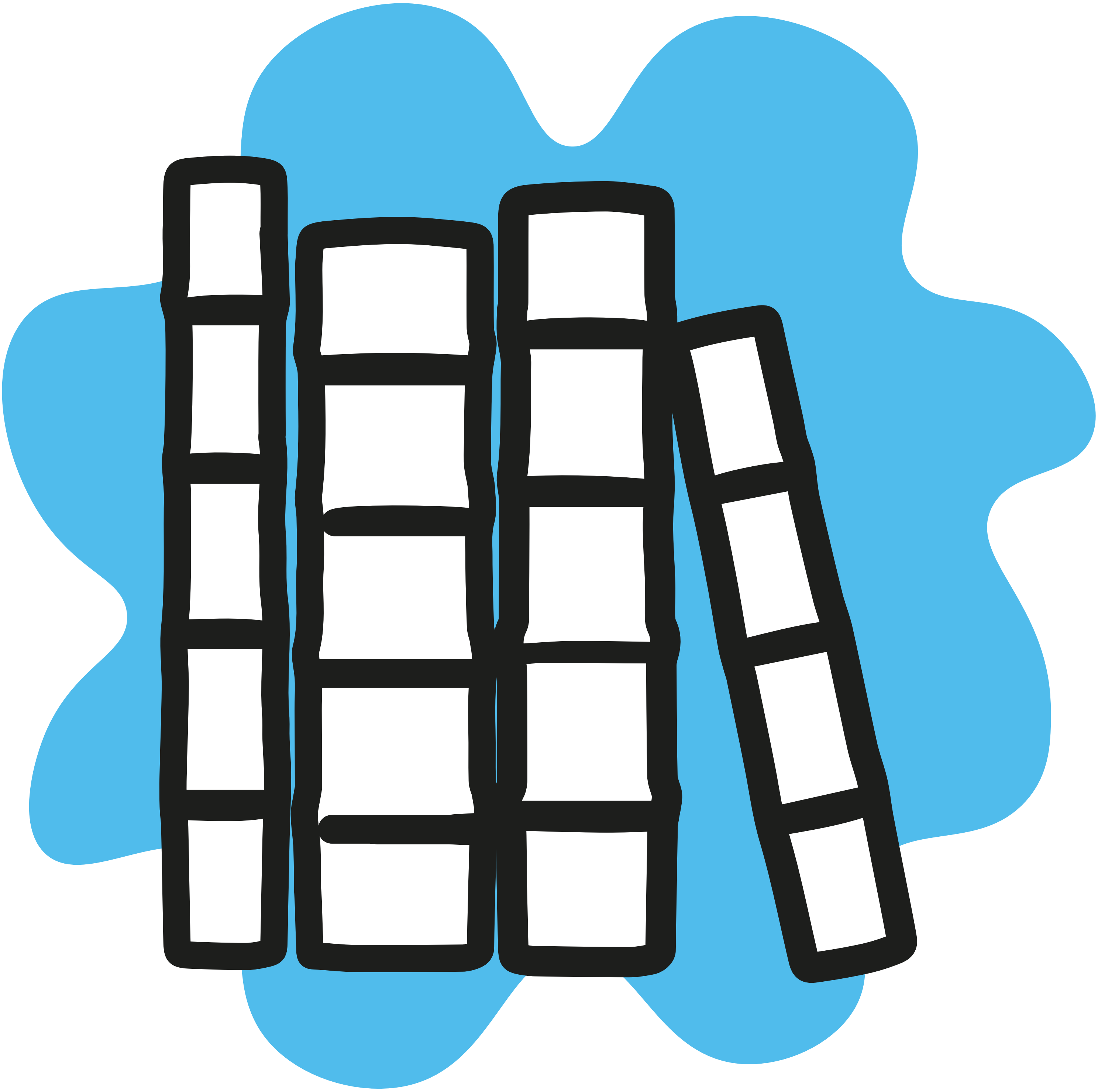

Appendix

Master Thesis

Jasper Kense
Strategic Product Design & Design for Interaction
Delft University of Technology

/ Appendix

DESIGN FOR our future

TU Delft

IDE Master Graduation

Project team, Procedural checks and personal Project brief

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

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

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

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

STUDENT DATA & MASTER PROGRAMME

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

family name Jasper

initials J.C. given name Kense

student number 4456165

street & no.

zipcode & city

country

phone

email

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

IDE master(s): IPD Dfl SPD

2nd non-IDE master:

individual programme: - - (give date of approval)

honours programme: Honours Programme Master

specialisation / annotation: Medisign

Tech. in Sustainable Design

Entrepeneurship

SUPERVISORY TEAM **

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

** chair Gert Pasman dept. / section: HCD

** mentor Fernando Secomandi dept. / section: DOS

2nd mentor Janrein Jobsis

organisation: COEO-incasso

city: Rotterdam country: The Netherlands

comments (optional)

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

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

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

MOTIVATION AND PERSONAL AMBITIONS

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

During my studies I have always felt that IDE did not offer everything I wanted to learn in design. I have always held a great interest for digital technologies, specifically development of digital products. My focus throughout the last few years has been on learning the skills that are used in the development of digital products.

During my first year as a strategic design student I focused on service design. The academic mentality in strategic design, especially qualitive research methods, such as GTM, was something I loved. However, I noticed that I was missing concrete designs. I decided that strategic design alone did not teach me the full range of skills that is needed in the design of digital products – I needed the human factor. That is why I switched to interaction design.

Design for interaction made me love design again. I got to participate in digital design projects and was learning about user research. Although this was a pleasant experience, I noticed that the starting point, the academic, fuzzy front-end, was often neglected. The 'just do it' mentality of some interaction designers does not fit with my own beliefs in design.

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This project offers me the opportunity to explore this ethic. A high-level design of a service gives me a good foundation for strategic research, and its low-level manifestation in the form of touchpoints will allow me to put my interaction skills into use.

Because of this opportunity I can use this thesis as an example of my skills and work ethic later in life. I aim to deliver a project which will exhibit my beliefs, skills and goals in digital design.

FINAL COMMENTS

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

An inclusive revision of the private debt collection process

project title

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

start date 10 - 01 - 2022

28 - 10 - 2022 end date

INTRODUCTION **

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

COEO-incasso (previously CIB, which is now the Dutch branch of COEO group), seeks to improve their overall user experience for debtors seeking to pay their due payments. The COEO operates when their business clients, creditors, do not receive their payment. The debtor then enters a trajectory where he must pay the owned money within 60 days. If the debtor fails to make this payment the COEO may take the case to court to collect the owned funds.

COEO has focused mostly on the creditor side of the service and is improving their partnership by opening their system to communicate with those parties. The goal of COEO is to create a pleasant user experience for both debtors and creditors. However, the human factor of debtors is not fully taken into consideration.

The goal of this graduation is to personalize the debt collection process, with a focus on the debtor customer experience, by identifying different debtor segments based on their context, emotions and feelings.

There are several options put in to place to help debtors who feel that the charged amount is unfair or who are not unable to pay. The COEO payments portal offers payments arrangements through their payment portal. It is also possible to object the charged amount through that same portal.

space available for images / figures on next page

PROBLEM DEFINITION **

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

The current setup of the payment portal and the service leaves some debtors with difficult problems. Debtors may become the victim of bad communication from creditors to the COEO and are wrongfully charged a fee. Debtors forget to send details or update payments and the COEO takes the blame for those actions.

Since the COEO customer service is being flooded with calls, they seek to solve these problems, so that their overall user experience aligns with their goals. They want to achieve this by building a better relationship with their debtors by providing a personalized user experience. This way all stakeholders, the debtors, creditors and COEO benefit from an improved of their service.

Literature indicates that most debtors are illiterate, in bad mental health, stressful situations, feel same, have a low mental capability and/or feel a need to build trust (Platinga et al., 2018; Jungmann, 2020). That is why context mapping methods, in the form of a workbook, will be used as a preparation tool. The context mapping exercise will function as a reference to talk about the sensitive issues. Because of the sensitivity of the issues involved, interviews will be one-on-one. The focus of these interviews will be the actual users, but surrounding stakeholders in the debt collection process.

This will be the further starting point to design a personalized debt collection trajectory, with the aim of minimizing issues experienced by users. Several user segments will be identified which will be the input for the design phase. During this phase three concepts will be developed, each with a different philosophy. Out of these three, one will be chosen to develop further together with the client. This concept will be further thought out by designing more detailed touchpoints and a service blueprint. The service will then be evaluated according to previously set up user requirements.

ASSIGNMENT **

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

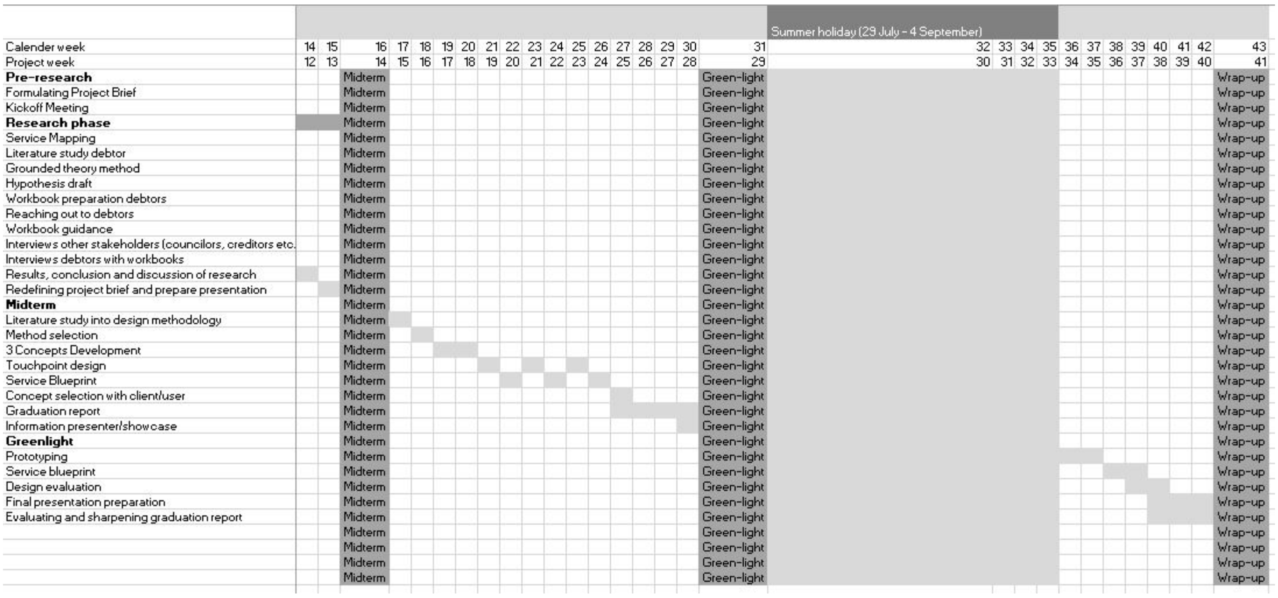
The goal of this project is to improve the user experience of the COEO service by building a better relationship with debtors. From the debtor research a set of personas will be drafted. For these personas a personalized debt collection process will be designed. Next to that, service-level analyses will be done, such as a stakeholder map, customer journey (and underlying infrastructure) and other context analyses. A prototype will be made to demonstrate and evaluate the debtor touchpoints, as well as a service blueprint to demonstrate the necessary infrastructure to realize such a service.

PLANNING AND APPROACH **

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

start date 10 - 1 - 2022

28 - 10 - 2022 end date



Initials & Name J.C. Jasper Student number 4456165

Title of Project An inclusive revision of the private debt collection process

MOTIVATION AND PERSONAL AMBITIONS

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FINAL COMMENTS

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

B. Explorative interviews with stakeholders

This section describes the context of the debtors as experienced by stakeholders surrounding the debtors. The goal of this study is to understand the nuances of the complex difficulties faced by debtors. Through these interviews the best way to communicate and reach debtors is investigated. This study is done through qualitative in-depth interviews with stakeholders in the private debt collection process.

Method

The qualitative data gathered in this chapter was gathered through conversations over the phone, videocalls or emails. Because of the spontaneous nature of these talks not all conversations were recorded.

Interviewees are people close to debtors. Most of the interviewees had past experience with debtors. The following participants were interviewed, sometimes multiple within the same organization:

Type	Organization/individual
Bailiff	Syncassolab
Care givers	Fivoor, Delft Support
Debt collector	coeo, Delft Support
Debt councillor/hotline	Geldfit, Delft Support
Design agency	Muzus
Local Government	Delft Support
Researcher	Hogeschool van Amsterdam, SyncassoLab
Social organization/lobby group	Expertisepunt Basisvaardigheden, Stichting Lezen en Schrijven, Direct Duidelijk Tour, Taal voor Allemaal

Organisations and individuals interviewed for explorative interviews

All interviews were done in an open matter. Interviewees were encouraged to share information and expertise concerning their expertise. Because of the varying fields of expertise, all interviewees had tailored conversations. Common questions were:

Where can I find vulnerable groups (illterates, intellectually disabled, fianancially stressed)?

What problems do these vulnerable groups experience on an emotional level?

What problems do these vulnerable groups experience on a behioural level?

How can one best help someone in private debt collection processes to get out of financial trouble?

How do you communicate complex experiences and feelings in a respectful way?

What tools do you use to help guide conversations?

Where can I find these vulnerable groups?

The nature of the conversations shifted throughout interviewing. As participants began repeating the most basic information, the conversations went into more specialized topics. First, the interviews were more explorative, while later they went into the specific expertise fields (illiteracy, intellectual disabilities, debtors, private debt collections, legalities). These later interviews were more focused on these specific fields.

Results

Typically, debtors experience a range of other problems other than debt. These multi-problems could be anything from mental problems, physical health problems, financial problems or life events. All participants confirmed that debtors tend to have more than one problem.

As described by Geldfit, most debtors are:

“Now I’m really going to profile, don’t pin me down on it. These are the new Dutch people, if they are not guided from the municipality. People who write poor Dutch, who are less educated, people with mental problems, people in poorer neighbourhoods. [...] Those are people with long-term dropouts at work, those are people who are sick for a long time, those are people with multi-problems.

[...]

All those combined, those are people with little ability to cope, can’t cope with that much. In addition, if they suffer a financial setback, the chance is greatest that they will move towards more serious problems.”

- Geldfit

This remark displays how fragile a situation can be for someone who experiences other problems. These problems were recognized by one of the participants, a bailiff. Common problems that his clients experience are alcohol and drug abuse, unwise spending on cars or large dogs, mental health issues and even suicidal tendencies.

Multi-problems tend to shut down a person's ability to function normally whenever the smallest inconvenience occurs, such as debt. The financial stress thus can create a difficult loop in which the human well-being in compromised, the debtor gives up, and the financial stress rises.

This is how financial trouble often creeps into the life of people without them noticing. Luckily, out of all problems, we can take debt out of hand. As noted by DelftSupport:

> *"Debt is the only problem which one can take out of hand"*
>
> -DelftSupport

For this to happen it is important to tackle debt in early stages. The higher the debt, the more difficult it becomes to take it out of hand. Stigma plays a large role to talk about the debt, especially for vulnerable groups. This why it is important to understand and support vulnerable groups.Having a conversation about finances isn't an easy task: The taboo surrounding debt makes it difficult to talk about financial situations. When finally reaching out, debtors tend to be on one of both extremes: high in emotions or stunned. Both these states are extremes of emotions, ranging from angry to sad to manic.

Professionals will try to talk debtors to a neutral state of emotions by listening and trying to be understanding. An important factor is to have no time pressure and to be a helping hand. This amicability is often what lacks in larger companies, and why smaller personal contact has proven to be a successful method of assistance.

After the emotions have toned down, caregivers have will move towards a more rational stage of conversations. During this stage debtors will be put into contact with the right help. It often helps to help a debtor get a 'quick win' to show good intentions. When trust is realized, caregivers can try to tackle chronic problems.

Lowered skills of vulnerable groups

The biggest problems these groups experience is understandability. Most vulnerable groups, who are overrepresented in the private debt collection process, experience problems when trying to understand basic processes and language.

Illiteracy, intellectual disability and stress are often paired with a problem with reading and writing. This does not mean that this group is unable to read or write, but functions on simple communication.

Simple communication is the use of simple language. Although the identified debtor groups find language difficult, 95% of people in the Netherlands can understand B1-language level. It is important to avoid technical terms or the passive tense.

This language can be supported using visualizations. Visuals need to be as direct as possible. Visual readability can vary greatly for vulnerable groups. Icons should be fast to recognize, should not need translation and universal. Website should support read aloud buttons, as well as large headers.

Structuring information can greatly improve the readability of websites, emails and letters. It is important to start with the conclusion/call-to action. The information may be broken up into several call to actions, using blocks. In private debt collection judicial requirements may be met by having supporting appendices.

