



# **An inclusive revision of the private debt collection process**

## **Master Thesis**

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# An inclusive revision of the private debt collection process

Acknowledging vulnerable groups with a debt trajectory without barriers

## Master Thesis

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## Strategic Product Design & Design for Interaction

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# I. Acknowledgements

How can I help vulnerable groups to avoid problematic debt? What is the best way to bring about a change of thinking in private debt collection? How do I design an inherently digital service for a user group that faces barriers when operating a simple ticketing machine?

During this master’s thesis, I have been faced with many challenges, many of which I was not expecting.

This project started with the simple task of redesigning a website. Seems easy enough right? Every good designer will try to get a grip on their user first. Feel them, understand them, be them. Only then can you design a meaningful user experience.

Quickly I discovered that this thesis would not be what I expected. Vulnerable groups that face problems such as minimal language, digital and social skills are systematically being confronted with piles of debt. These financially struggling groups are consistently the victim of a system that puts the middle class first. The worst thing is, this is by design.

Luckily Coeo incasso has been willing to make change happen. My thesis has been the conversation starter for a more inclusive private debt trajectory for anyone, regardless of experience. I hope that, with this thesis as a foundation, taking care of everyone in society will be the new status quo. Not only in the private debt collection process but anywhere online.

A shift of culture to an emphasis on inclusivity could not have happened without the open minds of the people around me. That is why I would like to thank some key figures that assisted me throughout my thesis.

First of all, a big thanks to my supervisor and conversation partner **Janrein Jöbsis**. Janrein has welcomed me with open arms into the company and guided me throughout this year with great care. Without Janrein this project would not have gained momentum as it did.

To all my other colleagues at coeo incasso, I have greatly enjoyed my time there. From the banter to the acknowledgement of my work, it has all been a great experience. I am happy to have been around for this last year.

Of course, thank you to my coaches **Gert Pasman** and **Fernando Secomandi**, who have been there to affirm my thinking when I was in doubt. Our discussions have done much more than add to a thesis but have taught me to trust in the process and my professional skills as a designer. I now feel much more confident in my skills than I did before starting this thesis.

I should not forget my fantastic roommates, **Jelmer**, **Jelle** and **Titus** for the important moments of discussion. Without realizing, they have given me motivation when I did not realize I needed it. The office hours and unlimited cups of coffee have helped me stay focused.

My **parents** and **sister** have always been supporting me. I want to thank them for helping me figure out my goals, and providing me with endless motivation. Not only in this project but throughout my studies.

I want to further thank **Myron Wouts** for helping me unravel big complicated problems. I feel that our discussions have made a huge difference in my project. You have helped me give structure to complex problems and helped me bring the project forward.

Thank you for the opportunity to do my research with the amazing women I met at **Mee Rotterdam Rijnmond**. Your input has helped my design come to life and has given me a great learning experience. Your work, as mentors and experts on intellectual disabilities, has been a deciding factor in this project.

Lastly, I want to thank everyone I interviewed for the good and selfless work they are doing. I have spoken to many interesting people that all have a story to tell. I have never met so much enthusiasm when interviewing and feel like I was briefly part of a group of pioneers on the subject of debt. Keep up your good work and know that it matters.

Again, thank you to everyone that has helped me during this thesis,

Jasper Kense

## II. Project summary

Our society is built around a financial system that includes debt. It is a classic saying that anyone can end up in debt, but it is how we treat those with debt that defines their well-being. With the current financial system, we are prejudicing a part of society, making an already vulnerable group even more prone to debt.

We have designed systems which are almost impossible for these people to navigate, making vulnerable groups overrepresented in private debt. These vulnerable groups are made out of intellectually disabled, illiterates, multi-lingualists and financially stressed people. The goal of this thesis is to lift the barriers drawn up in private debt, and to introduce an inclusive approach to debt collection for collector coeo incasso.

During the analysis I will explore the private debt system as implemented by law. The debt trajectory is complex - privacy and new regulations make interventions difficult - leaving little design space.

The typical debtor and the implications of debt on human well-being are perhaps even worse. We can find vulnerable groups making up more than half of debtors.

These vulnerable groups then have to deal with the implications of debt, symptoms such as chronic stress and shame are common. This can even go as far as suicide. The effect of debt goes far beyond the wallet, it impacts every aspect of life.

When looking at the current debt trajectory at coeo incasso we see that there is room for improvements which may drastically reduce barriers for debtors. By

slightly altering the current layout of a debt trajectory we can help debtors have a more stress free debt experience.

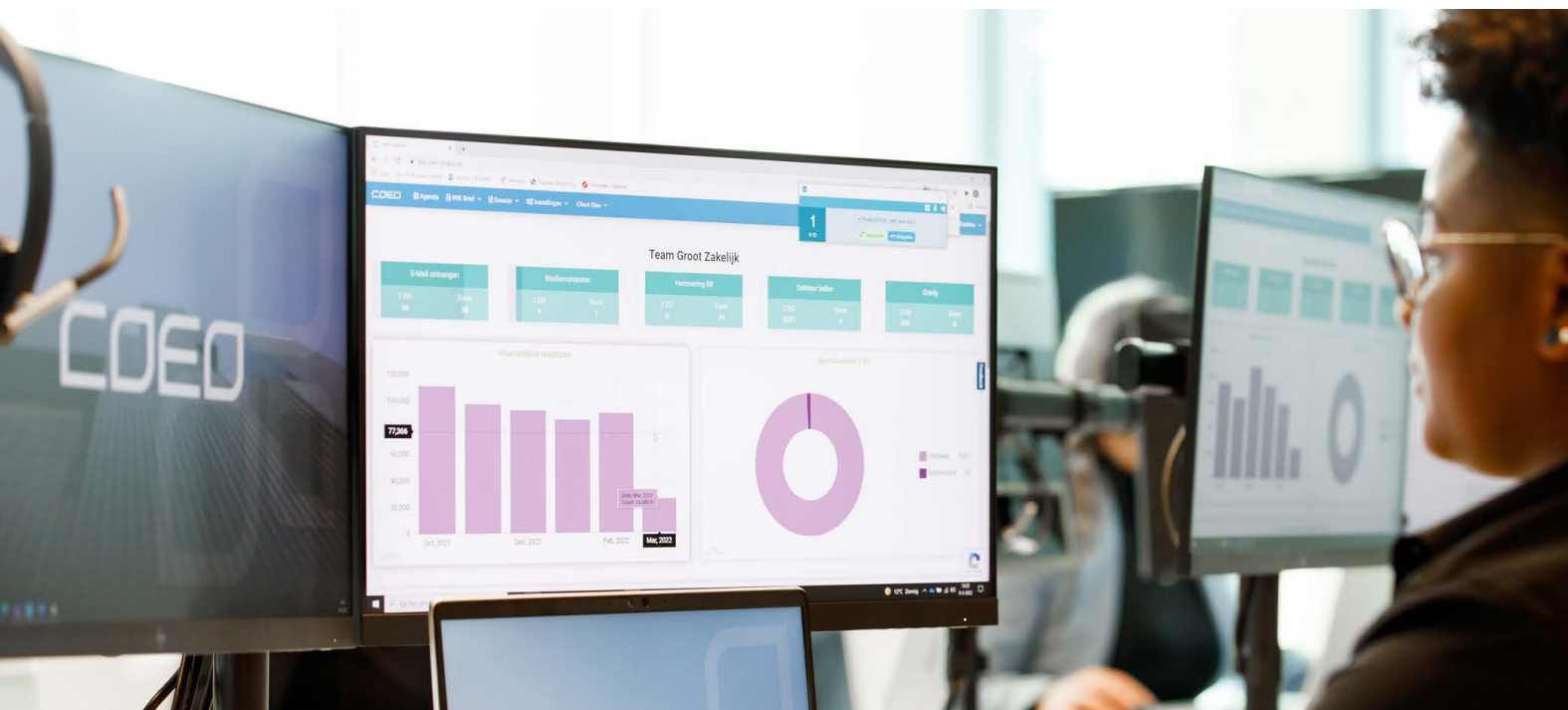
The proposed interventions, on a service and interaction level, have to goal of lowering those barriers by making debtors feel acknowledged in their skills.

By lowering these barriers we can now expect debtors to live a more stress free life. These practices will help anyone, not only vulnerable groups. By introducing these interventions we can expect coeo to fully align with their goal of being the most empathic debt collector again.

Through these principles the debt trajectory can now be improved. New methods of communications, such as interpersonal communication, are introduced. New colaborations with municipal financial advisors are set up.

But also the existing communication is redesigned. New letters in understandable language will be sent. Digital communication now includes important accessibility principles. By implementing these kind of design choices coeo can now offer a debt trajectory with lower barriers.

At the end of the report the design principles and final concept will be guided through documents helping with implementation.



Customer care at coeo incasso. Photo from coeo incasso.





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## 1.1. Society with barriers

Last month, an 11-year-old boy fainted during class at a school in Rotterdam Lombardijen. The school quickly called the boy's parents for help, thinking the child was sick. Even before the mother of the family arrived, she knew what was going on. This was no simple fever, but rather something else. "Your child has a fever, will you take him home with you?", the director says. The boy's mother answers: "He is not ill. Sorry, but we did not have any money on Friday. We did not eat for the whole weekend."

This story illustrates the financial strain that is put on families in the Netherlands. Rising inflation and huge energy bills are affecting everyone in society, but especially vulnerable groups. People who already have less to spend, people with problems of their own. Multi-linguists, illiterates and intellectually disabled people are an already vulnerable group of society that have little to spend. Now that problem has greatly increased in size.

