal and Interaction Vision suggest that this concept can be effective in achieving the Design Goal and evoking the intended interaction. However, while I agree with these findings, I believe that the effectiveness of the service should be validated with real clients who have financial debt. Furthermore, the effectiveness of the proposed service also depends on overcoming other implementation challenges, such as employee training, safety and privacy precautions, and further refinement of the service flow for clients who prefer video meetings.

4 The feedback from employees also shows that this service proposal might not be feasible unless several capacity issues are addressed. With the current high employee turnover rate, backlogs, and heavy workload, and with employees feeling undervalued, the capacity is expected to be too low to accommodate the additional time required for face-to-face service meetings. Nevertheless, these capacity issues can be addressed by combining the digitalization of simple tasks through the ODI, increasing the salary for employees delivering this service, and offering this service only to clients who need it.

5 The invitation to the meeting may not provide enough information about the reclaim and the reason for offering this personal meeting. According to an employee, this can cause clients to worry about the reason for being invited to a service meeting. Additionally, suggesting that they bring a friend or relative may increase their stress even further. Therefore, it may be necessary to include the amount of the reclaim in the invitation to alleviate uncertainty. However, in that case, it is crucial that the invitation begins with a kind and positive note and ends with a reassuring message that VFV will work together with the clients to find suitable solutions, just like the proposed invitation design.

6 Next to feedback on the content of the invitation card, employees also had many suggestions for improvement that I think should be carefully reconsidered. Therefore, I believe the current touchpoint designs are heading in the right direction, but they are not yet ready for implementation. Each remark should be taken into consideration, the design should be improved accordingly should then be validated with real clients to validate that the intended effects indeed are achieved with this service.

7 As some employees suggested, this service offers a kinder and more personal way of contacting clients. Additionally, some expect it to encourage clients to reach out to VFV due to the friendly invitation and the personal relationship built with their assigned contact person. Furthermore, employees of Team Geldzorgen have also mentioned that maintaining contact with the organization is important to address problems early on. Therefore, I expect this service to serve as a preventive measure to avoid bigger problems in the future by establishing and maintaining personal contact with clients. However, to draw conclusive results about the preventive effect of this service, it needs to be validated with the target group on a larger scale.



Recommendations

In this chapter, several recommendations are made to UWV at two levels. The first level of recommendations relates to the proposed design service concept and the potential next steps to further develop this concept. At the second level, general recommendations are made on how UWV could improve its working methods and services to better align with the actual needs of its clients.

12.1 Final concept recommendations

In the first part of this chapter, I will share five recommendations I have for UWV regarding the service redesign I proposed in this report.

1 Before implementing the proposed service, I recommend that UWV further develops it based on the findings from the evaluation sessions with VFV employees. This involves designing the service flow for clients who prefer video meetings and improving the design of individual service touchpoints. Then, UWV should organize another co-creation session with the client group to discuss the service as a whole and improve the individual service touchpoints together with clients. Changes should be made to the designs based on the outcomes of this session. Following a multiple-year pilot test, during which this service should be offered to a large group of clients from the target group, UWV should then assess the effectiveness of the proposed design.

	Is willing to pay	Is unwilling to pay
Can pay	Standard service & ODI	Standard service, ODI & Legal measures
Cannot pay	Service+ & ODI	Service+, ODI & Legal measures