While simple communication is one thing, intellectually disabled also tend to have lower digital skills. This often manifests itself in difficulties with simple online actions, such as an IDeal payment. This in turn makes the private debt collection process a hard process to get out of.

Low digital skills can also come in the form of disabilities. For example, color blindness can impair one's ability to see contrast on pages. These limitations range from physical impairments to cognitive limitations, often found in illiterates and intellectually disabled. Digital accessibility is guaranteed through a set of guidelines, known as the WACG, that aim to improve accessibility for all limitations.

Lower financial skills are also common. This could result in debtors paying off debt which they essentially can't afford. Often, this debt is then payed off using other debts, burying debtors in debt up to the point of problematic debt.

C. The foodbank

Since the opportunities to find debtors who fall into vulnerable groups were limited, a different approach to reach financially troubled was chosen. Through volunteer work at the Rotterdam Foodbank I had the chance to speak to people who likely experience financial stress and have had experience with private debt collection.

The approach is somewhat unusual, since it does not allow for a traditional interview set-up. Tough, this qualitative approach gives some insights into the daily life of those who are more likely to enter private debt collection processes.

How the foodbank Rotterdam operates

My volunteering work took a month of weekly volunteer work at the foodbank in Rotterdam. The Rotterdam foodbank operates with a store front, different from most foodbanks. The store front requires volunteers to walk with clients to help do groceries and explain the daily offering. The weekly volunteering work mainly consisted of this guidance for customers.

The foodbank Rotterdam is only available under strict criteria. A one-person household can apply if it has €250,- on clothes, food and other groceries. This baseline shifts if the household has children or partners involved. This criterion shows that it is not always debt which is at play, but also low income or other financial factors. Since my studies is based on debt, and not poverty, this research should not be seen as factual, but rather an exploration of the implications of financial trouble.

Experiences

My experience with the foodbank gave me perspective on the human side of financial trouble. The people visiting the foodbank were generally very engaging and social. It could even be stated that the foodbank was a fun moment in the week.

The type of people were different from what I expected: The foodbank was filled with people from all walks of life, especially large families, people with a background of immigration, people with mental or physical health problems and those unfit to work. While it is easy to play around with the thought of foodbank clients being opportunistic, nothing felt further from the truth.

My perspective especially changed on the implications of debt on mood. The foodbank created an ambiance of respect and appreciation to anyone in the building. Clients were outgoing, but through that a vague hint of financial instability and the corresponding stress could be felt. It was only at times that this stress sparked to the foreground.

Native Dutch client with a small household

One of my experiences which illustrates financial stress taking over a person's well-being happened on my first day volunteering. A woman came in, who initially was very quiet. After a while we got to talk, after a while she shared her story.

Her son, who had epilepsy attacks, started his first day on a job not too far from the foodbank. She explained how she has taken care of him and knows how to handle his attacks, which happen daily. It was clearly visible that the woman was worried about her son and found it difficult to allow him to be alone.

Then the topic changed to finance. Her son, in a recent attack, had broken his phone, which the insurance would not pay back. The woman would have to cough up another €200,- for a new phone. On the other hand, the family dog had gotten ill that morning, and needed to go to a vet, which would take another €200,-.

Considering that this household only has €350,- for all groceries and clothes per month, this was a huge blow. The woman was in a state of mind which shocked me. The financial stress was draining her energy and ability to think clearly. It is especially shocking to think about the fact that she laid this story upon me, while I had only met her 5 minutes before.

This is an example of how financial stress can take over someone and blunt their life completely. Private debt collection processes are one of the reasons these moments happen. Personally, I feel like it should be possible to have another approach with debtors, so that these moments of tension are transformed into moments of understandability and humanity.

D. In-depth interviews with debtors

The goal of this research is to uncover the deeper emotions, feelings and context in which debtors find themselves. As described, vulnerable groups are overrepresented in private debt collection processes. This groups consists of illiterates and multi-linguists, intellectually disabled and financially troubled. Debtors may face multiple problems and will most likely not be part of only one such group.

The focus is placed on vulnerable groups, since the communication methods required for these people are also beneficial for people with higher level skills. Since vulnerable groups are likely to find creative solutions for their problems, this research will learn most from these groups.

A small group of participants will be gathered, consisting of financially troubled, illiterates, multi-linguists and intellectually disabled. From each of these group 2-3 participants will be interviewed. Participants have past experience with debt or preferably are still in debt.

Method

This research will be spread over a longer period of time. The interviewees are asked to talk about difficult topics, although this is especially hard for these groups. To build trust and retrieve deeper information, a prolonged set of activities will be done with the participants.

This prolonged set of activities, or workbook, will consists of exercises which will form the guide for talks. Simple questions may be asked to warm-up participants and to build trust. These questions may be contextual questions, such as their living situation.

Later, the exercises will intensify and move into a deeper conversation topics. In this stage the perception of different stakeholder will be investigated. The personal situation may also be addressed, such as their problems and bottlenecks in everyday life, with a focus on finance.

Lastly the deeper emotions will be researched. This phase is expected to be the most difficult to research. Although this state may never be reached, an attempt to uncover deeper emotions is the only way to fully understand the target group.

Private debt collection specific research questions

How doe vulnerable groups end up in private debt collection?

What can be improved in the private debt collection process to help vulnerable group avoid problematic debt?

Contextual research questions

What common problems do vulnerable groups find themselves in?

What can others do to help vulnerable groups in everyday life?

What is the current living situation of the interviewees?

What other life events have impacted these individuals?

How do vulnerable groups view private debt collectors?

Are these vulnerable groups associated with debt councilors? If so, how did they get into contact with these councilors?

Feelings and emotions

How does living with debt impact the daily life of vulnerable groups?

How is daily life impacted by the individual's disability or vulnerability on an emotional level?

How do vulnerable groups cope with stress or other common side effects of debt?

Reaching groups

Reaching vulnerable groups such as illiterates, multi-linguists and intellectually disabled is a hard task. These groups are generally dis-attached from the outside world and hard to reach.

Some organizations work closely together with people from these vulnerable groups. It would also be possible to reach debtors through coeo. Since they are generally perceived as a 'bad' organization, it is better to reach vulnerable groups through other means.

The organizations who are contacted for this research are:

Illiterates

- [Stichting Lezen en Schrijven](https://www.lezenenschrijven.nl/)

- [Stichting ABC](http://www.a-b-c.nu/)

- [Taal voor Allemaal](http://taalvoorallemaal.com/)

- [Pharos](https://www.pharos.nl/)

Elderly and multi-linguists

- [Pharos](https://www.pharos.nl/)

- [Onder Anderen](http://onderanderen.com/)

People with behavioural or/and psychiatric problems

- [MEE R'dam/rijnmond](https://www.meerotterdamrijnmond.nl/)

Interview Guide

Thank you for the opportunity to talk to you. I will briefly explain what I want to get out of this interview. First of all, I want to understand the underlying problems that difficulties with reading and writing bring during everyday life. I am specifically focussing on debt, which, unfairly enough, drags in a lot of people that should not be there. My goal is to help everyone understand the private debt collection process and to make sure that these people do not end up in high debt.

Heel erg bedankt voor de mogelijkheid om met u te praten. Ik zal kort uitleggen wat ik uit dit interview wil halen. In de eerste plaats wil ik de onderliggende problemen begrijpen die lees- en schrijfmoeilijkheden in het dagelijkse leven met zich meebrengen. Ik richt mij specifiek op schulden waar, jammer genoeg, veel mensen in komen die daar niet horen. Mijn doel is om iedereen te helpen het incassoproces te begrijpen en ervoor te zorgen dat deze mensen niet in hoge schulden terechtkomen.

Concerns	Question (English and Dutch)
1. Private debt collection	Can you tell me about your previous experience with private debt collection? Kunt u mij vertellen over uw ervaring met incassotrajecten?
1. Private debt collection	What would you like to have seen differently to help you during the private debt collection process? Wat zou je anders willen hebben gezien in het incassotraject?
1. Private debt collection	Can you think of a way to improve the private debt collection process for yourself? Wat zou u willen veranderen aan het incassotraject?
1. Private debt collection	Did you receive adequate information during the private debt collection process? If no, why not? Kreeg u voldoende informatie tijdens het incassotraject? Zo nee, waarom niet?
1. Private debt collection	Can you explain how you got out of debt? Kunt u mij vertellen hoe u uit de schulden bent gekomen?
2. Living situation	What is your current living situation? Do you live with others? Hoe ziet uw thuissituatie eruit? Leeft u met anderen?
2. Living situation	Do you regularly get assistance from people around you?/Do you have guidance to help with language or debt? Krijg je hulp van de mensen om je heen?/Heb je begeleiding van buitenaf om te helpen met taal of schulden?
2. Living situation	Can you think of problems that you regularly encounter in daily life due? Kunt u denken aan andere problemen die u regelmatig tegenkomt in het dagelijks leven?
2. Living Situation	Does someone help u with language? Does someone help you with banking? Helpt iemand u met taal? Helpt iemand u met bankzaken?
3. Feelings and emotions	Can you explain how you got out of debt? Kunt u mij vertellen hoe u uit de schulden bent gekomen?
3. Feelings and emotions	How did you cope with stress, if any, during debt? Heeft u last gehad van stress tijdens het schuldentraject? Zo ja, hoe ging u daar mee om?
3. Feelings and emotions	Did you experience moments of high emotions during debt? If yes, which ones? Heeft u last gehad van verhoogde emoties tijdens het schuldentraject? Zo ja, welke?
3. Feelings and emotions	How did you feel while having debt? How did you feel when you got a letter from a private debt collector? Hoe voelde u zich met schulden? Hoe voelde u zich toen u een brief ontving van een incassobureau?

Interview guide for in-depth interviews

	Prompt
	How did that go? Can you recall how that made you feel? Hoe ging dat? Kunt u terughalen hoe dat voelde?
	Which tips would you give others that are moving towards debt? Welke tips zou u geven aan anderen geven die in de schulden dreigen te raken?
	What could a debt collector do differently to help those in debt? Wat zou een incassobureau anders kunnen doen om mensen met schulden te helpen?
	Can you think of a way to improve debt collection for yourself? Kunt u denken aan een manier waarop het incassotraject makkelijker kan worden gemaakt voor uzelf?
	What advice would you give to others who are moving towards debt? Welk advies zou u geven aan anderen die in de schulden dreigen te komen?
	What does your day normally look like? Hoe ziet uw dag er normaal uit?
	How did it feel to get out of debt? Hoe voelde het om uit de schulden te komen?

Defition private debt collection in B1

You have debt at a company. You did not pay your debt in time. The company can then call in another company to help them. You will then get in contact with a private debt collector. This company will try to make sure you can still pay your debt. This process is called the private debt collection process.

Definitie incassotraject in B1

U heeft schulden bij een bedrijf. U betaalt uw schuld bij het bedrijf niet af. Dit lukt u niet. Het bedrijf kan dan een ander bedrijf inschakelen om hen hierbij te helpen. U kan dan te maken krijgen met een incassobureau. Dit bureau kijkt hoe u uw schulden alsnog kan afbetalen. Dit proces heet een incassotraject.

Stichting ABC (illiterate with experience with debt, pilot)

To prepare for further interview a pilot interview was conducted. This interview was done with a participant who is representative of the target group, namely someone who has an indication of illiteracy and who has been in debt before.

Before the interview a set of phone calls were done with the participant. What is striking is that these calls usually lasted for quite some time, and clearly were the preferred method of communication. The participant did not react to any of my emails, but preferred appointments over the phone. One thing to note here is that all contact was done in a casual fashion, which made the participant feel at home.

The pilot was done through Zoom, since the participant preferred contact with video. This already is an exception, since most illiterates have problems with basic digital skills. The experience of the participant allowed for such a meeting to take place.

The interview held on to the casual tone with which the participant previously spoke over the phone. This gave room for the participant to feel comfortable and speak out freely. This increased the value of the interview, since the participant spoke out freely.

Case

The pilot participant did have experience with talking about his trouble with reading and writing and refers to himself as an illiterate Dutch native. Next to that the participant travels a lot to educate others, such as the minister of social welfare and the European parliament, about the problems that come with illiteracy. Because of this experience this individual the participant is seen as a good benchmark but not fully representative of the target group.

The participant, now in retirement, first faced problems with illiteracy in school. During his practical education he excelled in plant cultivation, while he was not able to keep up with language. This is when the first signs of illiteracy rose to the surface.

After school the participant started his own plant growing company. At the height of his success, he had 15 employees. This company would be the reason he entered debt. When the company had their finances in plant material, their liquidity made it impossible to pay due bills.

A bailiff got involved, but the case was never pursued in court. Since the participant knew the bailiff through a bizarre incident (they had an accident on the road in his youth), the bailiff decided to help the participant to make sense of the situation. Ultimately the debt was settled trough a series of payments.

Although it has never impeded the participant in his working life directly, illiteracy came with several disadvantages in the modernizing world. The introduction of the internet and digital products proved to be difficult to control.

The participant explained how his (grand)kids help him doing online banking. His wife helps him with other communication, like letters and e-mails. These people in his life are the reason the participant is able to go through life with relative ease.

Findings

The information given by the participants has been summarized in two case descriptions. These one-pagers describe the participant and their life, abilities and problems

Tone of voice
Friendly
Casual
Sincere
Driven

Attitude
Easy to talk to
To the point

Channels
Telephone
In person
Zoom

Issues
Withdrawing cash
Online banking
Yearly tax
Writing
Digital skills

Ambitions
To help others
Break the taboo

“I always said: I am on a computer course because if you say that you are doing a course, then there is no problem. But whenever you say: I'm following a lesson to learn to write better, then you get: Why are you stupid, can't you do that? That was the first reaction.”

Who am I?

I am Joost* and I live together with my wife in the countryside. I tend to invent small workarounds to come around my problems with reading and writing.

I sometimes write myself, since I am motivated to learn. Sometimes it's difficult, but I won't give up.

How I am best helped

Of course my wife and (grand)children help whenever it is absolutely nessecary. They help me with online banking and writing difficult letters.

People around me are very important to help me. A personal and amicable bond with those people is important before I trust them with my problem. I always feel a sense of shame around my problems.

What did I do in life?

I was raised in a small village where everyone knows each other. I t is only in my 40's that I discovered I am not alone. There are 2.5 million illiterates in the Netherlands, and I am one of them.

My education was mainly focused on manual labour. Hence I never really got the lingual education I needed.

I never needed those skills in my work. I had a succesfull farm. I had 35 people working under me.

I did run into debt once. This was not because I did not have any money, it was because I had my cash in plant material - unable to be sold for a couple of monts.

Luckily I knew the baillif from my youth. He helped me to make arrangements for payment, which I paid a couple of months later.

What do I still find difficult?

Difficult situations do occur because of my limitations. The new innovations of the world have left me out of the loop. I find it difficult to find my way in the digital environment.

Hence I have only paid by card three times in my life. I breed dogs which I sell for cash, which gives me room to do anything without a card payment.

Do I talk about my problems?

After I diccovered I am not the only one, I started talking. I think others can learn a lot about illiteracy. I go out my way when I feel that I can help others. Illiteracy has a taboo which needs to be broken - which I made my personal mission.

"And very often I do it [writing] nyself, and then I print it out. Then I t my wife look over it and she'll say: "This should be this, that should be hat." And then I type it again, I want o learn to do it [writing] better. But you never really learn."

"I have always said: let them come first, then we can talk and put it on paper."

* ficticious name

Mee Rotterdam Rijnmond (intellectually disabled with experience with debt)

The participant interviewed at Mee Rotterdam Rijnmond is more representative of vulnerable groups. This participant had past experience with private debt and had debt at clients which have long-term contracts with coeo incasso. The participant did end up in problematic debt but was close to it. The case shows problems which is commonly described in politics and literature. The interview was conducted on location at the office or Mee Rotterdam Rijnmond and guided by a mentor.

Case

The participant was born with an intellectual disability. She lives with her father, who also has an intellectual disability. Because of their situation, they have been in contact with social organizations and municipalities throughout their lives. The participant has never met her mother. Father and daughter are highly dependent on each other, adding to each other's shortcomings and assisting problems with their disabilities.

After the participant turned 18, while still in secondary school (practical education), was approached by a stranger. They deceived the participant to take on phone subscriptions in her name and promised to be her friend if she would. After taking this deal, the man left, and the participant had 4 phone subscriptions in her name. This is typical for someone living with an intellectual disability. They are commonly preyed upon by frauds and have a short-term vision.

The participant and her father have little to spend. The participant lives from the Wajong program (social welfare program for intellectually disabled), while her father works low-income jobs. The 4 phone companies quickly came to gather their debt.