Vulnerable groups find themselves in a society where fast digitalization and complex systems, such as private debt collection, seem to be designed against them. Imagine having problems reading a simple price tag in the supermarket, and then receiving a letter at home full of difficult jargon and financials. Or having problems

withdrawing money, because you do not understand a cash machine, but then having to navigate through a website to even be able to pay your debt.

It has become clear to me that these challenges are not unique. They happen daily and are affecting already financially unstable groups. We are neglecting parts of society, by design.

The goal of this thesis is to lay the first road to awareness concerning this topic among the design community and to illustrate how we can benefit vulnerable groups, such as the 11-year-old boy.

## 1.2. Why should a private debt collector care about debt?

During this project, I have worked together with coeo incasso. Coeo incasso is quickly growing to be one of the biggest debt collectors in the Netherlands. Coeo finds it important to not only prioritize their clients, but also debtors. Their goal is to be the most empathic debt collector out there.

Coeo incasso has quickly developed itself into an ever digitizing debt collector. With new digital systems, in place the company has seen great growth over the last few years. These developments have seen some problems which were the foundation of this project.

The new digital solutions have met some resistance from debtors, and the personal, empathic touch could be stronger. The goal of this project is to first get an overview of the people experiencing debt and second of all to redesign the trajectory for those people. With those two problems on the horizon, coeo incasso hopes to enforce its mission of being the most empathic debt collector out there.



1.3. Project methodology

In this chapter I want to introduce the broader design methodology applied throughout this project (see figure 1). This chapter will help guide you through the report and understand the design decisions made throughout the project.

As in any good design project the user, or in this case the debtor, had to be interviewed. Because it is difficult to find people facing debt which is not yet problematic debt who are willing to talk I had to find a different approach to speaking with users. This problem became even bigger when I discovered the uniqueness of my target group, which is explained later in chapter 3 ('Understanding the debtor').

To navigate around this problem I tried reaching as many institutions that deal with debt. These include people from debt advisors, municipal organizations and socio-economic researchers.

With a broad view and second-hand information, I could more easily understand the debtor. Eventually, I have been able to reach people who are typically part of the user group, but not specifically debtors at coeo incasso. These vulnerable groups were interviewed to get a holistic view of their feelings, emotions and behaviour.

The analytical phase zoomed in on the existing service, from the broader context, to the user and their problems to the existing debt trajectory. From this knowledge, I was able to uncover potential problems with the debt trajectory as designed by coeo incasso. Eventually, this was used as input for a critical assessment of the touchpoints offered by the service.

Analytical phase

First, the 'context analysis' will give insight into the broader context in which the company is operating. Private debt collection will be viewed from different perspectives, such as a regulatory, business and value creation perspective. Macro and micro trends will be laid out. The goal is to give insight into a traditional debt trajectory, and the boundaries in which it operates.

The methods used in this stage will be literature reviews, a competitor, trend and market analysis. These methods allow for a full exploration of the context of debt on a business, political and legal level.

The user, in this case a debtor, will be fully understood in 'understanding the debtor'. The broader aspects of a debtor and their human quality will be researched. Typical attitudes, issues and ambitions will give a rich image of the typical user. The goal of this phase is to fully understand the thinking and behaviour of users.

The 'understanding the debtor' phase will start with a literature review. The user tended to be difficult to reach and find. That's why the method has relied mostly on interviews surrounding the users, next to interviews with users. Other contextual research methods were also used, such as going into the environment of the user.

The last phase is the 'define' phase, which is specific to coeo incasso. The goal of this stage is to map out the customer journey in detail and find potential issues for the debtor. It first gives insight into all that is visible to the user, the touchpoints.

The method chosen for the 'define' phase is autoethnographic research. With this method, all touchpoints will be reviewed as if I am a debtor. This method was chosen since it gives an idea of the specific workings of various touchpoints, while also considering the implications for the user.

Later in the 'define' phase, I will pinpoint a list of problems which users may face during the service. These will then be reviewed according to the findings done in earlier phases of the project. Other problems surrounding the inner working of the service may now also be addressed.

The outcome of the 'define' phase will be a debtor journey containing all the touchpoints users come across and potential issues that users might have with such a trajectory. Those will be translated to design requirements at the beginning of the design phase. The scope of the design space will be set.

Design phase

The debt trajectory will then be redesigned from its various touchpoints, or new touchpoints can be designed. During the "design" phase the goals and vision of the design will be explained to again broaden the scope. The design approach is explained and the first broad ideas for the design are presented. The concept will present a new debt trajectory with different debtor journeys.

This preliminary design will then be reviewed with participants during the 'conceptual development'. These interviewees will give their opinion on the new debtor journeys. Their behaviour and points of improvement will be identified through experiential research and focus groups. The preliminary concept will then be developed into a better, more finished concept.

During the 'final concept' phase the latest designs will be displayed. Designs for a new debt trajectory, including its touchpoints will be explained here. Other materials, such as internal documentation and an implementation map that support the design will be shown as well.

The report ends with recommendations and a reflection on the design and project as a whole. These will help guide the project beyond what is presented in this report.

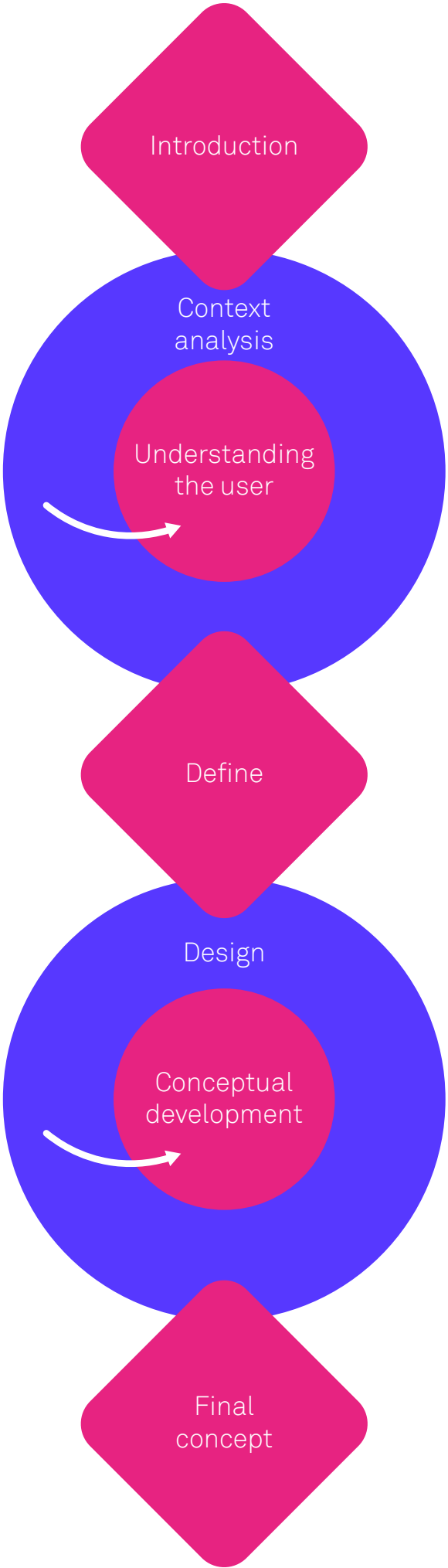


Figure 1. Design method

# 2

## Context analysis

The context analysis will give an overview of the broader context of private debt and coeo incasso. Different perspectives will be investigated, such as regulatory, business, with a special focus on macro and micro trends.