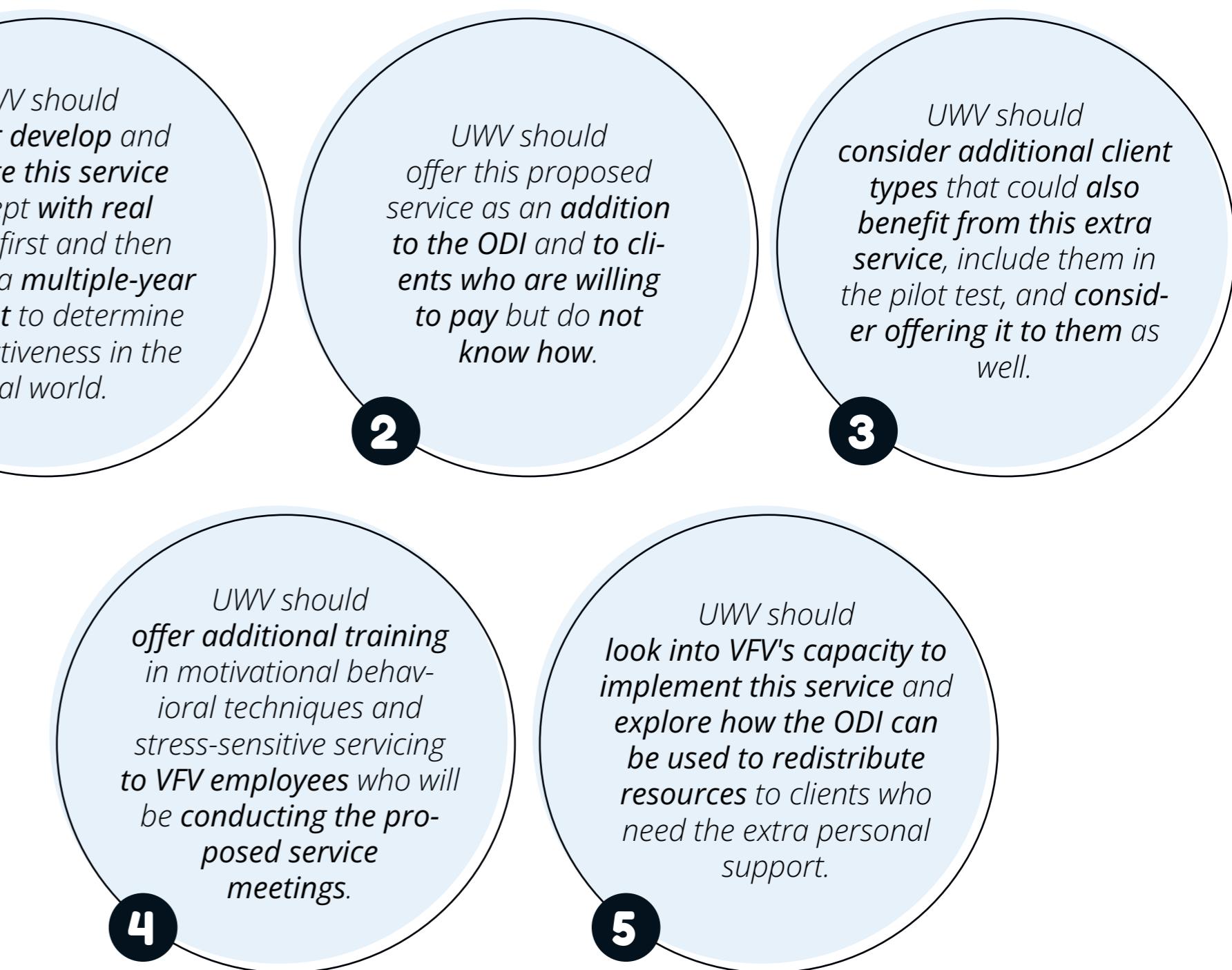
Figure 12.1: My recommendation on which clients to offer the standard service and who to offer the service+.

2 UWV should offer the proposed service as an addition to the ODI. According to the former VFV mentor, most of VFV's clients don't need active support. For these clients, UWV should provide the ODI as a solution for easy repayment in one or multiple installments, to keep track of the ongoing reclaim, or to schedule a service call if needed. For the smaller group of clients who require more service and personal attention from VFV, including those with financial debt, the service proposed in this report should be offered as an addition to the ODI. Figure 12.1 illustrates my recommendation on which clients should be offered VFV's current service (the ODI) and the proposed service (referred to as Service+). This recommendation is based on a WRR's quadrant model, as explained in chapter 2.