While some settled initially, one of the creditors did pursue the case in court. After multiple years of cases, her case was taken to the European court. Since the debtor was able to prove that she received money through the Wajong program, her case was ultimately settled.

What is clear from this story is the fact that small short-term decisions can be life changing events. Intellectually disabled tend to be extremely vulnerable to these kinds of decisions. In the case of low-income, these cases can have a lasting impact on the well-being of debtors.

Tone of voice
Friendly
Innocent
Timid

Attitude
Impulsive
Hesitant

Channels
In person
Letters
Phone

Issues
Banking
Understanding letters
Working long shifts
Writing
Digital skills

Ambitions
To inform others
Contributing to society

"I also know that they want their money, but nine times out of ten they don't know the story. You become very emotional. And if you are emotional, for someone with a disability, it is very difficult to make things clear."

Who am I?

I am Lisa* and I live together with my father. We both live happily in a small apartment in the Randstad.

I like to go out and do things,although my disability makes it difficult get work, I keep myself motivated by helping here and there.

How I am best helped

If someone talks with me it is best to be respectful. I like for other to let me talk first and keep to the subject.

My conversations are the most pleasant when I am approached with a friendly intention. This is why I prefer personal contact above all else, so I can find the intentions in my conversation partner.

What did I do in life?

I was born with an intellectually disability because of an oxygen deficit during birth.

The first signs of my disability became visible in primary school, after which I entered practical education. My peers were not the best friends, and I did not have many friends.

When I turned 18 I was approached by a stranger who asked to put a few phones in my name. I said yes, as it was the promise of a new friendship.

This turned out to be a fraud, and gave me a lot of headaches. I got in contact with a lawyer and after a long legal process was finally able to shed off any debt I made. This one decision made a huge impact on my life.

What do I still find difficult?

My disability makes it difficult to have complex conversations. I like to be able to ask whenever I need help, but that is not always possible. Complex processes, like the private debt collection process, are difficult for me understand.

Financial decision can also be hard. My math skills make it difficult for me to make the right decisions financially, although I do always pay special attention to that.

Do I talk about my problems?

I am a volunteer who twice a week talks about the implications of intellectual disabilities on daily life. I love being able to talk to others about my disability because they make me feel heard and respected.

"But they just do it in a low key way. They don't really push you because they know you have a Wajong. The voman also understands me. Finally omeone who understands me, I am so happy to have that."

"I get one of those letters. I saw article this, article that. I though: I'm going to look for those articles. Well, never mind, I couldn't understand that. "

* ficticious name

E. Autoethnographic research

To fully understand the impact and procedures of the private debt collection process an autoethnographic research method was chosen. The goal of this research is to personally experience the pain points and difficulties associated with private debt collection from a debtor's perspective.

This study was done by creating artificial debt at a fake creditor. The full trajectory was investigated, up to the story investigation. This approach is limited since the debt was not real, which limited the emotional response. However, it gives a good indication of the feelings other debtors might experience.

Start of amicable phase 10-12-2021

I received and email with my case number, which was quite complicated to remember. I had to login on the coeo website to pay my owed money. However, I did not fully understand why I had to pay so much money. When I went to look on the website, the process of logging in required my postal code and case number and two-step verification, which was quite a hassle to gather. After logging in, I did not get any wiser as to why I had to pay so much money. I decided to leave it.

Reminder email 13-12-2021

Today I received a reminder email. The tone of the email was quite nice but again I was confused why I had to pay so much money. It just seems ridiculous that I must pay double what I am owed as a fee.

Postal mail 22-12-2021

I had almost forgotten the last few emails when I suddenly received and intimidating letter on my doormat. The letter said I could arrange to pay in terms. Since I recently moved into more expensive housing, this would be better than paying the whole sum in one go.

Reminder mail 18-1-2022

Today I received an email from coeo asking me to please pay the owed money. I had completely forgotten about my debt and initially thought it was spam. I did not even look at it until my next email.

Reminder mail 24-1-2022

The mail I received today had a harsh tone and was quite threatening. I decided to open my mail of last week, which I had overlooked. It was way more pleasant, and I began to realize that I may have a problem if I did not pay. Although I knew the debt was fake, the tone made me doubt that coeo was able to recognize my file as fake.

This time the fear of court was real for me.

SMS 31-1-2022

Today I received a SMS which asked me to pay my due debt or risk a judicial procedure. The tone of this text was friendly. The text message asked me if I wanted to speak to someone and that I maybe needed to talk to someone. I found this message very relieving from the pushing communication the weeks before.

Reminder email 23-2-2022

This email quickly got buried in my inbox. I have not looked at it, and due to the long pause in communication I had completely forgotten about my debt.

SMS 28-2-2022

This text message urges me to quickly pay, since this is my last chance. Due to me not having seen previous communication and the nature of the last text message this came as quite a surprise. This would be the point where I would either pay or make an arrangement and exit the process.

Reflection

The experience of having such a debt gave me insight in the most influencing human factor of such a trajectory: Stress. My stress level was fluctuating throughout the whole process, making the service feel cluttered and difficult to understand. Fragmented communication with differing tones of voice made it difficult to empathize with coeo.

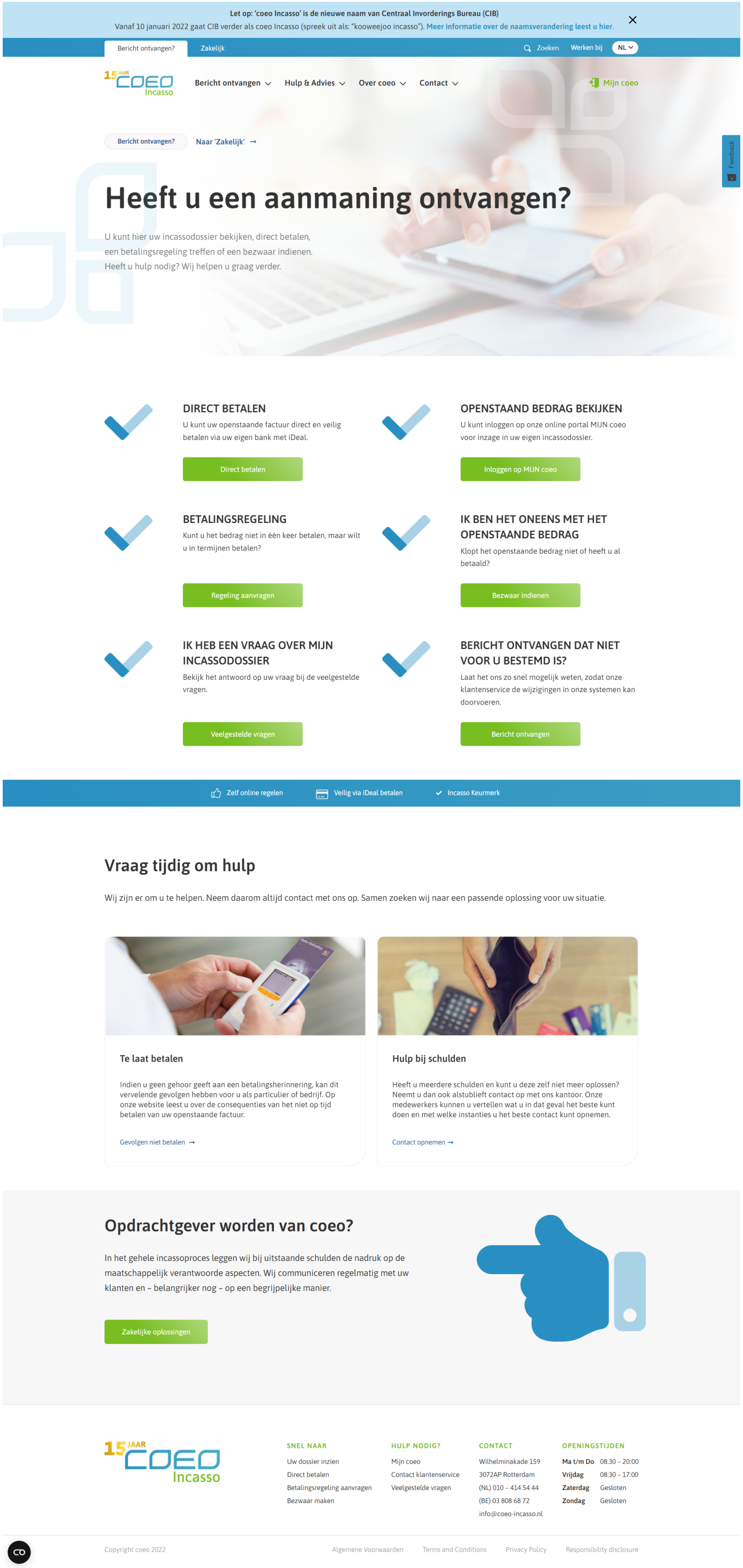
Stress and hard words do not build towards a better relationship. The arbitrariness of communication further hurt that feeling of trust towards the service. Given that most debtors have more difficulties with reading and writing, this would further be exaggerated.

Payment portal

The website (www.cibincasso.nl) is divided into a section for creditors and a section for debtors. The debtor section its goal is to offer a gateway for debtors to pay their owed debt. I want to focus on the payment portal for this analysis, since it serves debtors.

Landing page

The landing page is different for creditors and debtors. Creditors are presented with a login option, as well as frequently asked questions and contact information. The landing page is the first step in the login process.

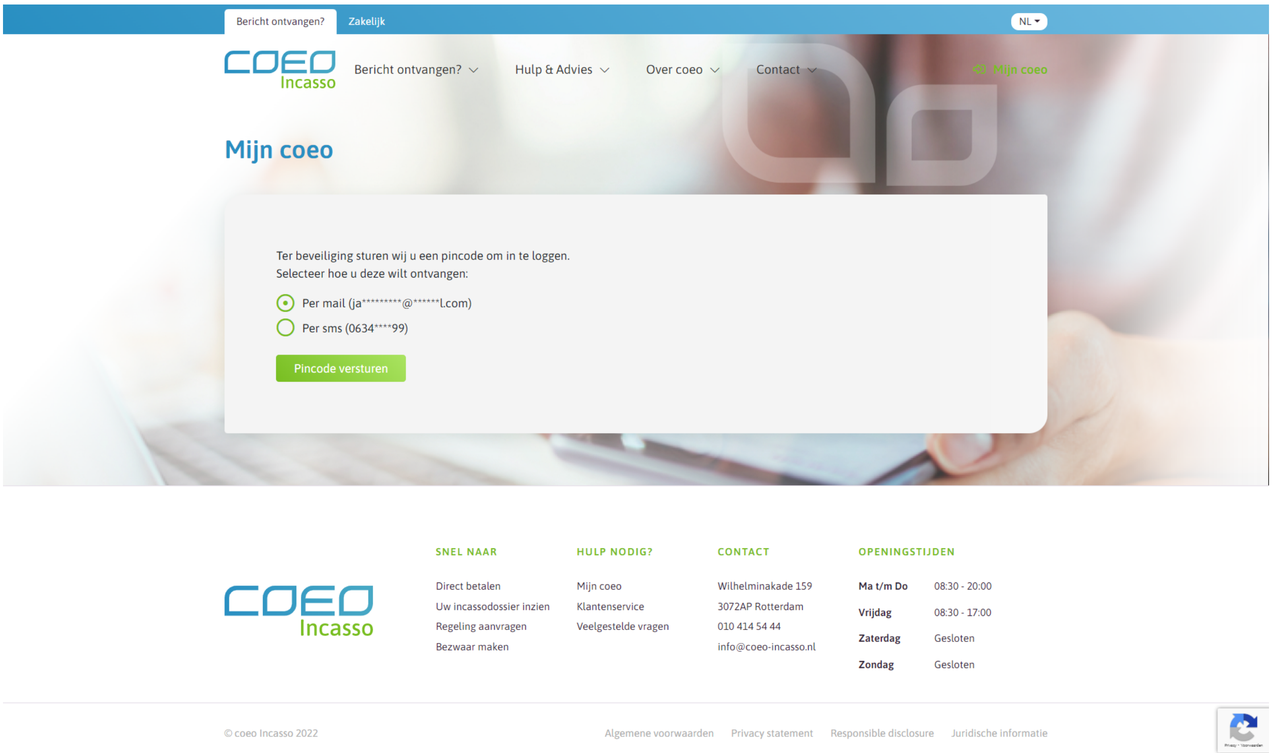


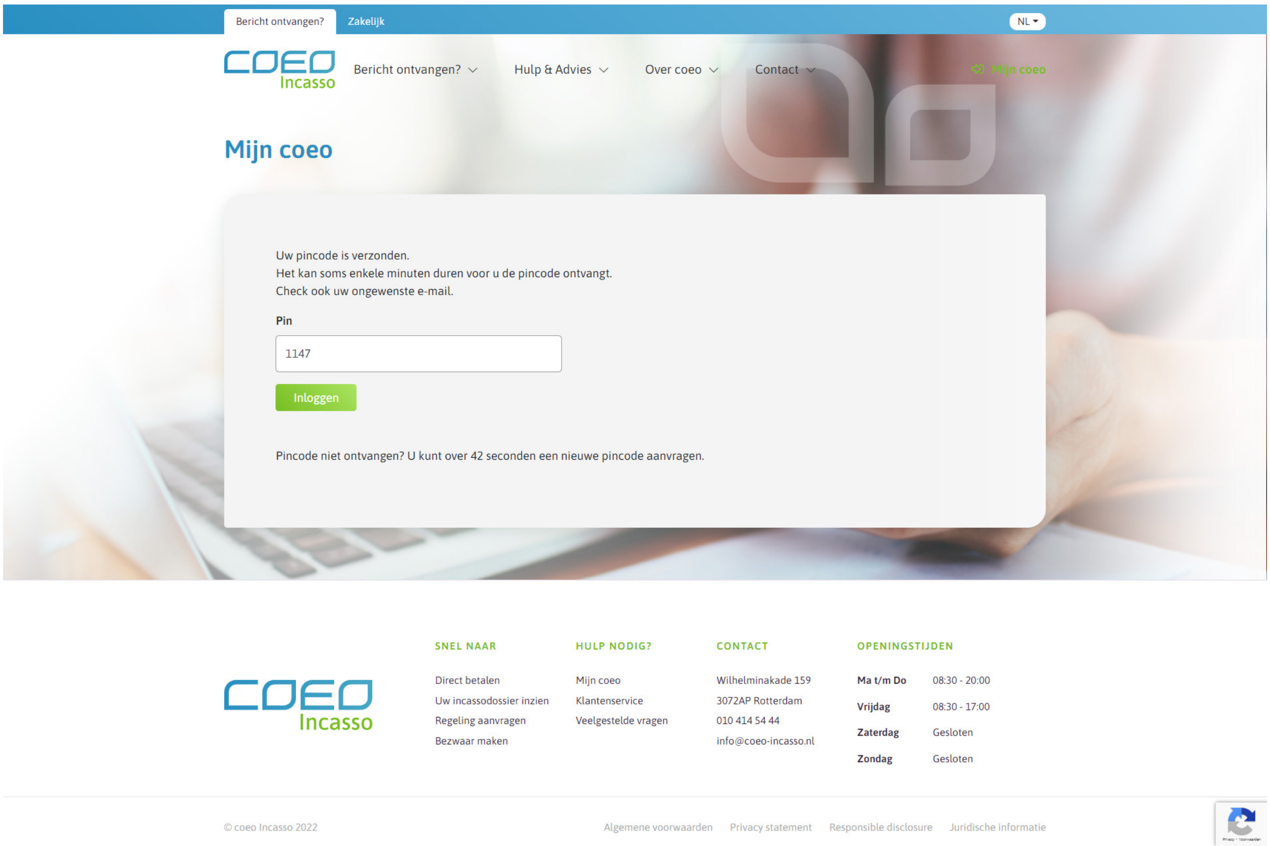
Landing page

Two-step verification

The login process requires the user to enter the file number and zip code. After this the user is asked to verify using an e-mail or SMS. While some users may prefer privacy over simplicity, it is not required for the page to support two-step verification in line with privacy legislation.

There has been a growing need from creditors to protect data, which is the reason for two-step verification. As data leaks are getting more common, the need for better protection of data from the business side has grown.