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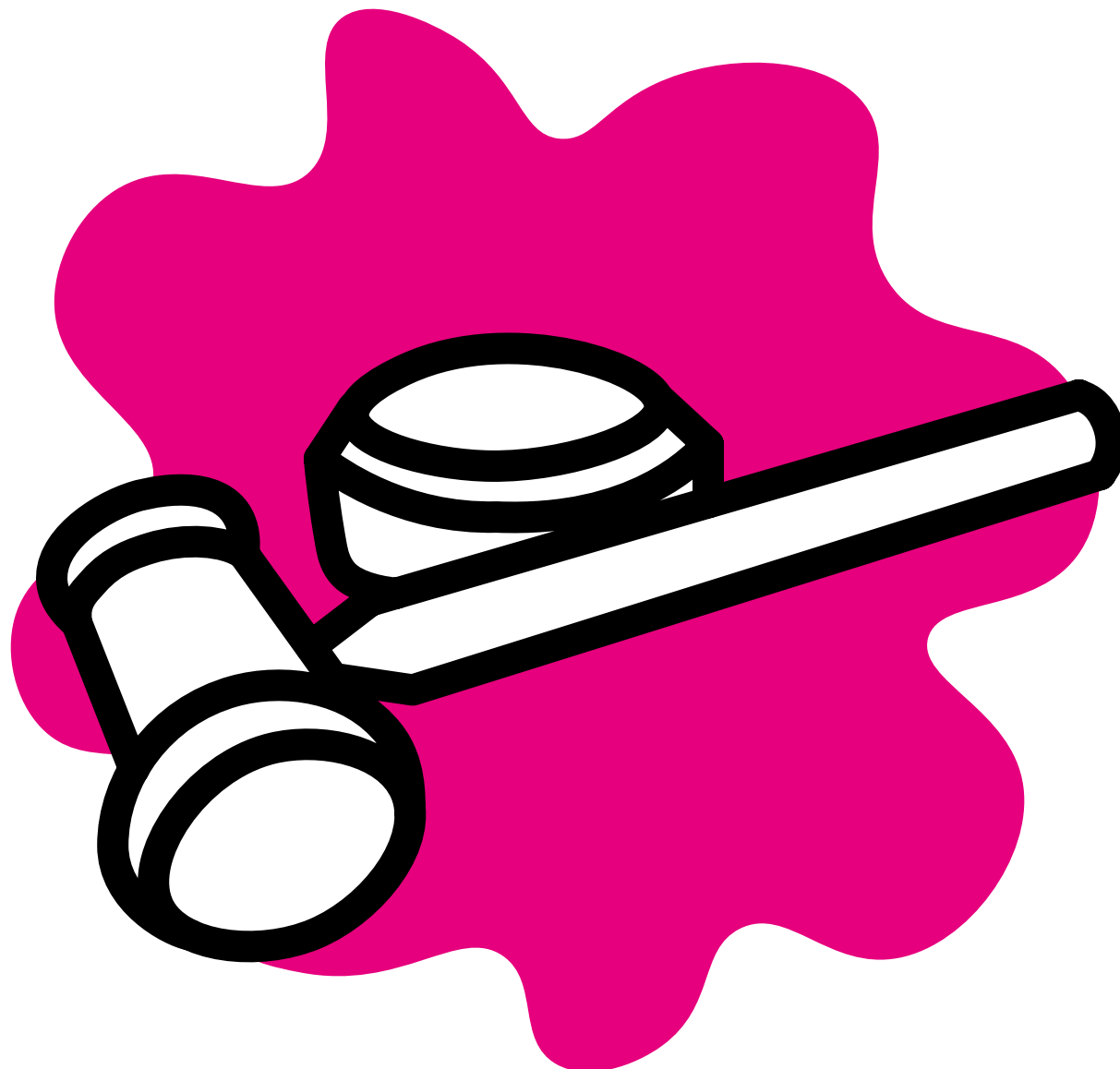
## 2.1. Context mapping activities

The main goal of this chapter is to understand the nuances of private debt collection. The broader context of debt will be looked into.

First, an introduction on coeo incasso is given. The unique selling point, mission, and vision are explained here. Next, the private debt collection process is investigated and the associated costs of debt are laid out.

Other trends, such as politics, privacy and market trends are considered in the later sections. These trends will give a good idea of the landscape in which coeo is operating.

The chapter finishes with a stakeholder analysis. Debt is undesirable for almost everyone, and the specific benefits of less debt are looked into. Through this we can easily realize how big the debt problem has become.



## 2.2. Coeo incasso

Coeo incasso, previously CIB incasso, was founded in 2008. Since then the initial goal of CIB incasso has been to be the most empathic debt collector, putting focus on the debtor. This was a completely new approach from other debt collectors, who often only acted out of interest of the creditor.

This unique selling point quickly gained traction. Their modern approach of leveraging the internet and other modes of communication to collect debt made sure that their clients grew to more than 2000 creditors in 2022.

That growth has led CIB to enter the coeo group in 2020. In January 2022 they have been integrated into the Germany-based coeo incasso. This strategic move has connected them to offices throughout Europe (see figure 2).

Their mission has always remained the same. To collect debt in an empathic way. They implement this using five core values:

- **Personal:** They strive to achieve a deep and good relationship with their creditors.
- **Quality:** They abide to the high requirements of the NVI quality mark.
- **Innovative:** The use of communication modes, different payment methods and smart software gives debtors the chance to have insight in their financial situation.

- **Transparent:** Through the construction of their own communication system they can give real-time information on all cases.
- **Contrary:** Coeo aims to go further than just the status quo, they are a new opposing force to existing old way of debt collection.

### Client relationship

Private debt collection balances both creditor and debtor values. While on the one hand creditors give coeo the opportunity to collect debt, debtors are ultimately paying that debt (and fee). This complex playing field requires coeo to balance both the interests of creditors and debtors.

Individual agreements with creditors result in varying forms of income. A creditor may have an agreement for which they pay a set fee per case or may not pay at all. In some cases, coeo may 'buy' the right to collect debt, giving them both the collection fee and the debt. Collectors can be any business or individual, although coeo focuses on businesses. Debtors may be a business or an individual (B2C or B2B).

***"To create a customer friendly and professional credit management approach through a sustainable client relationship, to contribute to a healthy economy."***

- Mission coeo incasso

***"To be cutting edge in solving debt in Europe."***

- Vision coeo incasso

Presence of coeo group in Europe

- Coeo group headquarters
- Countries with offices
- Countries with clients without offices
- No presence

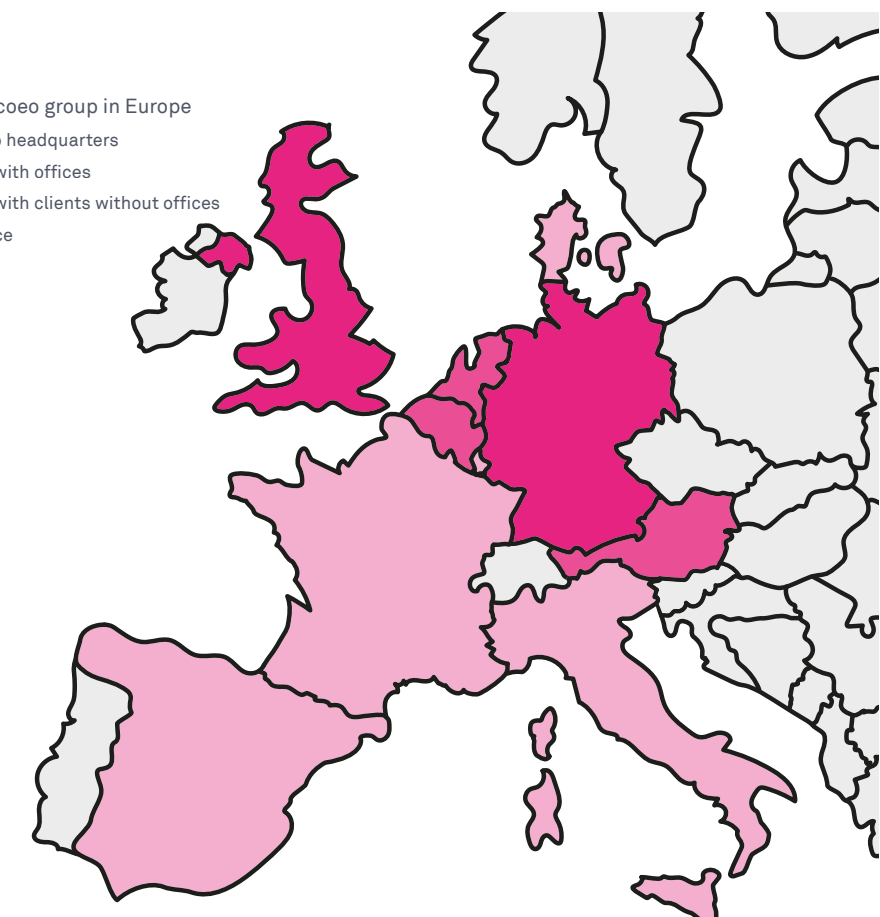


Figure 2. Coeo incasso presence in Europe

## 2.3. The private debt collection process

The goal of this section is to explain the typical private debt collection process, the framework in which it operates and to understand the nuances which a typical debt trajectory faces.

### Definition

The definition of private debt collection is:

*“The process of pursuing payments of debts owned by individuals or businesses.”*

Although bound by rules, this process happens outside of the eye of the law: it is extrajudicial. Debtors and creditors will try to come to an agreement before the process ends in court, known as the amicable phase.

### Extrajudicial amicable phase

The length of the process is agreed upon between the debt collector and the creditor. The whole process typically stretches 60 days, but can be extended to 90 days (see figure 3). The collector will then try to collect the primary debt, with additional debt collection costs. Since 2012 these costs are set by law, with a minimum of €40, ranging up to € 6.775, and are called WIK staffel (“Buitengerechtelijke Incassokosten (BIK)”, 2012).

Before a debt collector is called upon, the creditor may try to collect the debt themselves. Although some businesses choose for a long pre-amicable phase, some give this out of hand due to high costs.

The debt is then given to a debt collector, which makes the process enter the amicable phase. The collector may also buy the right to collect the debt. For example, a debtor could owe €100. The collector then buys this debt for a negotiated amount, in this example €30. In this case, the creditor takes a loss of €70. The debt collector then asks the debtor to pay the full €100, plus the legal €40 WIK staffel. They then make a profit of €110.

In other cases, the collector collects debt on behalf of the creditor. In the same example, the creditor receives the full owed €100. The collector then profits the legal €40 WIK staffel.

### Decision for the judicial phase

After the amicable phase, the collector will have to decide to pursue the payment in court. A story investigation of the debtor’s financial and personal context is done to decide one out of three outcomes:

- **Judicial advice:** The payment is pursued in court. The legal validity of the case should be high enough.
- **Debt monitoring:** The debtor is put into contact with debt councilors, and possibly no debt is collected.
- **Close advice:** The due payment is not pursued, and the creditor takes the losses.

### Judicial and executorial phase

This process brings a risk for both the collector and the creditor. Not all debtors are able to pay their owed amount, depending on the set agreement. When no money or only a part of the debt is paid, the collector may try the debtor in court, putting the process into the judicial phase.