3 UWV should look further into which other clients could also benefit from the proposed service and include them in the recommended pilot test. According to the feedback I received from employees, clients with low literacy, the elderly, mentally or physically impaired clients, and clients who do not speak Dutch could also benefit from this service. Based on the outcomes of the pilot test, UWV should then determine which clients to offer this service to. Additionally, I recommend using the various 'klantbenaderingen' (client groups) in making this decision, as VFV is already using them to provide more tailored service to their clients.

4 Employees of VFV should receive additional training in motivational behavioural techniques and stress-sensitive servicing, similar to the training provided to employees of Team Geldzorgen. All VFV employees could benefit from this training due to the potential impact their news can have on clients. However, it is especially important for employees who will be conducting face-to-face service meetings with clients. This training is crucial to ensure the success of these meetings and the safety of both the clients and the employees.

5 UWV should look into VFV's capacity in terms of staff, time, and employee turnover before implementing this service. Face-to-face meetings with clients are more time-consuming than the current practice of making phone calls. Additionally, assigning clients a designated contact requires employees to work in the department for a longer period since these clients often have payment plans that span multiple years. Therefore, VFV should explore alternative methods to use the ODI as a tool to reduce the time spent on clients who can handle simple tasks online themselves. This would free up employees' time to provide this service to a specific group of clients who would benefit the most from it. Additionally, as face-to-face meetings require different skills and training from employees, it would make sense for employees having these meetings to receive higher financial compensation for their work.



12.2 General recommendations

Several general recommendations regarding UWV's current services and way of working should also be mentioned.

1 UWV should integrate co-creation and other design thinking methods into its workflow. Currently, UWV primarily uses interviews and quantitative research techniques to conduct client research. However, the concept of co-creating with clients, and more specifically, how it can be used to (re)design future services together with clients, is new to UWV. Real clients have valuable knowledge and ideas based on their experience with UWV services and how they could be improved. UWV should start designing its future services in collaboration with these clients by conducting well-prepared co-creation sessions with easy-to-use materials to develop services based on their needs and experiences.

2 UWV should consider implementing service blueprinting as the next step for its team of customer journey experts. Currently, these experts already create detailed customer journeys for UWV services, and service blueprints would be a valuable tool to build upon these customer journeys. By using service blueprints, UWV should start evaluating its services more holistically and across multiple departments and touchpoints. It would help assess the impact touchpoints have on clients' experiences and identify areas of improvement on a holistic service level, rather than focusing on specific service touchpoints and quick fixes.

3 UWV should make it easier for employees who design UWV services to get in contact and test with real clients for rapid prototyping and user testing. During this project, I personally experienced how challenging it is within UWV to quickly evaluate design ideas with clients. Despite UWV having established its 'Klantcentrum' for facilitating contact with clients, they were unable to help me reach my target group for the creative session or conduct simple user tests. If UWV wants to deliver services that meet the needs of real clients, UWV should make it easier and less time and resource-intensive for service designers to conduct user tests with real clients and regularly validate service prototypes.

4 UWV should review each of the fifteen problem areas I identified during the initial research phase of this project. For this project, I chose to concentrate on two specific problem areas after interviewing two experts. However, in order to further enhance UWV's services for their clients based on these research findings, UWV should discuss all fifteen problem areas and the proposed division across departments with all the relevant departments. Then, these departments should decide together who should take responsibility for addressing each problem area and how to do so.

5 UWV should continue to improve the letters sent to its clients. Currently, these letters are often difficult to understand, lack a friendly tone of voice, and are overly formal and legal in nature. UWV should continue to work on making its letters more client-friendly and easier to understand for all clients. This includes incorporating a better balance of visuals and text, using colors, and improving the hierarchy of the main information. These changes should make it easier for clients to understand the letters and identify the necessary actions they need to take.