Two-step verification

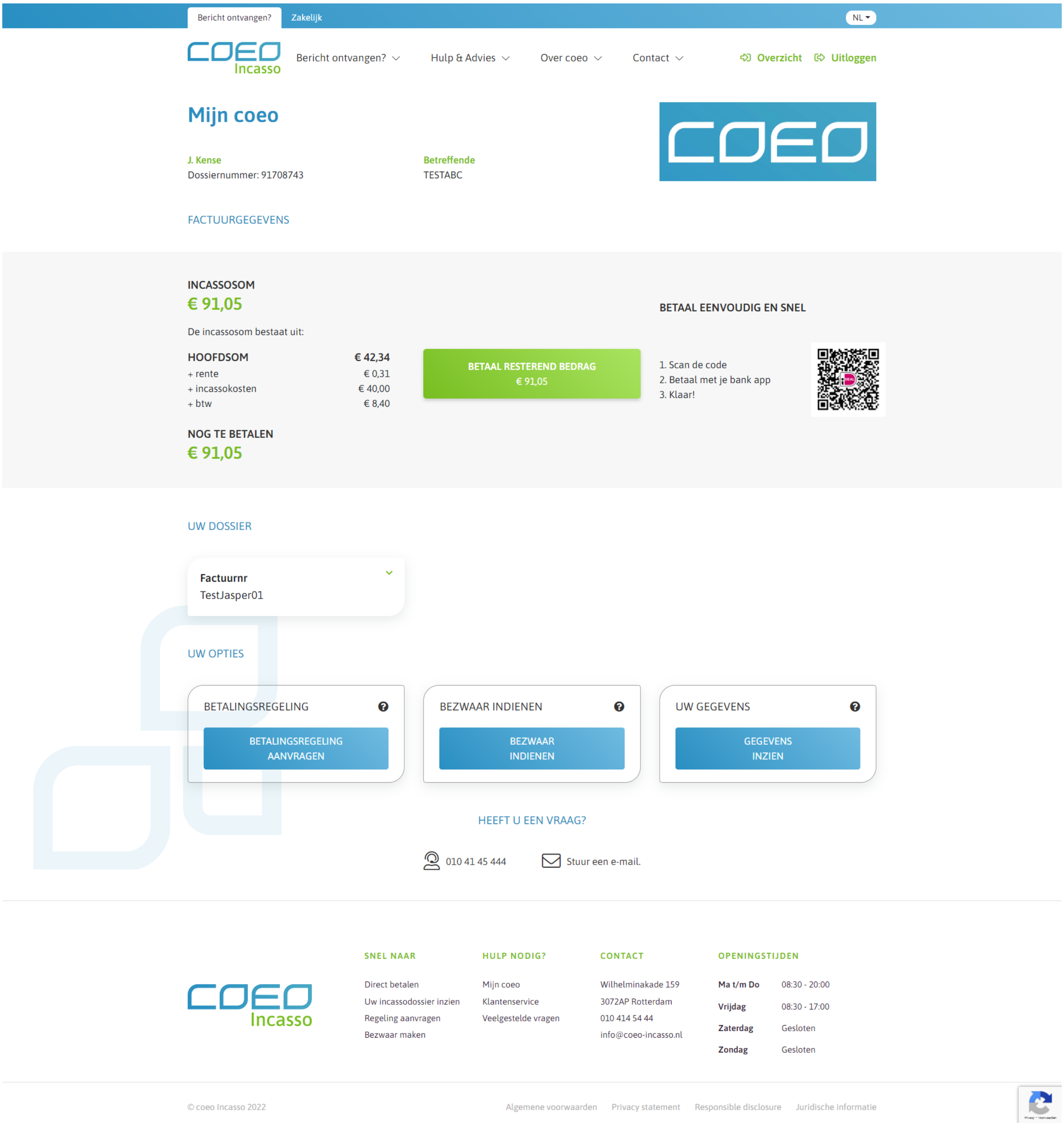
Portal

The payment portal is the portal through which due debt can be paid by a debtor. All communication (SMS, mail, email) directs debtors to the payment portal. This central touchpoint is essential to exit the process as it is the only available payment gateway.

The portal allows for several actions to be performed. The main interaction is to pay the due debt. Other possible actions are arrangements:

- Payment arrangement: In the case of an arrangement, the debt will be paid in several terms.
- Objection: When the debtor does not agree with the debt he/she can object payment. This often happens when someone has already paid the creditor, but this did not come through in time to coeo.
- Change contact details: The personal information in the case can be adjusted, such as postal code or phone number.

The payment portal further holds contact information to reach coeo in case of questions.



Incasso payment portal

Letters

Throughout the whole trajectory several letters were sent. These letters often were difficult to read and understand, especially since I was new in the private debt collection process. Due to the conversations I had with experts on illiteracy and intellectual disabilities, I tested the letters according to their understandability.

The readability is especially difficult for these groups, since most words are above the recommended B1 language level. This makes reading the letters even more difficult. Below a letter is shown with all higher-level language crossed out. It is a good example of how a letter can be readable for most people, but also be difficult to understand for vulnerable groups.

When looking at this letter I can only imagine the stress such a letter will bring. The letter has strong language and concerns finances, but the call-to-action is far from clear. Although it is not possible to view the whole service through this lens, this letter gives a small indication of the impact of illiteracy throughout such a process.

heer/mevrouw Jasper Kense
Mathenesserweg 18 A2
3026 HA ROTTERDAM

Verzenddatum: 24-01-2022
Vervaldatum: 02-02-2022

<< Betaal direct:
Scan de QR-code
coeo-incasso.nl

Uw dossiernummer: 91708743

Uw dossier bekijken, direct betalen of een betalingsregeling treffen?
Ga naar www.coeo-incasso.nl
Vragen? Bel 010-20 20 835

Geachte heer/mevrouw J. Kense,

Ondanks eerdere betaalverzoeken die wij u namens onze cliënt TESTABC hebben verstuurd, bent u de (volledige) betaling van uw schuld niet nagekomen. Wij verzoeken u dringend via dit bericht de rekening van € 91,00 alsnog te betalen **vóór 02-02-2022**.

Indien u het volledige bedrag niet tijdig betaalt, wijzen wij u erop dat uw dossier kan worden overgedragen aan onze juridische afdeling ter voorbereiding van het starten van een gerechtelijke procedure voor de bevoegde (kanton)rechter. In dat geval schakelen wij een deurwaarder in om een dagvaarding aan u uit te brengen. Dit kan voor u onnodig hoge kosten met zich meebrengen. U kunt dit voorkomen door het betalen van het totaal verschuldigde bedrag.

Factuurbedrag	**Rente**	**Incassokosten**	**Totaal**
€ 42,34	€ 0,26	€ 40,00	€ 91,00
		Reeds voldaan	€ 0,00
		Te voldoen	€ 91,00

De specificatie van het totaal openstaande bedrag vindt u op de achterkant van deze brief.

U kunt het bedrag vóór 02-02-2022 overmaken op rekeningnummer NL84 RABO 0144 6600 75 t.n.v. St. Derdengelden coeo Incasso onder vermelding van uw dossiernummer **91708743**.

Wij zien uw tijdige betaling graag tegemoet.

Met vriendelijke groet,
coeo Incasso B.V.

Letter as sent by coeo incasso

heer/mevrouw Jasper Kense

[redacted]: 24-01-2022
[redacted]: 02-02-2022

<< Betaal direct:
Scan de QR-code

coeo-incasso.nl

Uw [redacted]: 91708743

Uw [redacted] bekijken, direct betalen of een [redacted] [redacted]?

Ga naar www.coeo-incasso.nl

Vragen? Bel 010-20 20 835

Geachte heer/mevrouw J. Kense,

Ondanks eerdere [redacted] die wij u namens onze [redacted] TESTABC hebben verstuurd, bent u de ([redacted]) betaling van uw schuld niet [redacted]. Wij [redacted] u dringend via dit bericht de [redacted] van € 91,00 [redacted] betalen **vóór 02-02-2022**.

[redacted] u het [redacted] bedrag niet tijdig betaalt, [redacted] wij u [redacted] dat uw [redacted] kan worden [redacted] aan onze [redacted] afdeling [redacted] voorbereiding van het starten van een [redacted] [redacted] voor de [redacted] [redacted]. In dat geval [redacted] wij een deurwaarder in om een [redacted] aan u [redacted] [redacted] [redacted]. Dit kan voor u onnodig hoge kosten met zich [redacted]. U kunt dit [redacted] door het betalen van het totaal [redacted] bedrag.

Factuurbedrag	Rente	Incassokosten	Totaal
€ 42,34	€ 0,26	€ 40,00	€ 91,00
		[redacted] [redacted]	€ 0,00
		[redacted] [redacted]	€ 91,00

De [redacted] van het totaal openstaande bedrag vindt u op de achterkant van deze brief.

U kunt het bedrag vóór 02-02-2022 overmaken op rekeningnummer NL84 RABO 0144 6600 75 t.n.v. St. [redacted] coeo [redacted] onder [redacted] van uw [redacted] **91708743**.

Wij zien uw [redacted] betaling graag [redacted].

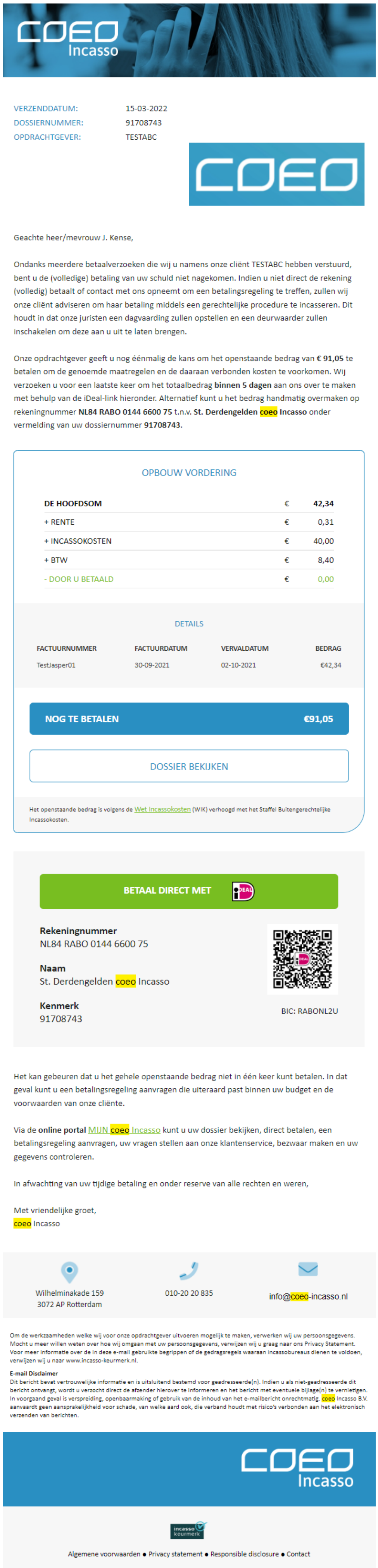
Met vriendelijke groet,
coeo Incasso B.V.

Letter with all B1-language scratched out

E-mail

While e-mails are similar to letters, they hold the opportunity for further interactivity to be integrated into the UX-flow. This means that the visual design should be considered to highlight interactive elements in the e-mail. While some visual elements are similar to the website, the visual language differs slightly to those presented on the website.

The language here is quite strong. It might be problematic for debtors, especially vulnerable groups, to read these texts. The tone may impose stress, leaving room for improvement on the use of language and tone-of-voice.



COEO Incasso

VERZENDDATUM: 15-03-2022
DOSSIERNUMMER: 91708743
OPDRACHTGEVER: TESTABC

Geachte heer/mevrouw J. Kense,

Ondanks meerdere betaalverzoeken die wij u namens onze cliënt TESTABC hebben verstuurd, bent u de (volledige) betaling van uw schuld niet nagekomen. Indien u niet direct de rekening (volledig) betaalt of contact met ons opneemt om een betalingsregeling te treffen, zullen wij onze cliënt adviseren om haar betaling middels een gerechtelijke procedure te incasseren. Dit houdt in dat onze juristen een dagvaarding zullen opstellen en een deurwaarder zullen inschakelen om deze aan u uit te laten brengen.

Onze opdrachtgever geeft u nog éénmalig de kans om het openstaande bedrag van **€ 91,05** te betalen om de genoemde maatregelen en de daaraan verbonden kosten te voorkomen. Wij verzoeken u voor een laatste keer om het totaalbedrag **binnen 5 dagen** aan ons over te maken met behulp van de iDeal-link hieronder. Alternatief kunt u het bedrag handmatig overmaken op rekeningnummer **NL84 RABO 0144 6600 75** t.n.v. **St. Derdengelden coeo Incasso** onder vermelding van uw dossiernummer **91708743**.

OPBOUW VORDERING

DE HOOFDSOM	€	**42,34**
+ RENTE	€	0,31
+ INCASSOKOSTEN	€	40,00
+ BTW	€	8,40
- DOOR U BETAALD	€	0,00

DETAILS

FACTUURNUMMER	FACTUURDATUM	VERVALDATUM	BEDRAG
TestJasper01	30-09-2021	02-10-2021	€42,34

NOG TE BETALEN **€91,05**

DOSSIER BEKIJKEN

Het openstaande bedrag is volgens de Wet Incassokosten (WIK) verhoogd met het Staffel Buitengerechtelijke Incassokosten.

BETAAL DIRECT MET iDEAL

Rekeningnummer
NL84 RABO 0144 6600 75

Naam
St. Derdengelden coeo Incasso

Kenmerk
91708743

BIC: RABONL2U

Het kan gebeuren dat u het gehele openstaande bedrag niet in één keer kunt betalen. In dat geval kunt u een betalingsregeling aanvragen die uiteraard past binnen uw budget en de voorwaarden van onze cliënte.

Via de **online portal** MIJN coeo Incasso kunt u uw dossier bekijken, direct betalen, een betalingsregeling aanvragen, uw vragen stellen aan onze klantenservice, bezwaar maken en uw gegevens controleren.

In afwachting van uw tijdige betaling en onder reserve van alle rechten en weren,

Met vriendelijke groet,
coeo Incasso

Wilhelminakade 159
3072 AP Rotterdam
010-20 20 835
info@coeo-incasso.nl

Om de werkzaamheden welke wij voor onze opdrachtgever uitvoeren mogelijk te maken, verwerken wij uw persoonsgegevens. Mocht u meer willen weten over hoe wij omgaan met uw persoonsgegevens, verwijzen wij u graag naar ons Privacy Statement. Voor meer informatie over de in deze e-mail gebruikte begrippen of de gedragsregels waaraan incassobureaus dienen te voldoen, verwijzen wij u naar www.incasso-keurmerk.nl.

E-mail Disclaimer
Dit bericht bevat vertrouwelijke informatie en is uitsluitend bestemd voor geadresseerde(n). Indien u als niet-geadresseerde dit bericht ontvangt, wordt u verzocht direct de afzender hierover te informeren en het bericht met eventuele bijlage(n) te vernietigen. In voorgaand geval is verspreiding, openbaarmaking of gebruik van de inhoud van het e-mailbericht onrechtmatig. coeo Incasso B.V. aanvaardt geen aansprakelijkheid voor schade, van welke aard ook, die verband houdt met risico's verbonden aan het elektronisch verzenden van berichten.

COEO Incasso

incasso keurmerk

Algemene voorwaarden • Privacy statement • Responsible disclosure • Contact

E-mail

SMS

The tone of the text message is quite strong: The user may feel threatened. Although the wording in the text message is clear, the tone of voice leaves room for improvement.

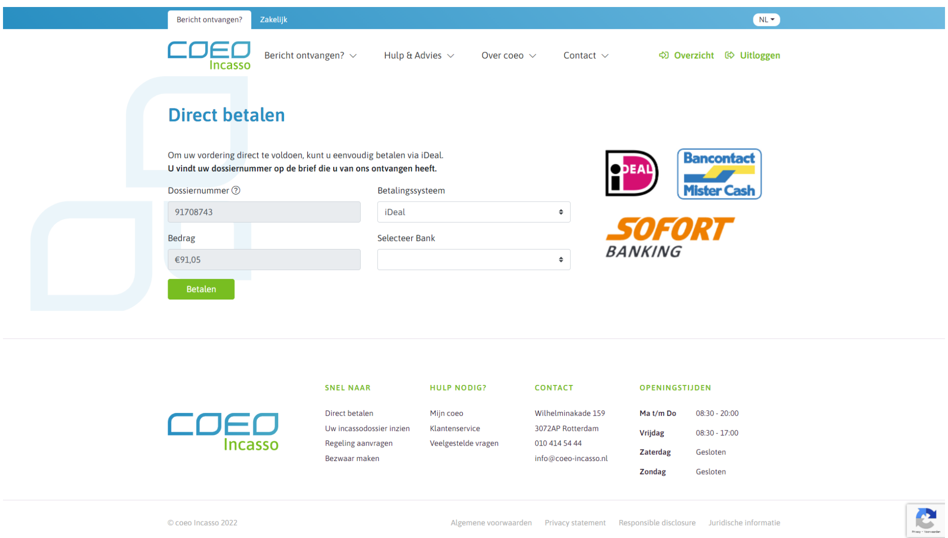
After that the user is given two options, either pay or call coeo. Not one call-to-action is given, and the user is again given several options. To streamline the UX flow one call-to-action should be given.