In this case court costs and costs of lawyers are added to the owed amount and WIK staffel. This greatly increases costs for the debtor, which can easily surpass €1000. If the debtor is faced with judicial costs, a bailiff may seize assets, named the executorial phase. In problematic cases this may result in eviction or seizure of material.

In some cases, the debtor may be in high debt and be in contact with debt councilors. These may be in contact with varying levels of involvement. Some give financial advice over the phone, while other councilors may be financial curators.

Debtors with problematic debt (debt which can not be paid within 3 years, with the exemption of mortgage), may have an agreement with their local municipality. This process is called debt restructuring. The goal of this process is to relieve anyone from debt within 3 to 5 years

### Legal validity

The amicable phase is a crucial part of the private debt collection process. When the amicable phase is not up to standards, a judge may reject the case in court, leaving the debt and court costs to the private debt collector. The judge pays attention to the amicability of the collector, which is forced through the NVI oath (Dutch association of certified private debt collectors). Since these requirements are open to personal interpretation, the judge can be subjective.

Because of the uncertainty of the outcome of a court case, debt collectors may decide not to take the debtor to court. At the end of the amicable phase the debt collector has three options: Pursue the case in court, not pursue the case in court, or put the debtor in contact with debt councilors. The outcome is decided through a story investigation, where the story and situation of the debtor are considered.

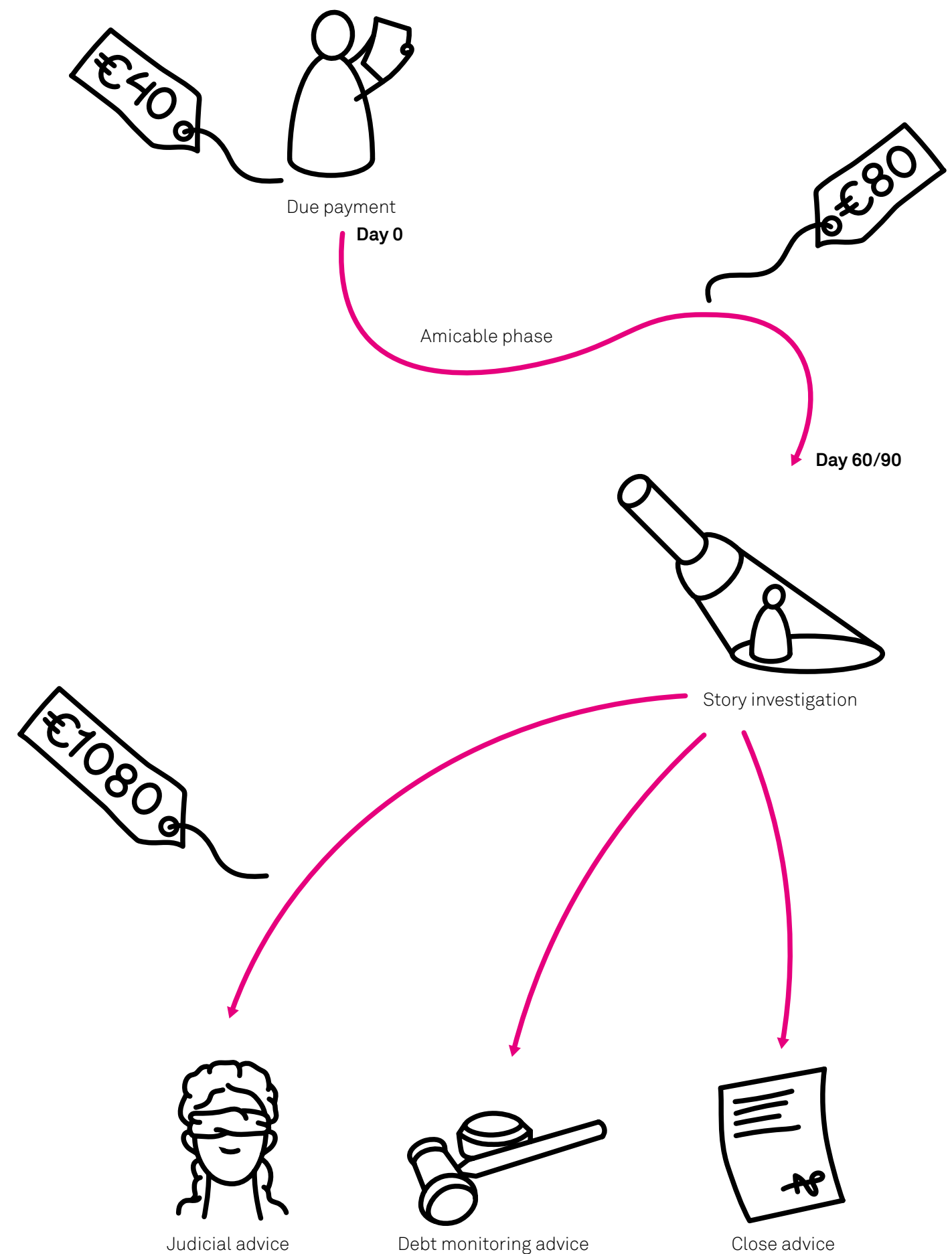


Figure 3. Private debt collection trajectory and associated costs



## 2.4. The political landscape and upcoming regulations

Private debt collection has experienced game-changing regulations in the last decade. As the political debate rages on, private debt collection agencies are being regulated more. While the political landscape is beginning to require agencies to uphold measures, the shift toward more empathic debt collection is becoming apparent.

As described before, the WIK (wet incasso kosten) was introduced in 2012 to stop exorbitant added costs for debtors. This law was the first step toward regulation in the private debt collection sector. The goal of this regulation was to protect debtors, who are often in a less powerful decision than private debt collectors.

Since the introduction of the WIK, there has been a call to open the national debt register for private debt collection agencies. The idea behind this was to give agencies insight into the financial situation of debtors, so they can more easily estimate payment arrangements. However, the opening of the debt register was blocked because of worries concerning privacy. This debate is still ongoing and keeps coming back during elections.

When cabinet Rutte III presented their coalition agreement (Rijksoverheid, 2017) in 2017 they too wanted to regulate the private debt collection process. Their main objective here was to reduce debt and poverty by fighting problematic debt. The new approach would be two-folded:

The WIK will be revised by exploring possibilities to lower the minimal debt collection costs, which currently lie at

€40,-. Next to that, the maximum debt collection costs would be regulated more closely.

A new register for private debt collectors and agencies would be set up, in which collectors will be regulated. The register will be a monitoring body to regulate misbehavior in the sector. The name of this register is the WKI (Wet kwaliteit incassodienstverlening). When agencies misbehave, the agency can be unregistered and will be stripped of its ability to collect debt. Unregistered collectors will be fined and may be forced to stop their activities if their registration is not completed.

However, since then the announcement of the coalition agreement the introduction of more regulations did not yet take place. The NVI, the current quality mark with which most private debt collectors are associated, rejected the assumptions made in the run-up to the introduction of the law in a public announcement due to unclarities (Reactie NnavV Wki 35733, 2022).

The debate is currently still ongoing, and questions have been asked in the Dutch parliament about the wingspan of the law and the implications on an administrative level (Debat Tweede kamer, 6th April 2022). One implication has been made clear though. The goal of the law is to protect debtors, specifically consumers.

A debtor who is confronted with a claim from an unregistered debt collector is not obligated to pay the added debt collection costs. This will, in turn, eliminate any income a debt collector may receive from their clients. Thus, the introduction of such a register will have a lasting impact on the sector.

We can see through these regulations that the political sector is moving towards regulations that impact the private debt collection trajectory on a process level. While the 2000s had a hands-off approach, the national government is beginning to restrict private debt collectors on a national level.

## 2.5. Privacy laws and the implications on the exchange of data

The Dutch privacy laws give room for data to be exchanged under strict rules. These rules are especially important for those handling personal data. The goal of this section is to give an overview of the regulations surrounding the exchange of data and the implications on the exchange of data.

The Algemene Verordening Persoongegevens (AVG) holds a couple of important key principles when working with personal data, which have introduced on the 25th of May 2018.

The AVG is only applicable to the gathering and exchange of personal data. Personal data is all information related to an identifiable natural person. This data either describes a person directly or is traceable to that person.

**The principle of legality, fairness, and transparency** requires that the person concerned in the exchange of data is held up to date about any processing of their personal data. The information given about this processing should be explicit and readable. The information should also transparently explain any risks, rights, and rules concerned with this exchange.

**The principle of purpose** assures that personal data is only used for specific purposes. These purposes should be communicated beforehand and should be respected in the future use of the data.

**The principle of minimal processing** of personal data limits the use of excessive data. Personal data can only be gathered if it is strictly necessary and should be deleted as quickly as possible when it is no longer needed.

**The principle of correctness** demands that all personal data is correct. When data is incorrect, the person concerned can ask to rectify or delete the data. When someone processes data, they automatically comply with an obligation to assure the correctness of personal data.

**The principle of integrity** and confidentiality makes sure that all personal data is kept safe and is not easily accessible by any malicious third party. The organization should take the appropriate measures to assure the safeguarding of personal data.

Next to these principles, personal data can only be gathered because on one of several foundations. These foundations should state the purpose of the processing of personal data. All personal data and the corresponding foundation should be stated in the privacy policy of the organization.

### The implications on the exchange of data

While the exchange of personal data may seem strict, there are many possibilities to exchange data given the right reasons. When an organization handles data with respect, almost all data can be exchanged.