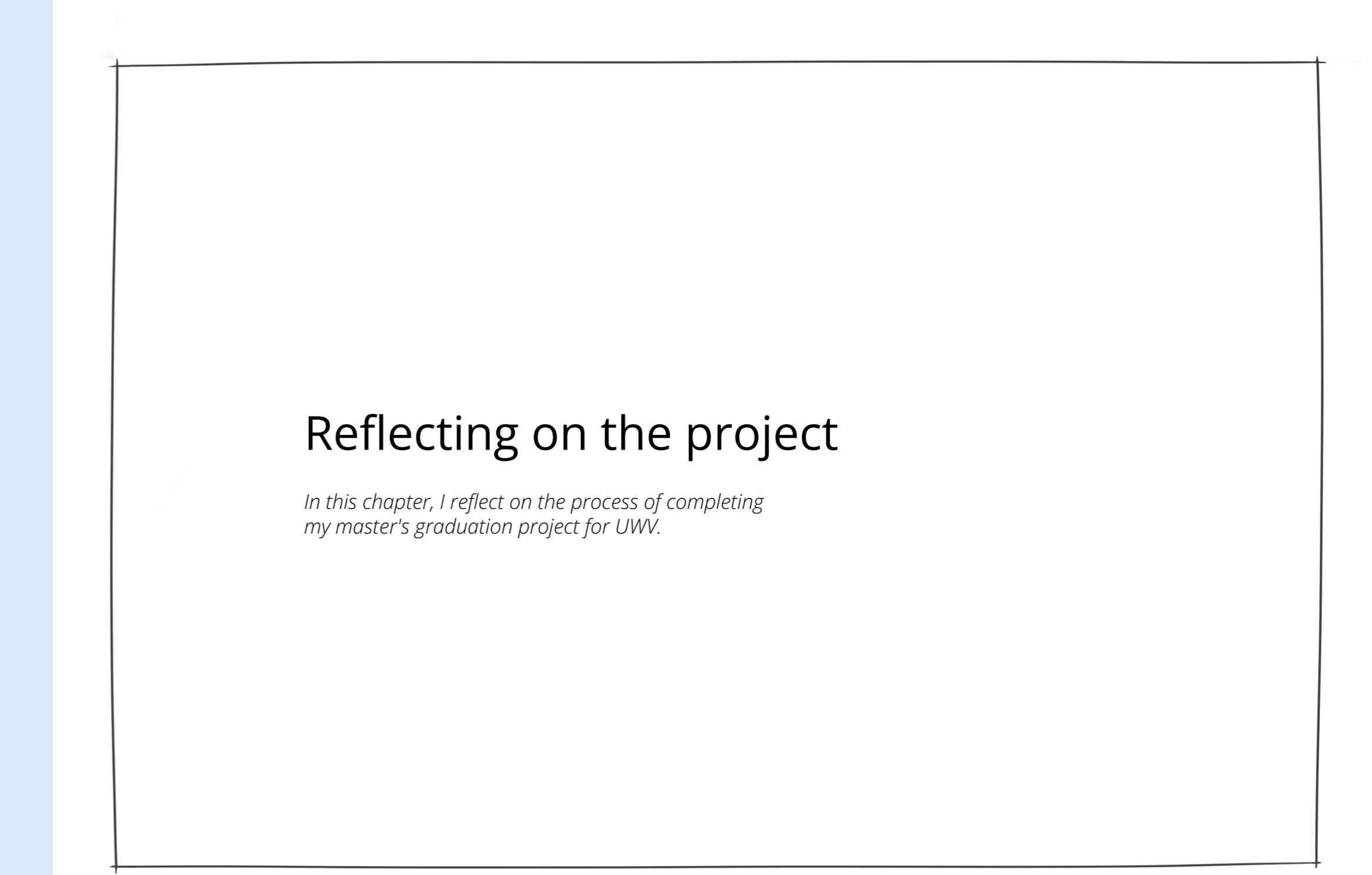
1 UWV should **integrate co-creation and other design thinking methods into its workflow to develop services in collaboration with real clients**