IDeal and other payment methods

The debtor is presented with a payment selection screen from either a QR code (letter), a button (website, e-mail) or link (SMS). This screen allows the debtor to select a method of payment, after which it will be directed to said payment method.

The payment selection screen gives a slight overview of the to be paid payment and available payment methods. The screen become somewhat cluttered due to this added information. It might be difficult for some debtors to fully grasp the different payment methods, especially those who have never done IDeal payments.

Text message



Checkout

Phone conversations

Phone conversations can happen anywhere within the customer journey but will require an active stance from the debtor.

Each phone call is handled by a case manager. The case manager will try to guide the debtor and hear out their problem in a calm manner and advise them what to do next.

Since it is difficult to completely place myself in the shoes of the identified vulnerable groups in debtors, I decided to listen to recorded phone conversations. The goal of this chapter is to find common problems which these vulnerable groups face when making a phone call with coeo.

Multi-linguist/Non-native Dutch speaker #1

The woman on the phone had trouble trying to find her case number. The woman most likely called the wrong number after the creditor had directed her to coeo. Ultimately the woman was redirected to the creditor for further information.

The call had a lot of communication issues. Although the case manager remained calm, the debtor was not able to fully comprehend his instructions. The tone of voice of the creditor was somewhat irritated because of the inability to call the number. The miscommunication was further exaggerated by the fact that the debtor was not fluent in Dutch. Thus, the debtor left with more confusion than she came with.

What went well: The case manager remained calm and gave advice on what to do next.

What went poorly: The woman was confused and was not able to resolve her issue with coeo.

Multi-linguist/Non-native Dutch speaker #2

The debtor called to ask for a payment arrangement. The woman explained a financial setback and asked for a possibility to pay in terms. The bill was about €200,-, which was too much to be payed at once. The case manager asked the woman which amount she would like to pay per month, which was a difficult question for her to answer. The case manager suggested that she should take a moment to think about what she would be able to pay, after which they made an arrangement for €20,- per month.

The debtor called with a sense of doubt and humility towards coeo. The case manager was able to guide the woman through the steps required. The language barrier was not a big problem, although some small confusions came up. The woman seemingly left with a content solution for her problem.

What went well: The case manager gave the woman the option to decide her own monthly term.

What went poorly: The woman wanted to explain why she had gotten in trouble, but the case manager did not ask further about her problems.

Multi-linguist/Non-native Dutch speaker #3

The woman on the phone was calling for her mom, who had unknowingly entered the amicable phase. Since the woman did not know why she would have to pay the fee, she made an objection. The woman was clearly frustrated but was quickly calmed down after the case manager and she made an objection.

The communication was very difficult because of the problems in communication. The case manager had to ask the debtor to repeat and summarized everything the debtor said because of the communication gap. Another problem which occurred was the limited information available to the case manager. The debtor claimed that the product was not rented and that it should have been stopped automatically. The case manager was not able to confirm that, since she did not have access to that data.

What went well: The human voice was able to calm the debtor and give structure to the problem at hand.

What went poorly: The communication gap and limited data available made the call difficult to handle.

Digital illiterate/Presumably illiterate

The debtor on the phone called to inquire about an arrangement made online. There is a possibility to pay a set amount before the terms are calculated, which was unclear to the debtor. Overall the debtor mostly faced problems in the call because of the difficulty of understanding the private debt collection process and the workings of an arrangement. The case manager handled the situation by explaining how the arrangement works and my manually setting the arrangement.

What went well: The human contact made sure that the debtor fully understood what was asked from her.

What went poorly: The private debt collection process, and specifically arrangements, were too difficult to understand, most likely due to digital illiteracy or basic knowledge about the process.

Multi-linguist/Non-native Dutch speaker (in English) #4

The debtor payed a portion of a large amount of money but did not pay the full amount in time. The debtor has had some trouble with getting insurance money with which he had to pay the bills. According to the debtor, the problem was not his, since the insurance company did not deliver in time. This made it so that he found the fee unlawful. The case manager had to explain how the process was lawful and how the debtor still had to pay the fee. The debtor was clearly not happy with that news.

Because of the different nationality, the debtor was not familiar with the workings of the private debt collection process. The debtor did not agree with the workings of it, but after being explained how it works, hung up the phone in disappointment.

What went well: The case manager listened and acknowledged the debtor’s problems.

What went poorly: The debtor was not familiar with the private debt collection process and felt powerless.

Conclusion

The phone call is an essential part of the customer journey. It is able to solve most problems which debtors come across during the private debt collection process. The most important purpose of the phone call is to calm down debtors and to guide irregular debtors. It gives an option to debtors to explain their concerns and problems. What is remarkable is that the case manager has a big influence on the customer satisfaction.

From the questions asked by vulnerable groups in phone calls we can find several common problems which are inherent to the phone call:

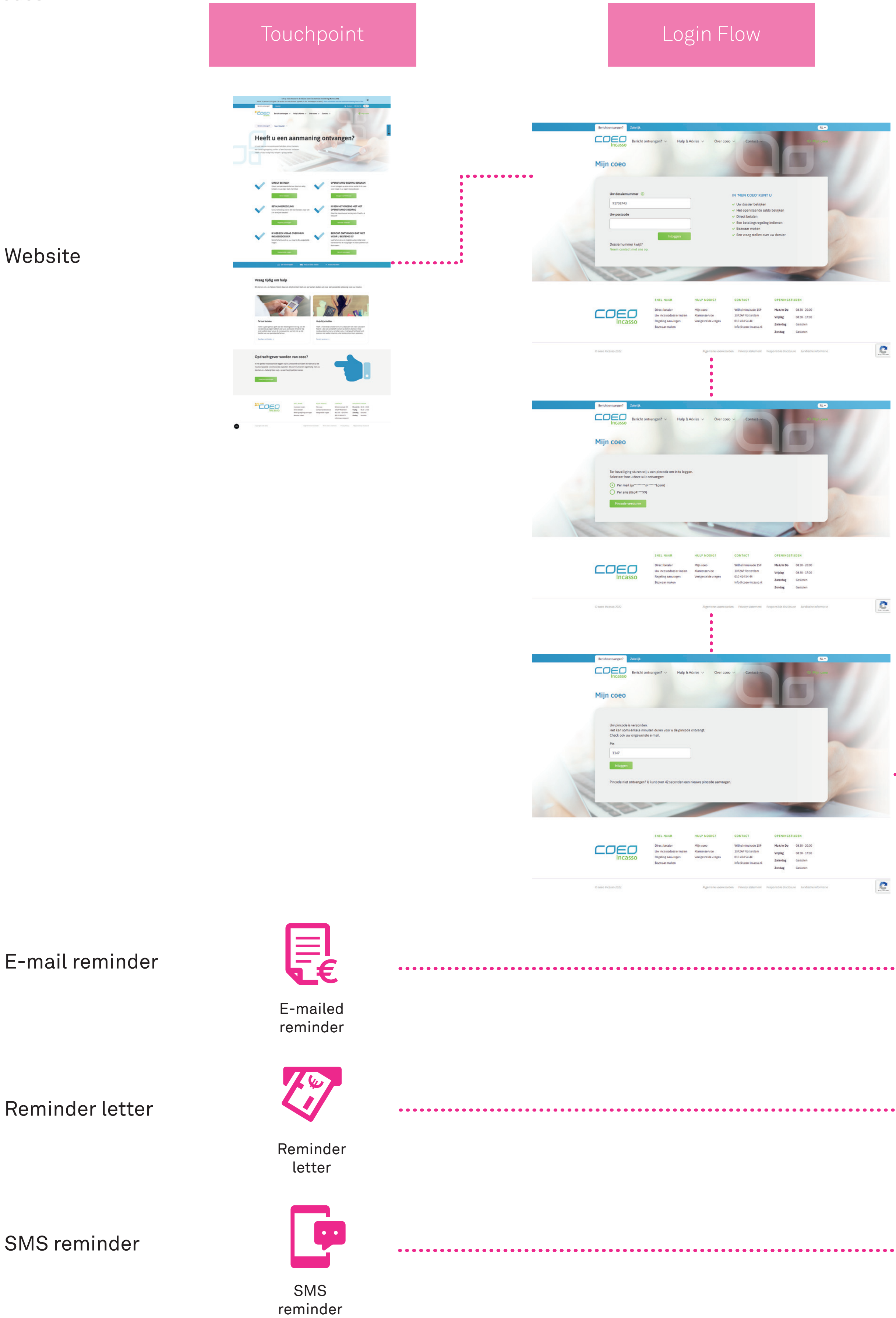
Data scarcity: Coeo often has a limited view on the context of the case. Little data is made available which makes it difficult to assess case-specifics. It is not uncommon for debtors to ask why and for what they have to pay. Coeo is currently unable to help debtors with these questions, creating a back and forth process for debtors to solve.

Communication gap: Communication can be very problematic. Multi-linguists tend to be less proficient in the Dutch language and can not fully express their questions. Because of this most phone calls will take a long time and the debtor might not feel aided with their problems.

Limited familiarity with the private debt collection process: Debtors tend to have little knowledge about the basic working of the private debt collection process and their rights (such as arrangement and objections). This is especially true for multi-linguists who have their roots abroad.

F. Payment Flow

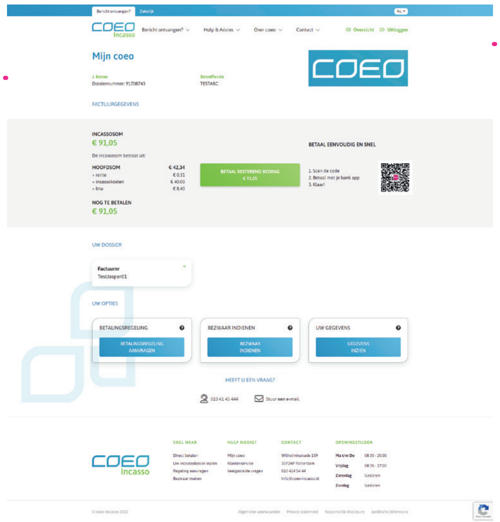
The navigation, as designed by coeo, can be seen in figure 20. The current navigation allows for skipping of certain steps. For example, it is possible for to move directly to the checkout from SMS, emails and letters through links and QR-codes.

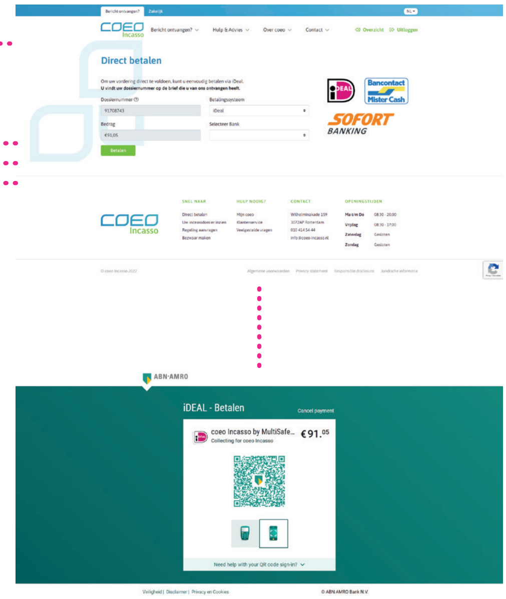


Payment flow

Payment portal

Checkout

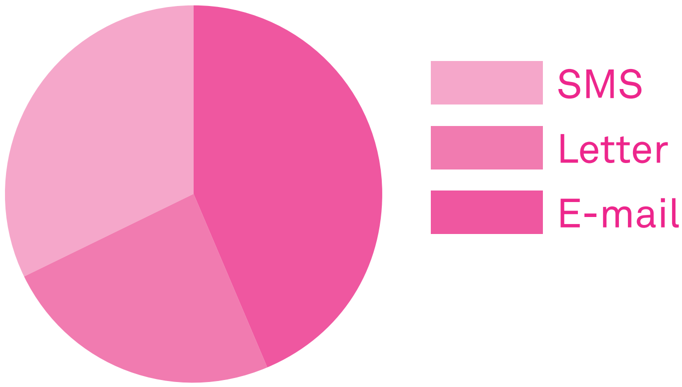




Performance of channels

The goal of the established payment flow is to ultimately settle debt and associated costs with debtors. The performance of each payment channel can give an indication in which interventions will be the most effective. The performance of each touchpoint is measured through the percentage of payment made through that channel. Data on the performance can be found in the figure below.

Since it is not possible to pay over the phone, there is no data available on the performance of that touchpoint. The phone call can be considered as a nudging tool, which increases the overall performance of the payment flow.



	E-mailed reminder	Reminder letter	SMS reminder	Total
Other	1.03%	0.23%	0.69%	1.95%
Reminder 1	28.49%	13.66%	17.80%	59.95%
Reminder 2	8.38%	6.38%	7.11%	23.95%
Reminder 3	2.73%	2.73%	5.01%	11.15%
Reminder 4	1.52%	1.52%	1.36%	3.79%
	43.71%	24.32%	31.97%	

Performance of channels

G. Brand personality matrix

Brand pe

Brand iden

Physique
- Physical and digital focus
- B1-language
- High contrast

Relationship
- Acknowledged
- Transparent
- Accessible
- Undestandable

Reflection
- Novel
- Clean
- Easy to reach

rsonality

tity matrix

Personality
- Direct
- Helpful
- Understanding

Culture
- Focus on empathy
- Quality above anything else
- Focus on innovation

Self image
- Pioneer
- Dynamic
- Quality oriented

H. Brand vision

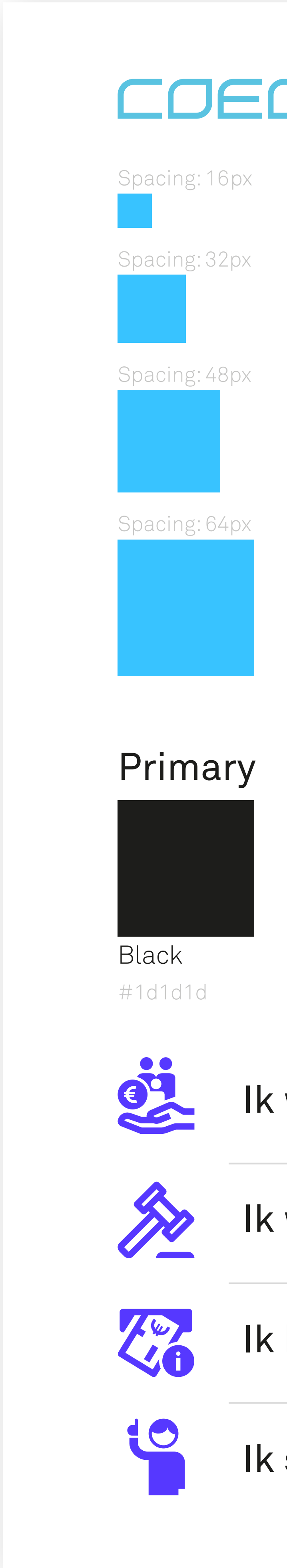
Coeo incasso should communicate the intended design philosophy, interaction vision and design goal clearly without losing focus on their original mission and vision.

The brand vision was ideated by analyzing the orginal branding. The branding was then slightly adjusted and summarized in a brand personality matrix (see Appendix F).

The brand identity (see figure on the right) was then drafted to function as a design system for (re)designs for the service concepts. These visual elements have the aim of communicating the brand personality and give a consistent customer experience.

The most important takeaways of the brand personality are a clean, novel and easy to reach reflection, clearly visible in the font and color choice.

The pioneering, dynamic and quality oriented self-image is also visible here: By using brand icons such as those shared by opengemeenten.nl they keep up with design trends for vulnerable groups.



Visual design system

Font: Akkurat (bold) 64px
Display

Font: Akkurat (regular) 36px
Heading

Font: Akkurat (regular) 24px
Label

Font: Akkurat (light) 18px
Paragraph

Lorem ipsum dolor sit amet, consectetuer adipiscing elit. Aenean commodo ligula eget dolor.