The problem with the exchange of data lies in the fact that there is little benefit for creditors to exchange personal data with coeo. Some creditors will only deliver partial personal data, making the user experience during in the amicable phase more problematic (e.g. missing phone numbers). A reason for this may be a direct benefit for creditors to exchange data or mistrust of coeo's integrity.



De heer U. Ellian during the debate on the law for private debt collection on 6th of April 2022. Screenshot of debatgemist.tweedekamer.nl.

## 2.6. Market of private debt

The market for private debt is a complex system of credit and debit situations. The market in which coeo incasso operates is difficult to grasp. In this section I want to give an overview of the market size and the niche in which coeo incasso operates.

The private debt collection sector currently holds 550 active private debt collector agencies. These companies are registered in the chamber of commerce with SBI-code 8291. While there are 1425 companies registered with this code, most are registered to access credit information.

A relatively small portion of these are large companies, such as coeo incasso. 10% of all private debt collectors have more than 10 employees, while 42% are sole traders. With this in mind, the market is skewed towards larger agencies.

With the upcoming introduction of a register, the expectations are that large private debt collection agencies will continue their growth. The register will require all debt collectors to pay incidental costs of €2300, and a yearly fee of €1300 per year. These high costs will likely push 5.3% of sole traders out of the market, making room for larger companies to fill the gap (Tieben, Winkelmolen & Koeman, 2022).

Another market trend is the number of deregistrations has been higher than the number of registrations in the chamber of commerce. We can see an absolute drop of 113 registrations from 2018 to 2020. The number of companies with private debt collection as their main activity has seen a decrease since 2015 (CBS, 2020).

The niche on which coeo incasso focuses is unique. Most large agencies focus on low volume but high return trajectories, while coeo targets high volume with lower returns. From these trends, it is expected that large agencies will outcompete smaller sole traders and agencies. Since the introduction of the WKI will most likely push out lower return sole traders, coeo is in the perfect position to benefit from this new regulation.

### Market size and risk

The total credit risk in the Netherlands is estimated to be around €639B in 2020 (see figure 4). The largest portion of this is paid in time, only 23,6%, or €151B of this risk is overdue. Out of the €151B, around €9.5B is collected by private debt collectors.

The risk here is high, since private debt collectors only manage to successfully collect €3B in 2020. This displays the tight operating area and risk involved for private debt collectors: They are only responsible for a high fraction of the market but suffer the highest rate of unsuccessful payments.

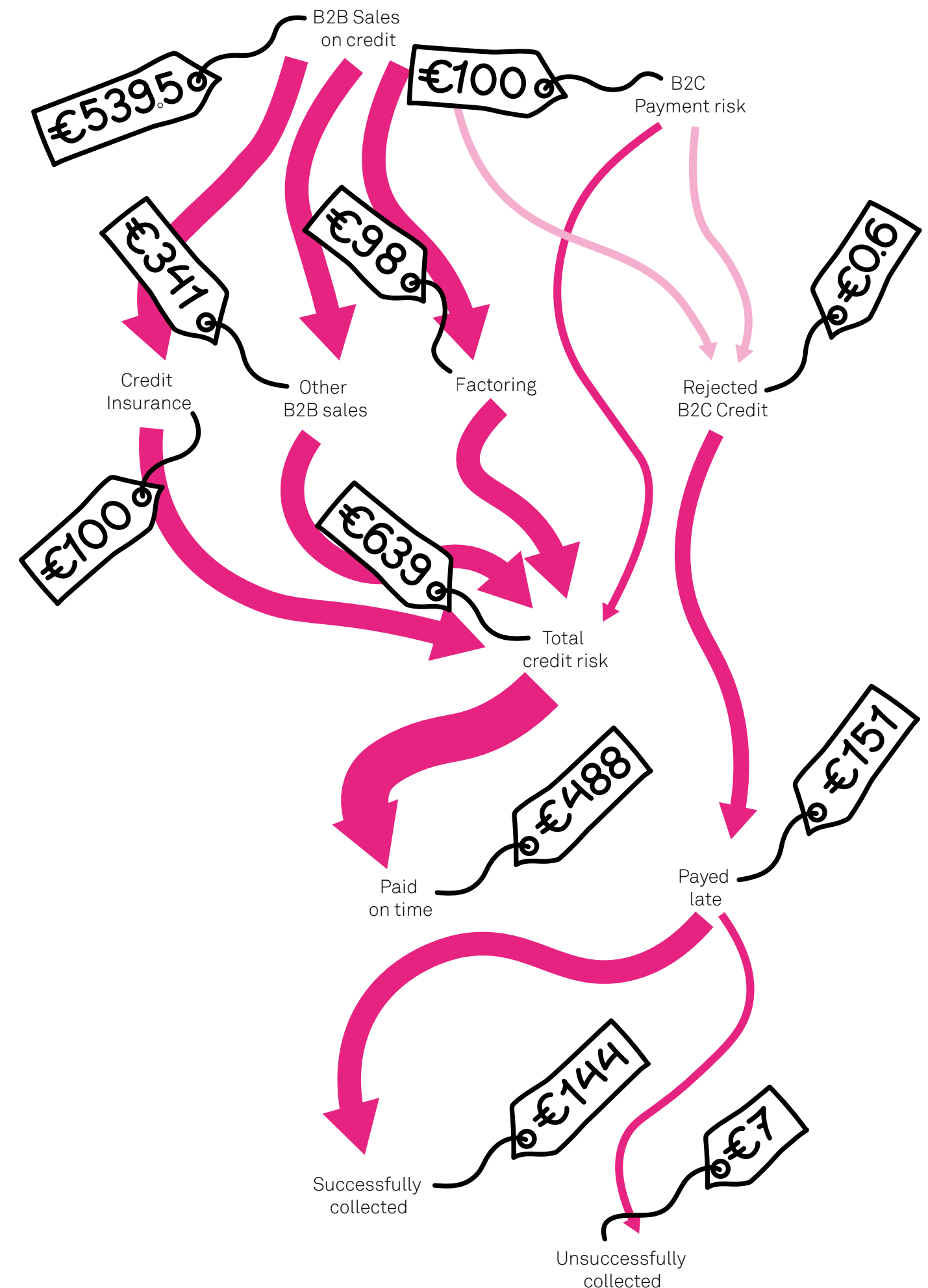


Figure 4. Credit management value chain in the Netherlands in 2020 (Rougoor et al., 2020)

## 2.7. Stakeholders in private debt

It is good to understand why different stakeholders would benefit from an improved debt collection process. All stakeholders ultimately risk losing money, but the ethical and financial considerations of the process are always carefully balanced. The last few years have seen a push towards empathic debt collection, since almost all parties can benefit from a drop in debt, especially problematic debt.

### Creditor

The brand identity of creditors is impacted by the actions undertaken in the debt collection process. The tone and customer experience during debt collection will often be confused with the brand of the creditor.

Because the workings of private debt trajectory are often misunderstood by the public, especially by vulnerable groups, the association a debtor has with a brand may overflow into the association with the creditor. Since the current debt collection process does not always leave debtors in a good position, this can create negative co-branding.

### Local and national government

The local and national governments benefit from improved well-being of society but also benefit on a financial level from reduced debt. Governments have to regulate and battle debt since societal costs of debt are high. Business cases have shown that every euro invested in prevention and early detection of debt could yield €2,46 to €4,22 to society. For municipalities this yields €1,57 to €2,91 (Min. SZW, 2017).

Since 2018 the national government has lent local municipalities legal tools to circumvent privacy protection laws to help early detection of debt. This way debt will be solved in earlier stages, giving debtors an easier way out (“Schulden aanpakken”, 2018).

### Debt councilor

The job of debt councilors is to fight debt and the symptoms of debt. Debt is one of the only problems which can be countered and be taken out of the hands of clients, they see a great benefit in an improved private debt collection process.

### Social organisations

Social organisations are lobbying to fight debt on a large scale. They acknowledge that debt is a problem which should be noticed as early on as possible. An improved private debt collection process which helps instead of ignoring problems for debtors is one of the goals for these organisations.

### Employers

Employers can get caught up in the debt of employees. In the case of seizure of income, employers will be notified, which might damage their employee relationship. Absent workers, lowered production and administrative costs all exaggerate this. Nibud has calculated the costs of a single employee in debt as high as €13000. They also express that 62% of companies have employees who have financial trouble (“Werkgevers: financiële problemen signaleren - Nibud - Nationaal Instituut voor Budgetvoorlichting”, 2022).

### Private debt collectors

While it seems undesirable for a debt collection agency like coeo incasso to reduce the number of debtors, there are several reasons for the relevance of detecting and helping problematic debtors in the early stages of the private debt collection process.

Coeo incasso is facing a large number of drop-outs on their payment portal. This group of drop-out debtors averaged 52% in 2021 (see figure 5). Operations manager mr. De Jager expressed his concern on this amount of drop-outs: It is assumed that most of these drop-outs pick up the phone and call customer service. While it is uncertain to say that this assumption is truthful, most case managers express that they agree with this assumption.

This number of debtors who fail to perform any action through the portal is a big concern for coeo incasso. If most of these debtors decide to pick up the phone and call customer service, coeo will need to factor in a huge amount of case managers. The space and wages required for such a battery of case managers is not only costly but also unfeasible. On top of that, having an amicable phase which takes 60 days of intense SMS, mail, email and phone contact is also expensive.