2 UWV should **implement the use of service blueprints to evaluate the impact of its internal services across departments and individual touchpoints on the customer journey**

3 UWV should **facilitate better ways for service designers to get in contact with actual clients, conduct regular user tests, and validate concept ideas with them.**

4 UWV should **review and discuss the 15 problem areas identified during this project and decide on which department should address each of them.**

5 UWV should **continue improving its letters to make them more understandable, friendlier, and less formal.**



Reflecting on the project

During this project, I have learned several lessons from being a graduation design student working within a large government organization as UWV.

Trusting the process alone is not enough

Firstly, I realized how important (and difficult) it can be to trust the process as a designer. Trusting the process means trusting that through various research and design activities, and by applying your skills as a designer, you will eventually achieve successful outcomes. However, while always challenging to trust the outcome without knowing with the outcome will be, it was particularly challenging to trust the process when doing a design project for large government organisation. I often relied on UWV for being able to conduct my research and design activities.

As a large bureaucratic government organization with many employees working from home, it could take up to a week to request a document or conduct a quick interview with a colleague. Additionally, I experienced how challenging it can be to organize a creative workshop with clients, as many managers and directors had to be and wanted to be informed and involved. From start to finish, it took three months, numerous video calls/emails, and even an email from the department director to organize this session.

What worked well for me when dealing with this uncertainty and bureaucratic hassle was to plan my research and design activities in parallel and as early as possible. This allowed for certain activities to take more time to organize or be approved.

Additionally, I learned how important it is to be flexible in your own schedule and be prepared for changes in the agenda or research plan. For example, I originally planned to conduct an interview with the experienced expert visually via MS Teams, but by changing the plan and conducting the interview over the phone, she became available much earlier.

Overall, this experience taught me that, as a designer, it is very important for me to trust the design process and the skills I have developed. However, for designers working in large government organizations, skills such as planning and communication skills are almost equally important in order to get things off the ground.

The value of others believing in your project

Secondly, through this project, I learned the value of having people within the organization, such as my company mentor, who see the value in your work and can assist in getting things off the ground. By contacting colleagues or managers directly or by speaking on my behalf when needed, this often resulted in faster responses and a higher priority.