Bezwaar

Documenten

Locatie

Wijkteam

Source: https://www.opengemeenten.nl/producten/iconenset

Secondary

White	Blue	Purple	Green
#ffffff	#38c3ff	#5638ff	#38ff74

wil in termijnen betalen

wil bezwaar maken

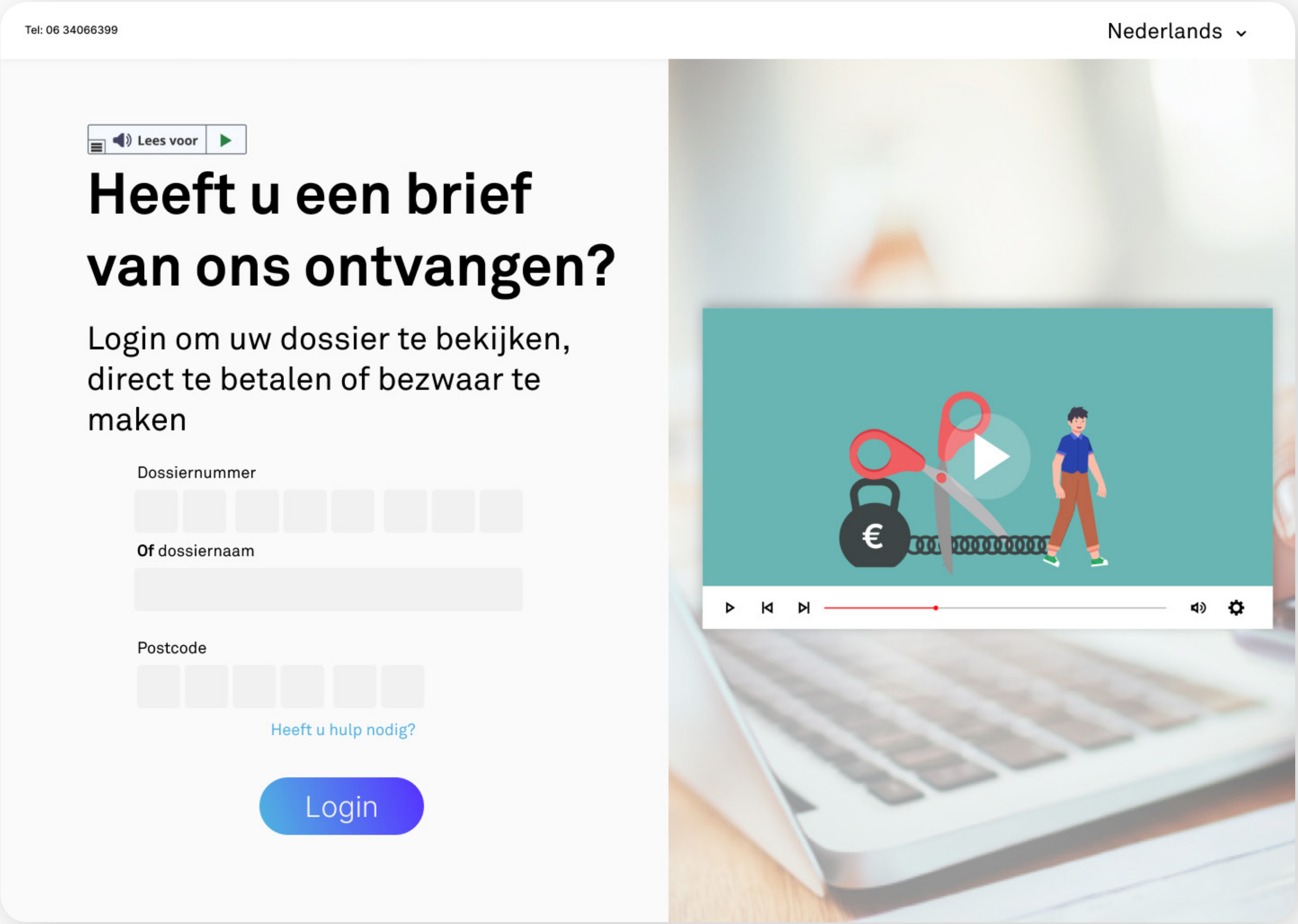
heb hulp nodig met betalen

snap niet waarom ik moet betalen

I. Web application

The final design for the web application can be found on figma. To better understand the interaction between different screens it is recommended to see the design on Figma.

SCAN ME



https://www.figma.com/proto/ddNB0z9CypYVvOQwHkNxTm/Desktop?node-id=1%3A2&starting-point-node-id=1%3A2&scaling=scale-down

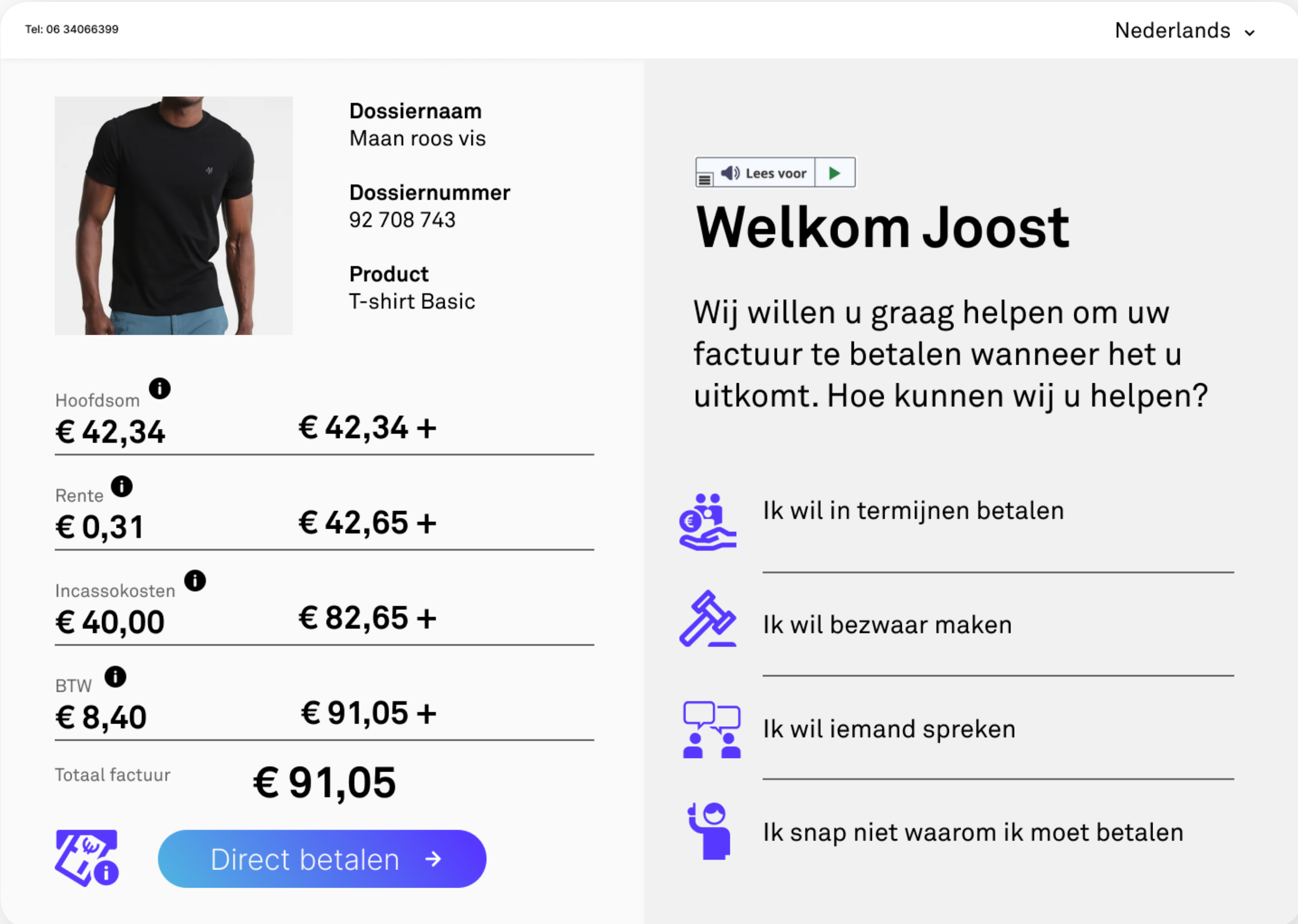
More help

Debtors who feel that they might need assistance right of the bat can ask for help before onboarding. A customer service employee might then assist the debtor with onboarding.

Explainer video

The website will show a video explaining the debt trajectory in understandable language. The video will present the same information as the information flyer. A storyboard with script can be found in Appendix H.

Main menu



W3C Accessibility Guidelines (WCAG) 3.0

Both designs adhere to the principles drafted in the W3C Accessibility Guidelines. Following these guidelines will address many of the needs of users with blindness, low vision and other vision impairments; deafness and hearing loss; limited movement and dexterity; speech disabilities; sensory disorders; cognitive and learning disabilities; and combinations of these.

Read aloud buttons

Specifically to improve the usability for illiterates and intellectually disabled user groups read aloud buttons are installed so that the user does not have to read a text themselves.

Objection

Objection

Debtors who feel that they might need assistance right of the bat can ask for help before onboarding. A customer service employee might then assist the debtor with onboarding.

Lees voor

Uw bezwaar wordt door ons bekeken

U hoeft verder niets te doen. Wij nemen zo snel mogelijk contact op.

More help

Flyer request

Debtors who feel that they need assistance can request more information, after which coeo sends the information flyer to assist anyone textually.

Videocall

People who find it difficult to get through the flyer can also request a video call with a customer care employee. These will then help the debtor pay through 24 sessions software.

Lees voor

Wij sturen u zo snel mogelijk een brief met meer informatie

U ontvangt een brief thuis met informatie over het incassotraject in uw taal. We zullen u later terugbellen om u verder te begeleiden.

Wilt u liever direct contact?
Bel ons dan +316 34066499

J. Mobile application

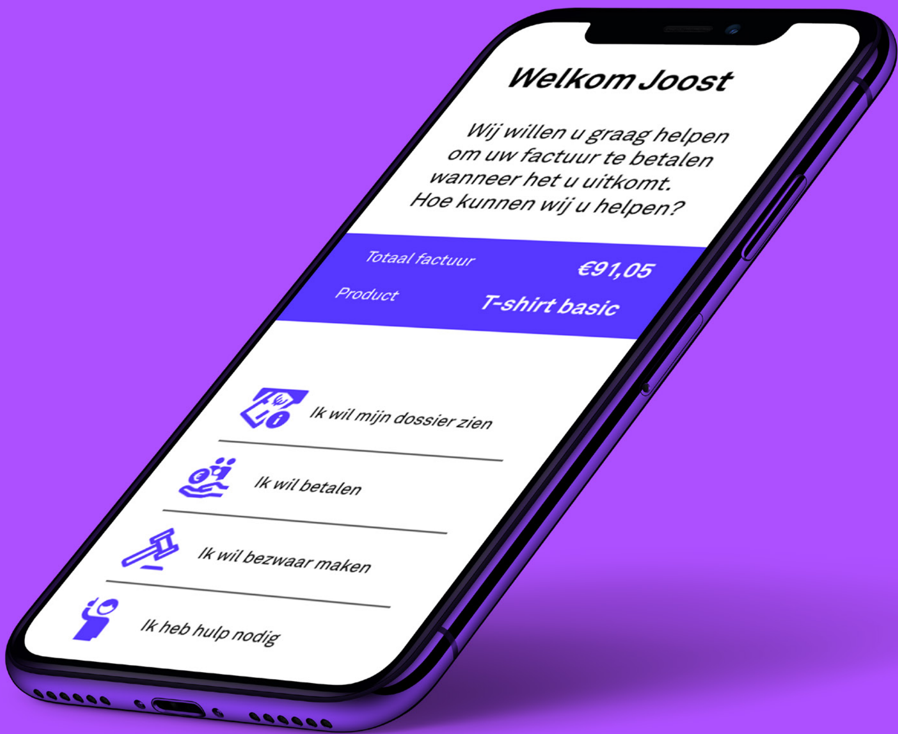
The mobile application is a an adaptation of the desktop version. During user testing with vulnerable groups the participants expressed their need for a mobile application. While most have a laptop, they rarely seem to be using it.

The application (in browser) is a translation from the desktop version and is designed with the same visual and functional principles. We can find the same W3C Accessibility Guidelines applied, just as read aloud buttons and visual coherence with other communication.

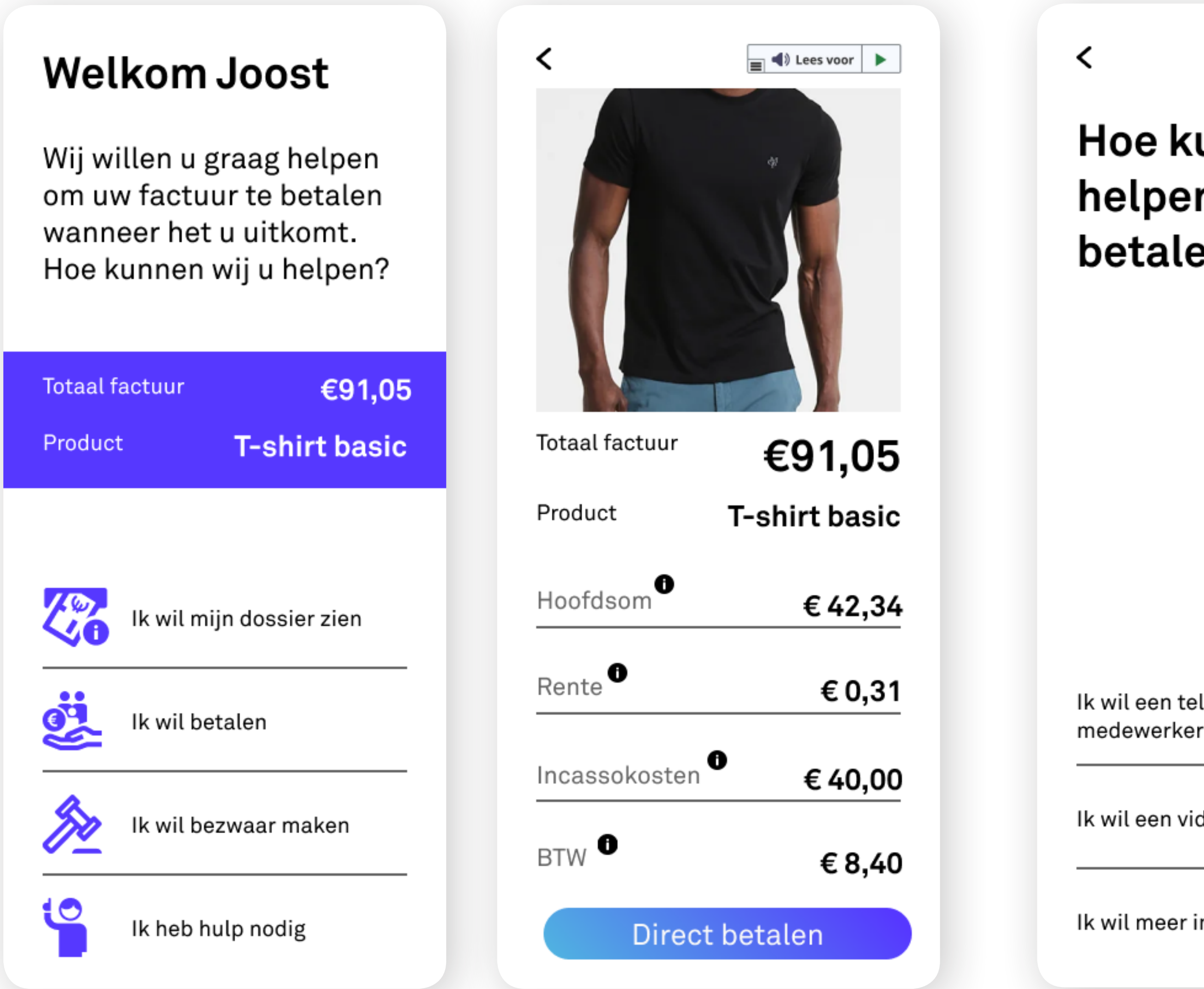
The final design for the mobile application can be found on figma. To better understand the interaction between different screens it is recommended to see the design on Figma.