More often than not, debtors who have chronic financial problems fail to make payments at the end of this phase. When the ‘close advice’ or ‘debt monitoring advice’ is given, coeo incasso will not be able to receive any collection costs - eliminating their income.

By detecting and estimating the likeness to pay, this costly debtor can be identified in the early stages. Coeo incasso may then decide to not pursue their debt collection, but rather help said debtor get in a stable financial state - after which they can collect the debt.

Next to that, personalized debt collection funnels will help the debtor to understand and pay their debt with more precision. The idea here is to lower the number of drop-outs, who are assumed to pick up the phone. This will in turn lighten the pressure put on customer service, saving coeo incasso a large portion of their expenses.

### Oath

Every private debt collector is involved with an oath. In the Netherlands, this oath is spread through the NVI certification. This oath requires that:

***“both creditors and debtors are prioritized and will be informed as well as possible and in all its completeness”***

- NVI branch organization oath

These two modes of communication could be better. The goal of this thesis is to find the best way to communicate with debtors in all its completeness.

### Debtor

Debtors are perhaps the most important stakeholder in this project. The debtor is the one who has to pay money to a creditor. Their benefit from a drop in debt is logical: They would have less financial strain.

It is more important to highlight the impact of debt on the groups. As discussed later in section 3.2 (‘The effects of debt on human well-being’), people with debt can experience a range of problems. It is not uncommon to see stress impacting the daily life of debtors. This can lead to mental suffering, shame and chronic stress.

There is a cyclical effect here: People from vulnerable groups tend to get caught up in debt. Life events, mental disabilities or unemployment can lead to debt, but debt can also lead to those problems. These problems are often intertwined, making debt even more impactful.

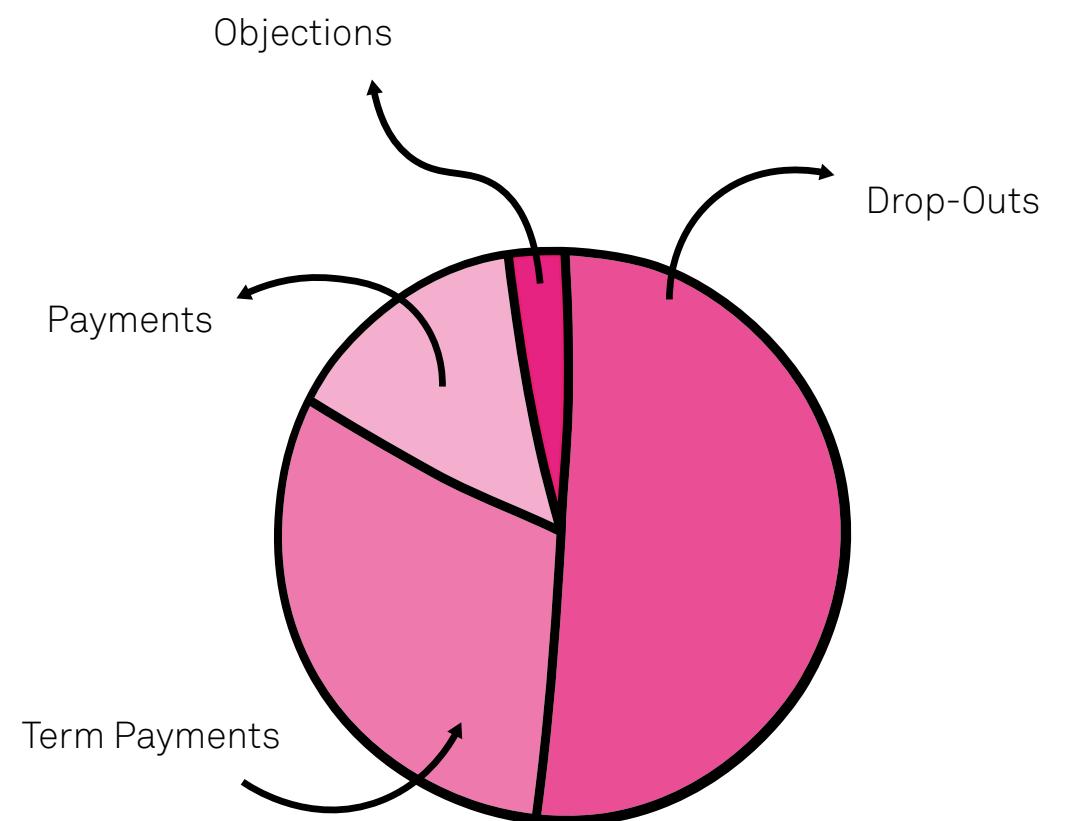


Figure 5. Actions performed from the COEO payment portal



## 2.8. Concluding the Context Analysis

While the private debt collection process is subject to a lot of regulation, there is wiggle room for innovation. Political developments and privacy laws do, however, require some careful consideration when innovating. Nevertheless, new designs are possible, given that they adhere to societal values. I would even argue that a move to a more inclusive private debt trajectory is necessary and wished for by everyone involved in the process.

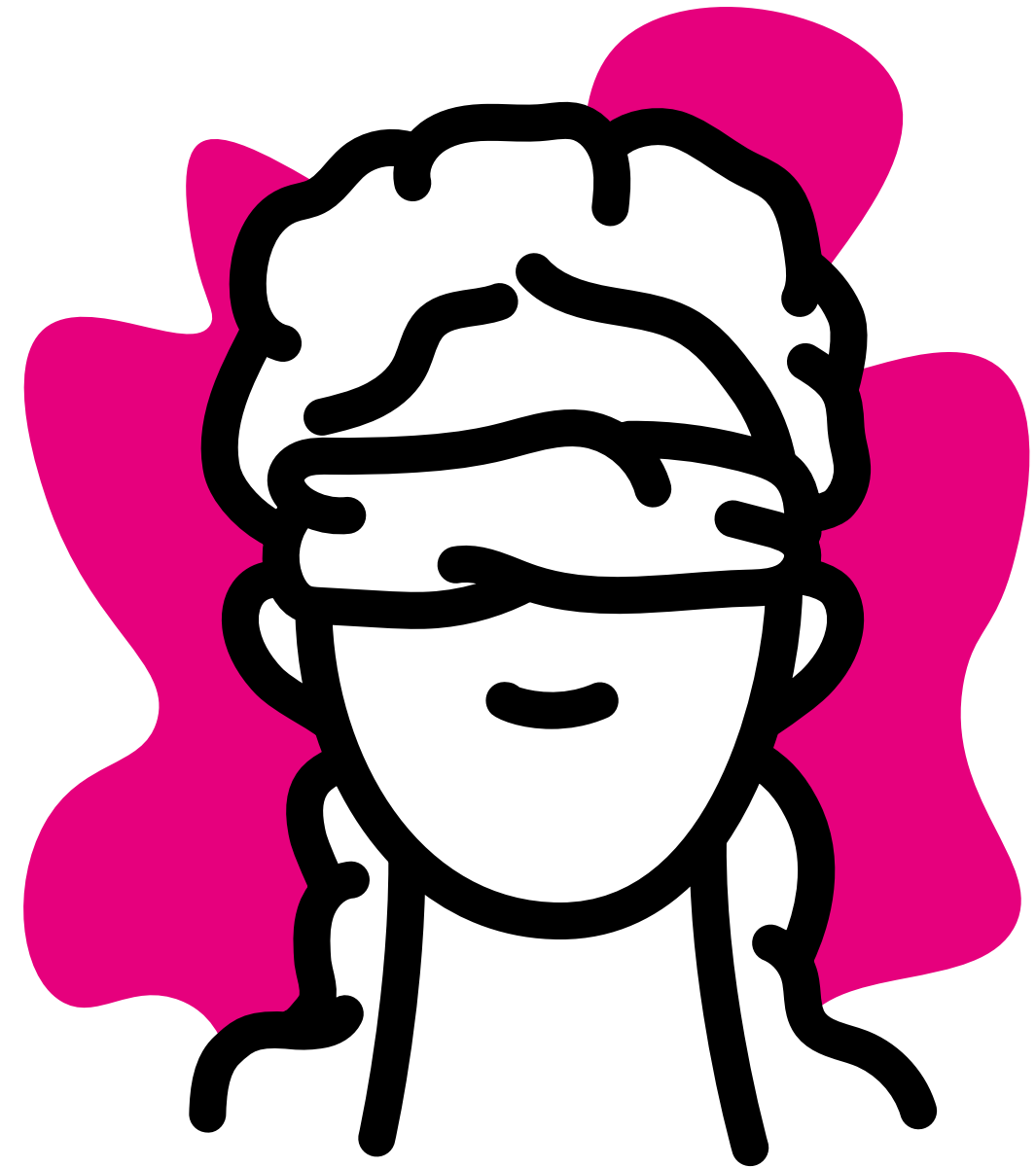
### Key insights

The private debt trajectory is a long process which is deemed necessary by society. It offers those who have a form of debt to arrange an outcome before going to court. If one fails to find any solution, **the costs may quickly rise** in court.

The market for private debt is risky but fruitful. Because of this friction, it is necessary to minimize the costs involved for debt agencies, forgetting debtors in the process. A more **debtor-focused approach will benefit everyone**: not only debtors and the collector, but also society as a whole.

Quick political developments are trying to create a more inclusive society in which debtors are taken into consideration more. They are recognizing a **sector-wide negligence of debtors** and are taking on a more hands-on approach to regulation.