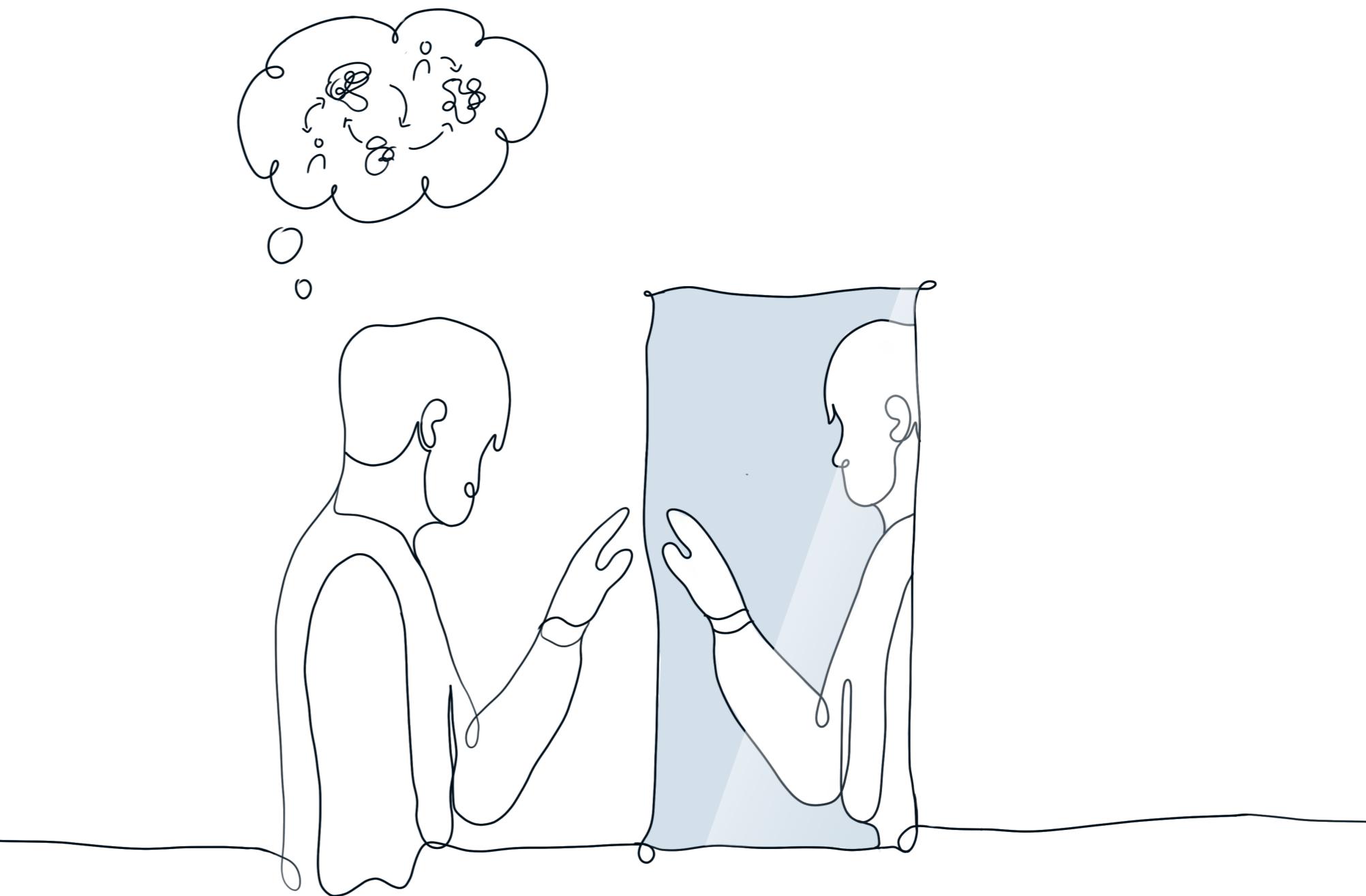
For example, both colleagues from Team Geldzorgen and the former mentor of VFV were very interested in my project. They saw the potential and wanted to offer help and assistance. This was incredibly helpful, as both the former mentor and the employees of Team Geldzorgen supported me throughout different activities in this project. From this, I learned not only the importance of others

within the organization believing in the project but also the importance of staying in contact and keeping them updated on your progress, as they are happy to help with what you're doing.

Being in contact with clients yourself

Thirdly, during this project it was difficult to get in contact with the target group. Therefore, the research phase consisted of indirect contact with the target group through several research activities. It would have been even stronger if I had been able to speak with real clients during the research phase as well. This would have allowed me to add new information about these clients to the preexisting information. Moreover, talking with real clients really would have helped me not to speak about the target group as fictitious clients, but as the real individuals with genuine problems and needs I actually design for.

Similarly, I would have liked to validate the service concept and prototypes with real clients and take smaller iteration steps before finalizing the concept. Unfortunately, this was not possible because it already took several months to organize the creative workshop. Consequently, it was challenging to perform quick-and-dirty prototyping, quick validation tests, and iterate on the designs with representative users. If this had been possible, it would have helped me refine the experience of the final design, identify any blind spots regarding my design, and increase the final design's viability.



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Images

The photo used on the invitation card SDI Production. (2022). *Human resources manager meets with candidate [Photograph]*. Stockphoto. www.istockphoto.com/SDIProduction

The background of the rendering figure 0.1 The render has been designed using assets from Freepik.com.

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