SCAN ME

https://www.figma.com/proto/CJP8ewh0ZCoICuXjmJ5F3z/Mobile?node-id=7%3A6&starting-point-node-id=2%3A6&scaling=scale-down


Welkom Joost
Wij willen u graag helpen
om uw factuur te betalen
wanneer het u uitkomt.
Hoe kunnen wij u helpen?
Totaal factuur
€91,05
Product
T-shirt basic
Ik wil mijn dossier zien
Ik wil betalen
Ik wil bezwaar maken
Ik heb hulp nodig

Main Menu



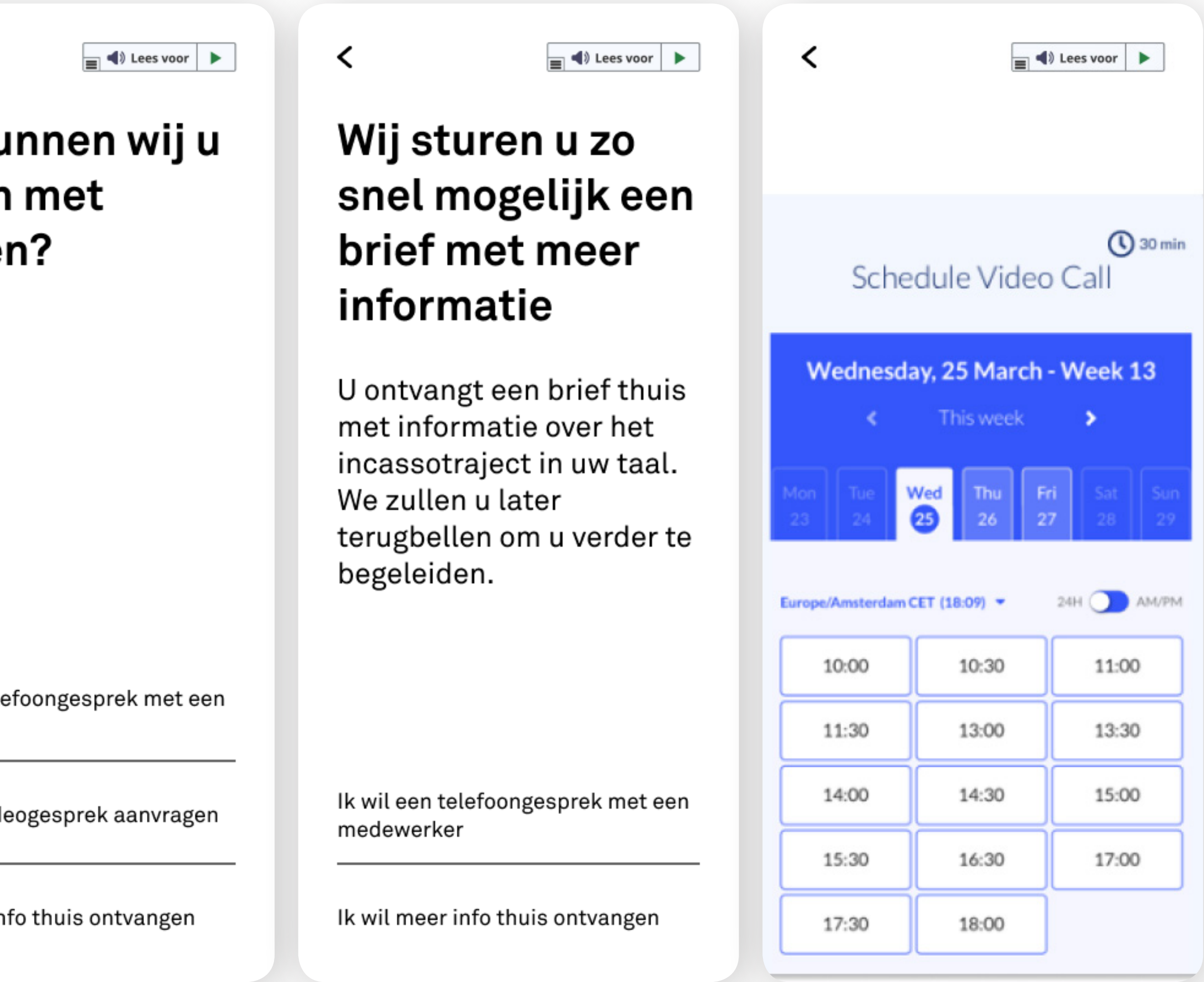
Debt buildup

The main menu gives the user an overview of their debt buildup. This buildup gives an idea on why and what the debtor has to pay. The full file can be found, where all the seperate transactions are listed. An information icon explains the associated laws.

Product picture

A product picture is easiliy recognizable for anyone who is visually set. The picture is easily recognizable and gives the debtor an idea on why he/she has to pay.

More help



Videocall

It will be possible to schedule a video call through 24sessions. This API allows for in-person live video calls to be scheduled in-app. By having a familiar face and an interpersonal conversation we lower any social barrier, leaving the debtor feel more acknowledged. Customer service will have these conversations according to the interpersonal communication guidelines.

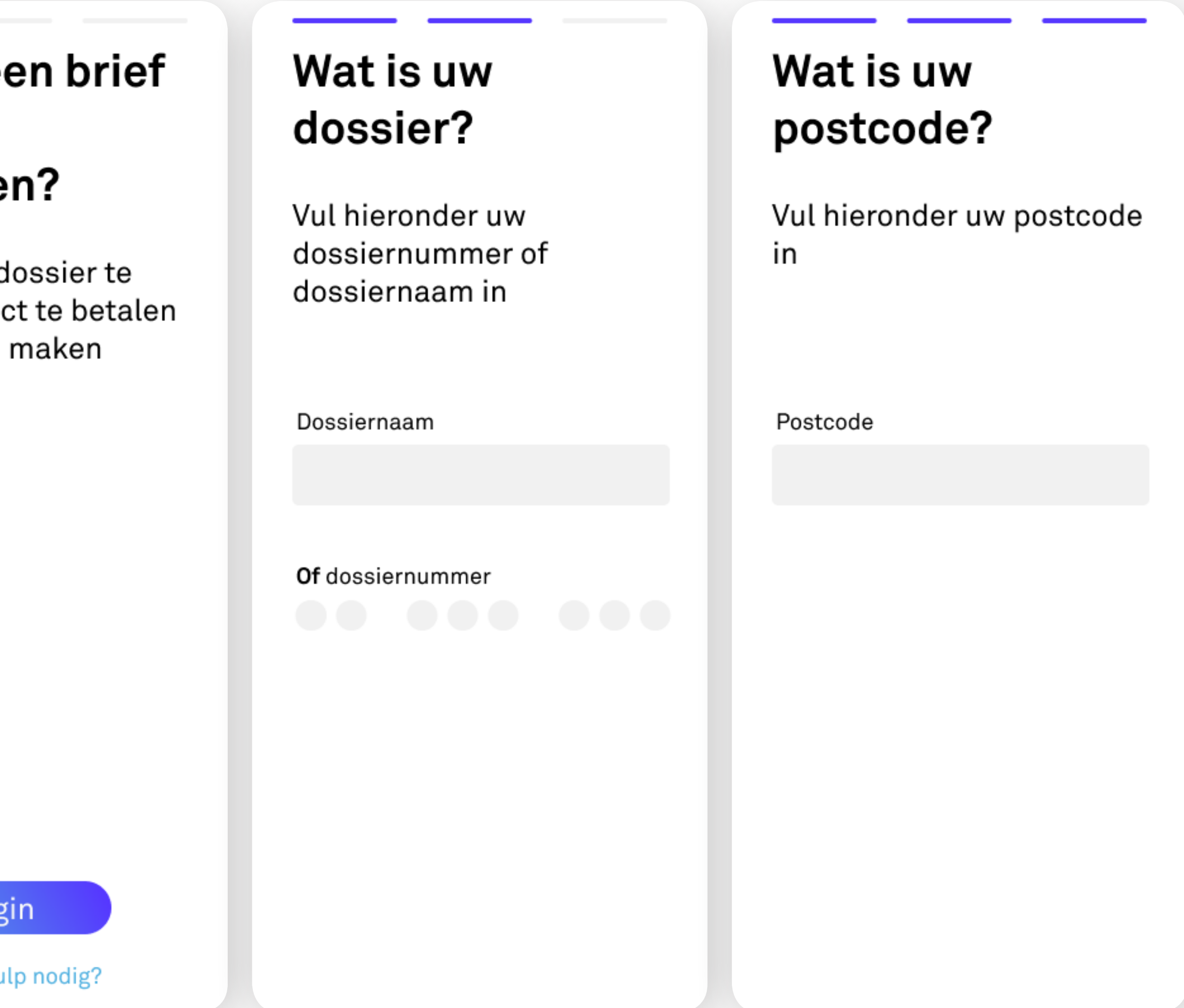
Receive more info at home

It is possible to ask for more information at home. The debtor will then receive the flyer at home, after which he/she can expect a phone call for more guidance. The flyer will be presented in the earlier chosen preferred language.

Onboarding

Progress indicator
It is simple for anyone using the application to see their onboarding progress. The progress indicator and smooth animations help create an intuitive and guiding user experience.

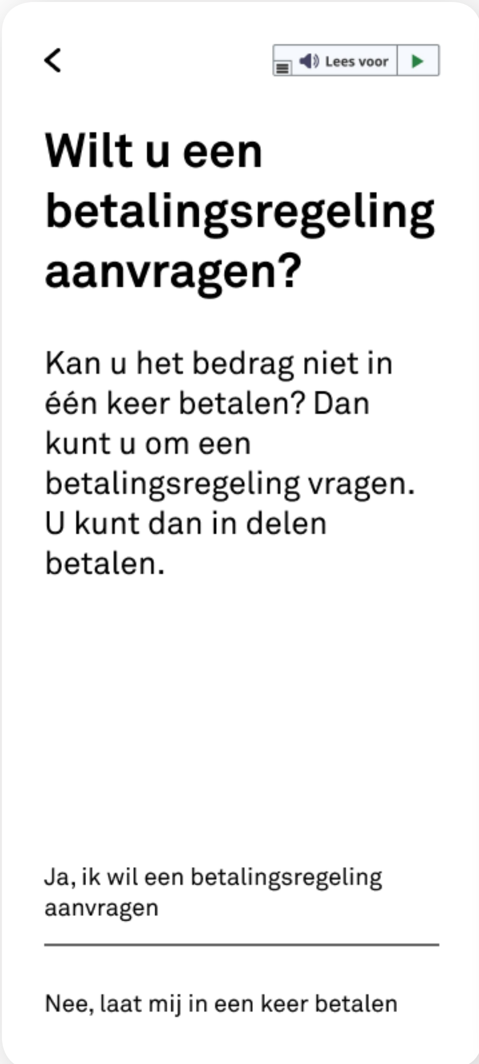
Multi-lingual support
Multi-linguists can find their preffered language when onboarding. The application will try to offer as many nessecary languages as possible to minize barriers for multi-lingual debtors.

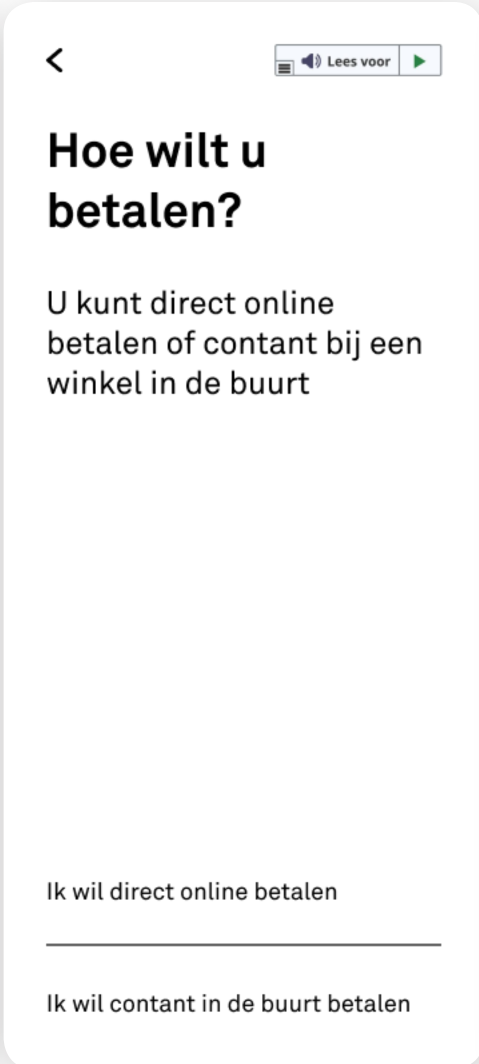


More help

Debtors who feel that they might need assistance right of the bat can ask for help before onboarding. A customer service employee might then assist the debtor with onboarding.

Payment



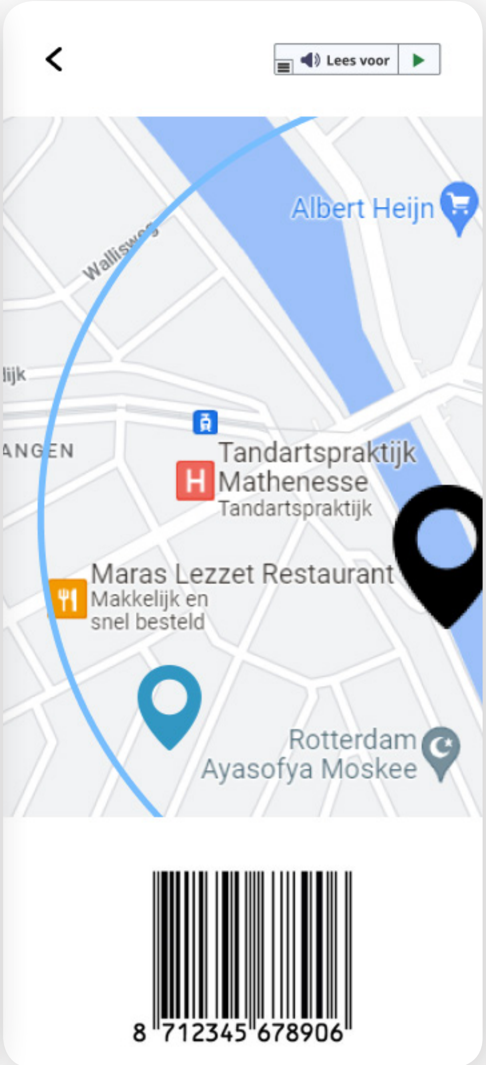


Option for arrangement

To lower the barrier for an arrangement the debtor is asked if he/she wants to pay in arrangements or rather in one go.

In-person payments

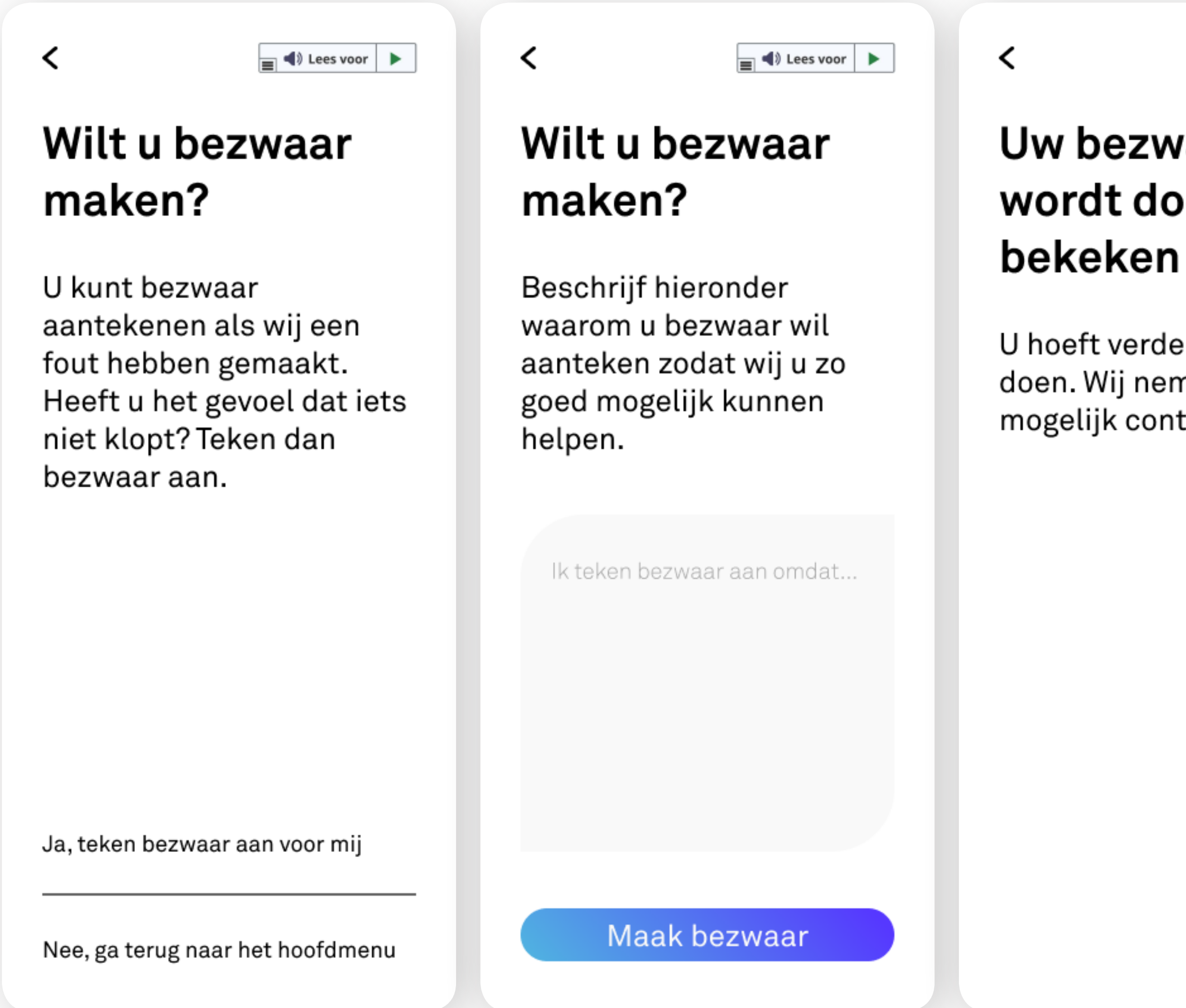
It will be possible to pay in-person from the application. Some interviewees explained they much rather pay in cash, since they don't know how to do a banking transaction. The option for in-person payments make paying more accessible people experiencing that problem.