Privacy laws and NVI certification make it hard to innovate and quickly iterate. **Intervening can be slow and painful**, even if the collector decides to do so. Easy wins should be identified for impactful designs.



*“That, of course, is what we're talking about today: the protection of the debtor*

*[...]*

*We do have a balance to guard, because also the position of the creditor does in itself obviously does matter in a legal system where the starting point is: “pacta sunt servanda”, deals are to be kept.”*

*-Ulysse Ellian, VVD, member of the house of representatives*



Plenary Hall of the Dutch House of Representatives in The Hague, the Netherlands. Panorama. Photographed by Husky.

# 3

## Understanding the debtor

Understanding the debtor will focus on the implications of debt on people. The human behind the name debtor will become clear by deep diving into the inner emotions, feelings and behaviour that a debtor might have.

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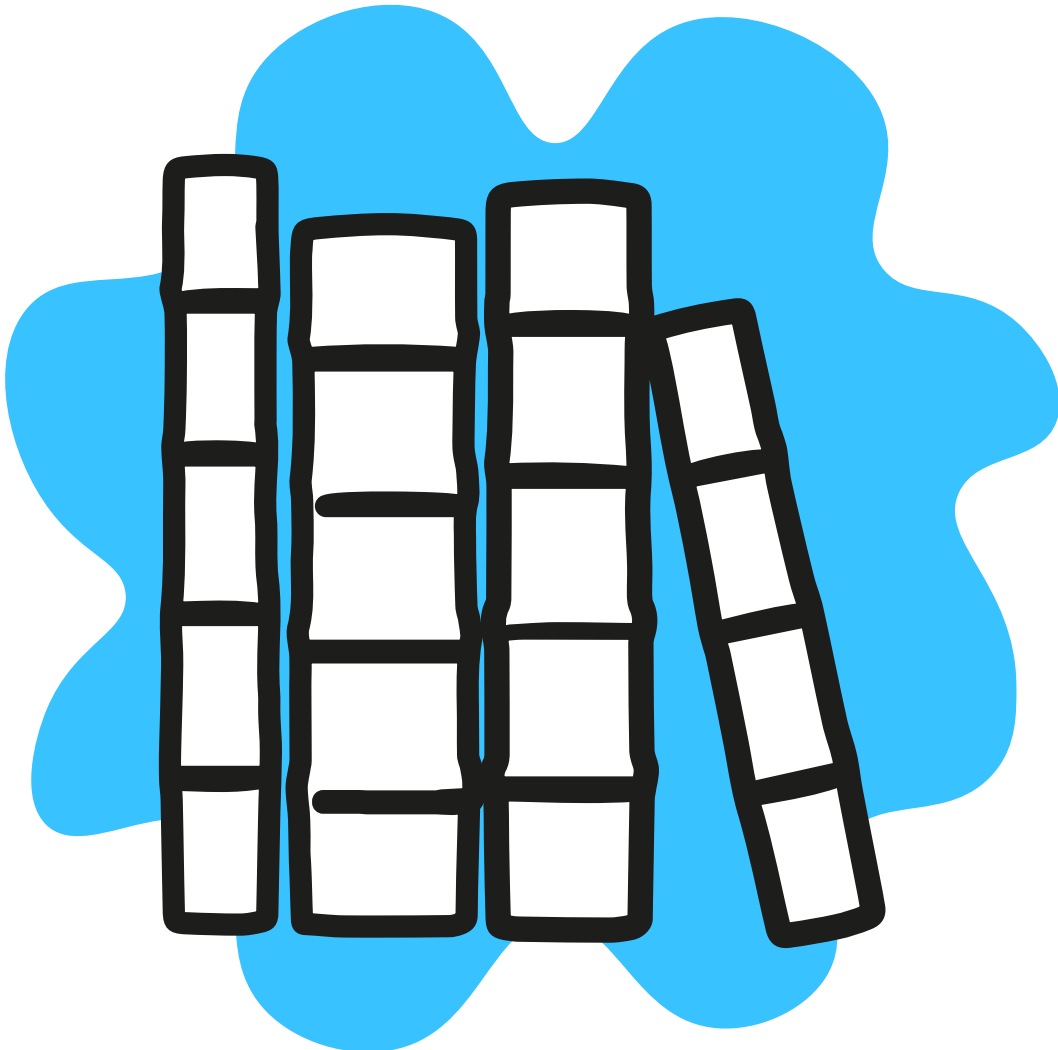
3.1. Research on the human implications of debt

To better understand the human aspect of private debt I found myself reading a lot. Through research based in psychology and economics it has become apparent to me how big the problem of debt is.

During this chapter, I will explore the effects of debt on human well-being, with a special focus on vulnerable groups. I will then see how these groups are represented in the private debt collection process and if coeo incasso is dealing with the same groups.

As explained later in this chapter, people with literacy problems, intellectually disabled and financially stressed are overrepresented in private debt. These vulnerable groups have their unique problems which will be researched.

I will find those problems by going out and trying to speak to as many people from vulnerable groups myself, as well as organizations surrounding them. I conclude with a set of key insights.



3.2. The effects of debt on human well-being

Debt has an enormous impact on the human well-being. In this section I will explore the size of that impact and the associated qualities it may induce in debtors.

During the last few decades, the private debt collection sector has had little empathy for the difficulties facing debtors and has held a wild-western mentality. Only in the last decade has the government implemented a set of laws to protect debtors. The private debt collection is a complex and bureaucratic process, now tied together by rules. The amicable phase has been going through several law changes hoping to benefit debtors (wetten.nl, 2012).

Still, debt collection agencies have failed to fully comprehend the complex situations in which debtors often find themselves. Debtors are often illiterate, suffer from mental retardation or experience social and health issues. Moreover, the unemployment rate is especially high for debtors (Jungmann et al., 2020). These problems further aggravate the already difficult debt collection process (see table 1)

Debtors tend to be unable to explain their financial problems to others. The taboo surrounding debt and the internal feeling of shame lead to a high barrier

other hand have little view on the financial situation a debtor may be in. Being unable to judge the financial situation, debt collectors often present themselves as unreasonable and apathetic. These small debts may lead debtors into high levels of debt, and ultimately poverty.

We can divide the consequences of debt on the debtor in material and non-material effects (see figure 6) Material effects impact the deeper non-material effects. Material effects on debtors may be the inability to participate in social activities or take care of themselves, such as when buying new clothes. Non-material effects reach into the debtors' mindset, such as feelings of shame or being left out. They may lose connection with their environment and be distanced further from others (Vrijbrief and Van Mourik, 2020).

All these effects create a loop: debtors keep getting into debt and are being held back to reach out for help because of the taboo and rough emotions surrounding the debtor. This loop tends to happen especially to those who are illiterate or intellectually disabled. This results into these vulnerable groups being overrepresented in debtor groups. Although there is little information available on the exact size of this problem, there are indications that these groups account for half of debtors.

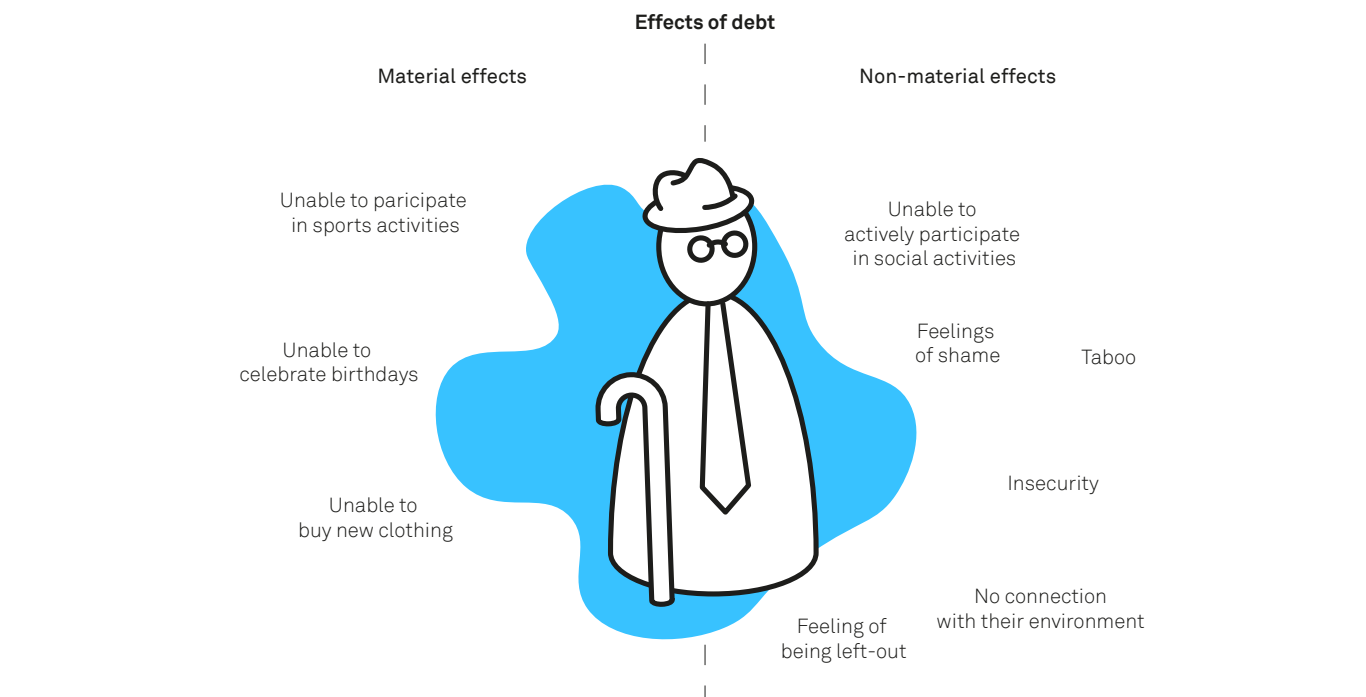


Figure 6. Material and non-material effects of debt (Vrijbrief and Van Mourik, 2020)

to express financial problems. Debt collectors on the

Common problems in debtors	Emotions in debtors	Limitations in debtors
Illiterate	Shame	No skills to get to action
Mentally retard/intellectual disability	Chronic stress due to financial disability	No ability to see the implications of their actions
Social issues		No knowledge about their rights
Health issues		Taboo surrounding debt
Unemployment		

Table 1: Common problems, emotions and limitations that debtors experience (Jungmann et al., 2020)



### 3.3. Segmentation of debtors

This section explores different debtor groups which can be identified through literature (see figure 7). The scope of this literature review is private debt with a focus on the context, emotions and feelings that debtors experience. In this case, debtors are not people with problematic debt, but rather debtors who often experience small amounts (less than €5000) of debt.