Product information

To promote transparency the product is shown before paying. The product information and price are shown here. The product information helps to assure the friendly and transparent tone of the application.

Objections and arrangements



Easily found

Objections and arrangements should be offered without any judgement. By lowering the barrier and offering objections and arrangements from the main menu we empower debtors to make such a call when financially stressed.

Payment dates

Creating a payment arrangement now gives you the dates at which you have to pay. Debtors expressed the need for such a feature when talking about short-term thinking. Presenting payment dates battles that short-term thinking by showing the long-term implications of a payment arrangement.

Lees voor

aar
or ons

r niets te
nen zo snel
act op.

Lees voor

Hoeveel kunt u per maand missen?

Wij berekenen voor u wanneer u moet betalen

€20,- per maand

Bekijk betaaldata

Lees voor

Klopt het dat u €20,- per maand wilt betalen?

Bevestig deze betalingsregeling als u denkt dat dit u goed uitkomt.

Betaaldata

Maandag 1 augustus - €20,-
Maandag 1 september - €20,-
Maandag 1 oktober - €20,-
Maandag 1 november - €20,-
Maandag 1 december - €11,05

Uw betalingen worden automatisch afgeschreven. Er wordt eenmalig €0,01 afgeschreven

Bevestigen

K. Storyboard

U ziet dit filmpje waarschijnlijk met een reden. U heeft een brief van ons ontvangen, een incassobedrijf. Dus – Wat is nu een incasso?

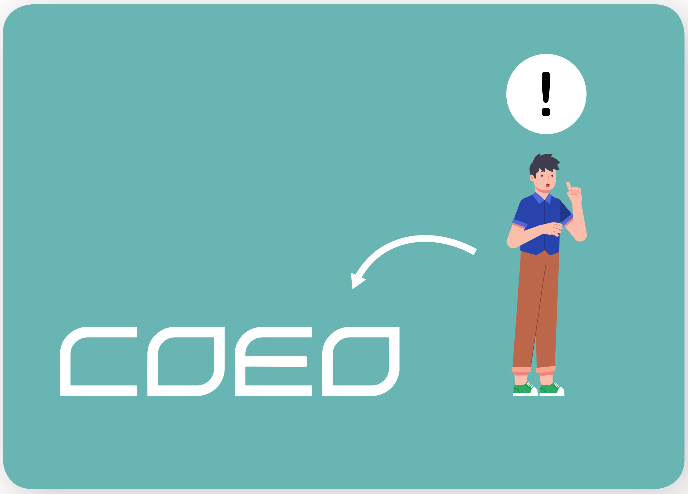
Een incasso is wanneer u uw kosten niet op tijd heeft betaald. Hierna zal u tijdens het incassotraject alsnog de kans hebben om te betalen, zonder dat hierbij een rechter nodig is.

Tijdens het incassotraject helpen wij u om een zo goed mogelijke oplossing te vinden om toch nog het product te betalen.

Het incassobureau is hierbij de bemiddelaar, en zal zo goed mogelijk zijn best doen om u uit de schulden te helpen.

Stel u heeft een pakketje besteld bij een webshop, maar gekozen om achteraf te betalen. U ontvangt het product, maar bent plotseling het product vergeten te betalen.

U heeft dan schulden en komt dan in een incassotraject.



Kunt u niet in een keer betalen? Dan kunnen we betalingsregelingen voor u treffen. Klopt het niet dat u moet betalen? Dan kunt u bezwaar indienen via ons. Wij proberen dan namens u de schulden op te lossen.

Neem dus gerust contact met ons op of kijk in uw dossier om uw schulden op te lossen.

Begrijpelijke communicatie met debiteuren

Tips & tricks voor het schrijven van teksten

Meer informatie?
Jasper Kense
of Mark Spierenburg op Teams

Wie zijn onze debiteuren?

Veel kwetsbare groepen zijn overgerepresenteerd in het incassotraject. Waar het landelijk gemiddelde voor laaggeletterdheid op 19% ligt, heeft coeo waarschijnlijk 50,3% laaggeletterde debiteuren. 48,3% van debiteuren met Nederlands als eerste taal is laaggeletterd, terwijl 76,5 anderstalige debiteuren laaggeletterd is (Keizer, 2018).

Daarnaast zijn licht verstandelijk beperkten (LVBers) ook overgerepresenteerd. Terwijl het landelijk gemiddelde op 15% ligt, zijn waarschijnlijk 25-50% van debiteuren LVBers (Van Dam et al., 2018).

Waarom moeten brieven herschreven worden?

In Nederland hebben 2,5 miljoen volwassenen moeite met lezen, schrijven of rekenen. Daardoor hebben ze ook vaak moeite met een computer of een smartphone. Dat heeft veel gevolgen. Een baan vinden, gezond leven en grip hebben op je geldzaken is dan lastiger.

Laag taalniveau

Kwetsbare groepen hebben een laag taalniveau waardoor er weinig van onze communicatie overblijft.

Minimale digitale vaardigheden

Kwetsbare groepen hebben minimale digitale skills. Het doen van een IDeal betaling kan al lastig zijn.

Beperkte sociale vaardigheden

Debiteuren hebben vaak beperkte sociale skills: Schaamte, korte-termijn denken en afwachtendheid zijn veelvoorkomend.

Hoe kun je niet-digitale communicatie verbeteren voor debiteuren?

Het aanbieden van teksten in begrijpelijk taal heeft niet alleen voordeel voor kwetsbare groepen, maar ook voor anderen. Straight-to-the-point en direct taalgebruik heeft voordeel voor alle debiteuren.

Het is hierbij belangrijk dat communicatie aangepast wordt naar het taalniveau van debiteuren. Hiervoor zijn een aantal richtlijnen opgesteld:

Taalgebruik
- Taalniveau B1 (brugklas MBO) is begrijpelijk voor 95% van Nederland
- Vermijd vaktaal: Incasso, deurwaarder etc.
- Voorkom gebruik van synoniemen
- Voorkom figuurlijk of spreekwoordelijk gebruik
- Voorkom leenwoorden
- Begrijpelijke taal is geen 'Jip en Janneke taal', maar wel simpele taal

Structuur
- Kies voor korte kopjes die de tekst in 5-10 woorden uitleggen
- Maximaal 5-10 zinnen per alinea
- Korte zinnen, maximaal 10 woorden
- Opsommingstekens kunnen helpen om stappen leesbaarder te maken

Vorm
- Kies voor een lettertype met ruimte en sans-serif
- Regelafstand min. 1.5
- Minimaal 12pt lettergrootte
- Kies voor hoog contrast (digitaal niet te hoog, zwart wit werkt tegenstellend) Contrast Checker
- Meerdere pagina's kunnen de tekst ophakken in kortere stukken

Let op: De aandachtsspanne is niet hoog en veel tekst zal helemaal niet gelezen worden. Zet er ook bij dat er meer tekst op de achterkant staat.

Visueel
- Teksten kunnen ondersteund worden met visualisaties
- Visualisaties dienen direct en niet te veel gestileerd te zijn
- Foto's dienen direct te zijn: Gaat het over geld? Laat dan biljetten en munten zien
- Gebruik pictogrammen om tekst te ondersteunen. Zet er altijd tekst bij
- Geen grafieken of diagrammen

Handige tools voor het schrijven van brieven

Voor het testen van B1-taal:
- www.ishetb1.nl
- www.zoekeenvoudigewoorden.nl

Iconenset ontworpen voor gemeentes:
- www.opengemeenten.nl

Contrast checker:
- www.coolors.co/contrast-checker

Hoe test je teksten?

Alle teksten dienen getest te worden. Dit kan gedaan worden bij verschillende organisaties. Deze voorlichtingsdagen duren een halve dag waarin in overleg verschillende brieven kunnen worden getest. Reflecteer en itereer voor een beter resultaat. Er kan getest worden bij de volgende organisaties/groepen:

- Mee Rotterdam Rijnmond (aan de overkant van de Erasmusbrug)
- Stichting ABC
- Collega's kunnen ook brieven testen en mogelijke pijnpunten blootleggen

COEO Incasso

Waar kunnen wij debiteuren het beste

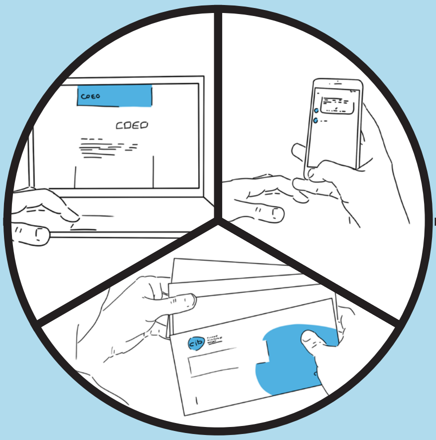
De 8 pijnpunten die debiteuren ervaren in het incassotr

Waar ervaren debiteuren pijnpunten?

Order product

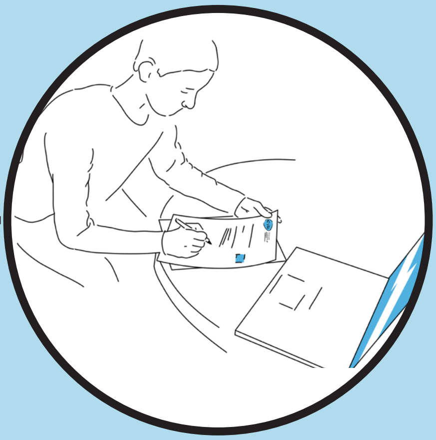
Start minnelijke fase

WIK



Debiteur ontvangt communicatie

Aanmaning
1,2,3 & 4



Inloggen op de
payment portal

Pijnpunt	1 2 3	3
Fase	Communicatie	Informatie
Afdeling	Operations, marketing & compliance	IT

Wie zijn onze debiteuren?

Veel kwetsbare groepen zijn overgerepresenteerd in het incassotraject. Waar het landelijk gemiddelde voor laaggeletterdheid op 19% ligt, heeft coeo waarschijnlijk 50,3% laaggeletterde debiteuren. 48,3% van debiteuren met Nederlands als eerste taal is laaggeletterd, terwijl 76,5 anderstalige debiteuren laaggeletterd is (Keizer, 2018).

Daarnaast zijn licht verstandelijk beperkten (LVB) ook overgerepresenteerd. Terwijl het landelijk gemiddelde op 15% ligt, zijn waarschijnlijk 25-50% van debiteuren LVBers (Van Dam et al., 2018).

Wat kunnen we verwachten van onze debiteuren?

Laag taalniveau

Kwetsbare groepen hebben een laag taalniveau waardoor er weinig van onze communicatie overblijft

*"Je hoort rob met een p en het is een b.
Of is het met één e of is het twee?
Ja, ik, ik versta dat niet."*

- Laaggeletterde debiteur

Minimale digitale vaardigheden

Kwetsbare groepen hebben minimale digitale skills. Het doen van een IDeal betaling kan al lastig zijn.

"Ik geloof dat ik gepind in mijn leven, tot nog toe, pas twee of drie keer heb gedaan heb?"

- Laaggeletterde debiteur

Beperkte sociale vaardigheden

Debiteuren hebben vaak beperkte sociale skills: Schaamte, korte-termijn denken en afwachtendheid zijn veelvoorkomend.

*"En als je dan emotioneel bent, voor iemand met een beperking,
dan is dat heel moeilijk om dan dingen duidelijk te maken. "*

- Licht verstandelijk beperkte debiteur

Pijnpunten debiteur

1 Lastige taal en j
leidt tot verwarr

De leesbaarheid van brieven en e
problematisch voor kwetsbare gr
(laaggeletterden, anderstaligen e
verstandelijk beperkten), die ong
van de debiteuren uitmaken. In c
wordt vaak gekozen voor een leg
approach. Voor verstandelijk geh
analfabeten en meertaligen kan
obstakel vormen en hen ertoe aa
betalingspoging op te geven.

*"Ik denk: ik ga die arti
zoeken. Laat maar, ik
dat niet begrijpen."*

- Licht verstandelijk beperkt

5 Het is niet altijd
juiste volgende s
acties kunnen w

Het is niet altijd duidelijk waar de
zaken kunnen oplossen. Bezware
betalingsregelingen worden nu va
gedaan, terwijl dit voor zowel deb
meer tijd kost.

COEO Incasso

e helpen?

raject

Debiteur checkt dossier details

2 4 5

Debiteur belt de customer service

6 7

Betaling door portal

8

Informatie	Informatie	Betaling
IT	Customer care	IT

en in workflow

uridische tekst
ing en stress

emails is vooral
roepen
en licht
gever de helft
ommunicatie
al-first
andicapten,
dit een enorm
nzetten hun

kels
kon
"

e debiteur

2 Beperkte kennis van het incassotraject zorgt voor onbegrip voor reden van betaling

Sommige debiteuren hebben weinig kennis van de werking van het incassotraject. Dit kan leiden tot verwarring en boosheid bij de debiteur. Vooral voor buitenlandse debiteuren kan het moeilijk zijn om de basisprincipes van het proces te begrijpen, wat leidt tot bezwaar en ontevredenheid.

"I do not understand why I have to pay you. The heart clinic has to pay you. I don't rent any money from you. I don't speak with you. I don't have contact with you."

- Telefoongesprek, dossiernummer 91830486

3 Login vereist het onthouden van lang dossiernummer

De inlogstroom is voor debiteuren nogal moeilijk te doorgronden. Op verschillende momenten in het klanttraject moeten schuldenaren hun dossiernummer kennen, bijvoorbeeld bij het inloggen op het betalingsportaal of bij telefonisch contact. Moeilijke casusnummers en two-step verification maken het moeilijk om in te loggen of te bellen met customer service. Dit kan een obstakel vormen voor al verwarde schuldenaren.

"Heeft u voor mij het dossiernummer?
-Bestelnummer toch?
[heeft moeite met nummer vinden]

- Telefoongesprek, dossiernummer 91854558

4 Breuk van gewoonte omdat toegankelijkheids standaarden niet worden nageleefd

Kwetsbare groepen hebben behoefte aan accessibility guidelines, waarvan coeo weinig heeft geïmplementeerd. Deze breuk van gewoonte zorgt ervoor dat debiteuren de websites en andere communicatie moeilijk doorkomen.

duidelijk wat de
stap is en waar
orden uitgevoerd

ebiteuren hun
en en
aak telefonisch
iteuren als coeo

6 Bij vragen worden debiteuren van het kastje naar de muur gestuurd

Omdat coeo niet altijd toegang heeft tot alle (persoons)gegevens, kunnen casemanagers niet altijd helpen zoals verwacht. Gebrek aan data belemmert de mogelijkheid om elke zaak op andere touchpoints te verduidelijken (bv. wat de debiteur heeft gekocht). Omdat zij niet direct kunnen worden geholpen, moeten schuldenaren vaak naar meerdere partijen bellen om hun situatie te verduidelijken.

"but you can call also and ask them. That is also easy. Then you can know that I paid.
- We need proof in order for us to ask them that."

- Telefoongesprek, dossiernummer 91830486

7 Anderstaligheid zorgt voor moeizame communicatie

Schuldenaren en coeo ervaren vaak een communicatiekloof. Anderstaligen of laaggeletterden kunnen in situaties terechtkomen waarin case managers en debiteuren elkaar niet begrijpen, wat tot frustratie leidt. Miscommunicatie eist tijd en geduld van zowel debiteur als coeo.

"Die voor douche, ja?
- Dat zou goed kunnen, dat zie ik hier niet expliciet vermeld staan.
Ik moet eerste maand betalen?"

- Telefoongesprek, dossiernummer 91976957

8 Payment funnel is te lastig voor kwetsbare groepen

De meeste online betalingen zijn dusdanig gefunneled dat debiteuren deze makkelijk doorlopen. Sommige debiteuren hebben echter aangegeven dat ze nog nooit of zelden een IDeal-betaling hebben gedaan. De betalingsfunnel van coeo is niet zo gestroomlijnd als die van online winkels.

"Ik geloof dat ik gepind in mijn leven, tot nog toe, pas twee of drie keer gedaan heb?"

- Laaggeletterde debiteur

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