Since debtors tend to be associated with difficult problems it is important to understand how to talk with these groups. Problems concerning illiteracy, intellectual disability, mental health and complex feelings of shame and stress are difficult to understand and talk about.

#### Illiterates and multi-linguists

One of the major issues facing debtors, as described in literature, is the problem of illiteracy. Illiterates include both non-native speakers and low-level native speakers. 18% of all Dutch people have an indication of illiteracy. This group is overrepresented in private debt collection processes. Keizer (2018) showed that in the case of two debt collection agencies, 48,3% of all native Dutch speaking debtors have an indication of illiteracy. That number for non-Dutch native debtors is around 80%. Houtkoop et al. (2012) indicate that non-native Dutch speakers have a higher chance of being illiterate.

It is important to pinpoint here that illiteracy is not the same as an inability to read or write. It is a common misconception that illiterates are not be able to make sense of words. Although professional terms and vocabulary are limited, illiterates are able to read and write at a simple language level. The baseline here is B1 language, which is similar to the first year of high school.

Illiterates are made up of native and multi-lingual speakers. These groups may have varying levels of control over other languages but may have specific trouble with one language (such as Dutch). This means that illiteracy may be present for one language but not the other, which is especially the case for multi-linguists.

We can recognize this group by:

- MBO-3 or lower education level
- In elderly
- Short-term thinking
- Less knowledge about the working of the world around them
- Often paired with multi-problems (addiction, health issues, mental issues, life events)

#### Intellectually disabled

As described by Jungmann et al. (2020), there is an increased change of debtors in the private debt collection process to suffer from an intellectual disability. Intellectually disabled people are defined by three characteristics: 1) Someone has an IQ under 85 2) Someone is less capable in functioning in a conceptual, social or practical sense 3) The limitations start manifesting before 18 years old. More often than not, these groups also tend to have varying levels of illiteracy, making communication even more difficult.

Although there is no research in the size of intellectually disabled in private debt collection, the national average shows us that 3 out of 20 debtors (16%) may be mentally retarded. Although that number is estimated to be 25% for people in debt (Van Dam et al., 2018). Van Dam commented in an interview that his number may vary up to 50%. If it is assumed that the severity of the problem is comparable to that of illiterates, the number may be as high as 44,7%.

Although intellectually disabled tend to have illiteracy problems, this is not always the case. The cognitive ability of this group makes it so that communication is comparable to that of illiterates. Basic processes may be difficult but can be guided by clear communication and guidance.

A big problem for intellectually disabled is the increasing complexity of our world. New technologies are often too difficult to understand and can impede this group from functioning, a term called digital skill. Personal and regular guidance is often the tailored solution for this group.

#### Everyone else

People with debt, especially over longer periods of time, will undergo stress. This stress is confirmed to have a big impact on the cognitive capacity of a debtor. This impact can be as high as 13 IQ points (Mani et al., 2013). Considering that the Dutch average IQ is 100, these lost IQ points result in a reduced cognitive capacity, putting debtors close to the intellectually disabled range. When experiencing this stress, debtors perform as if they have not slept a full night.

Everyone can be in debt. One life event can change your financial situation, such as illness, divorce or other unforeseen events. This make everyone vulnerable to debt, but people who suffer an intellectual disability, illiteracy or chronic stress are especially prone to debt. These vulnerable groups already face difficulties concerning their disabilities, but debt can make life even harder.

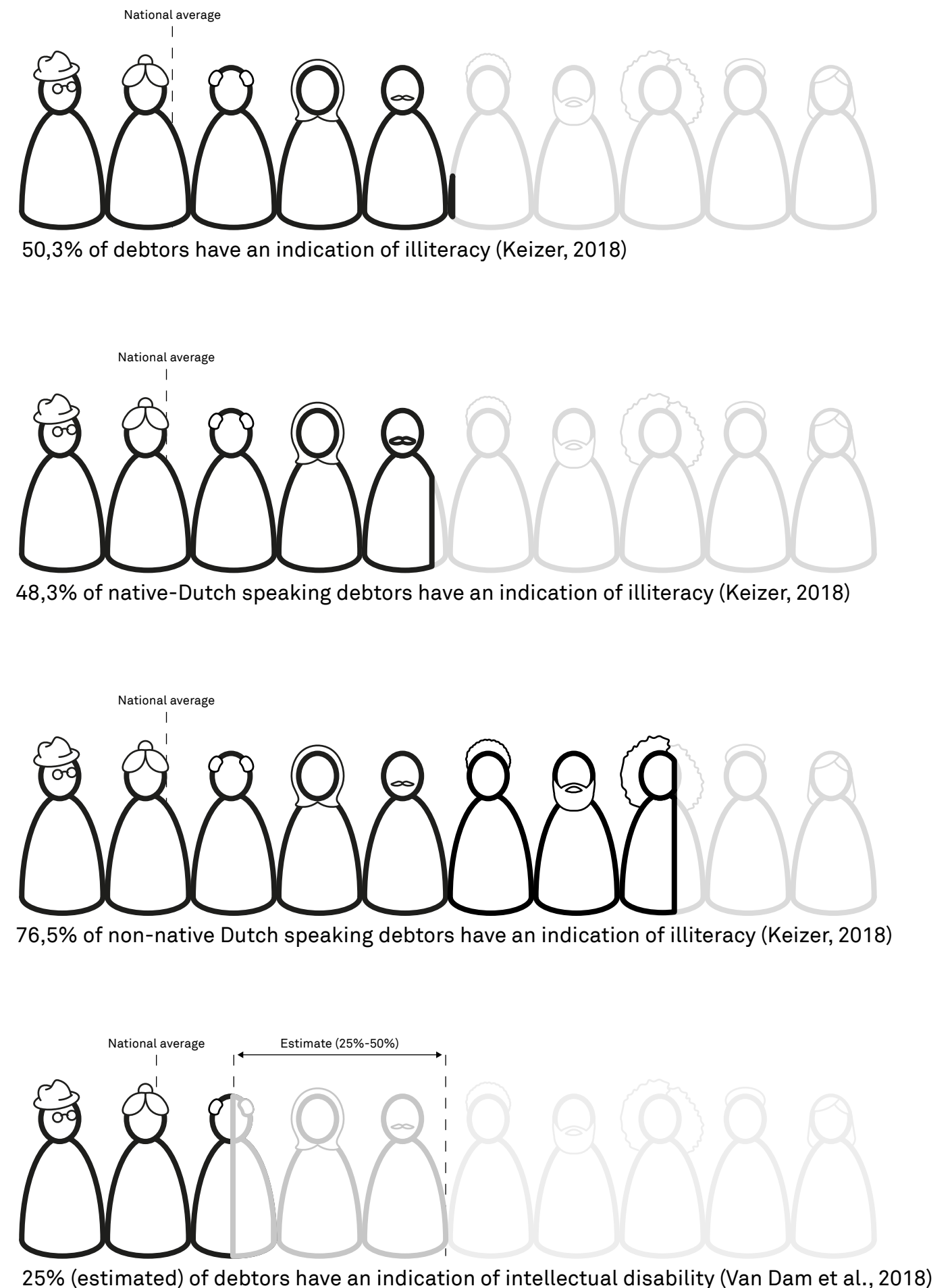


Figure 7. Percentage of debtors that belong to a vulnerable group

Does coeo have the same debtors?

The short answer: we do not know. Although groups like illiterates, multi-linguists and intellectually disabled tend to be overrepresented in debtors, the research to confirm such assumptions is costly. Testing illiteracy will require a 2F language meter test, which should be checked in person by a trained professional. To test intellectually disabilities, we can use the SCIL to indicate such a disability. To fully confirm an intellectual disability a psychiatrist should confirm this indication.

If we look at a map of the percentage of debtors per municipality, we can see that areas where more illiterates live are also the places where coeo has debtors (see figure 8 & 9). This might give an indication that illiterates are indeed overrepresented in the debtor group of coeo.

The benefit of knowing group sizes is marginal since the communication method for these vulnerable groups should be the same. As discussed thoroughly throughout my interviews with researchers who focus on communication with these groups, a low language approach will benefit all these groups.

Not only that, but it is also confirmed that people who have higher language skills prefer simple modes of communication. This makes it so that a change of tone will benefit all, despite knowing the exact dimensionality of the segments.

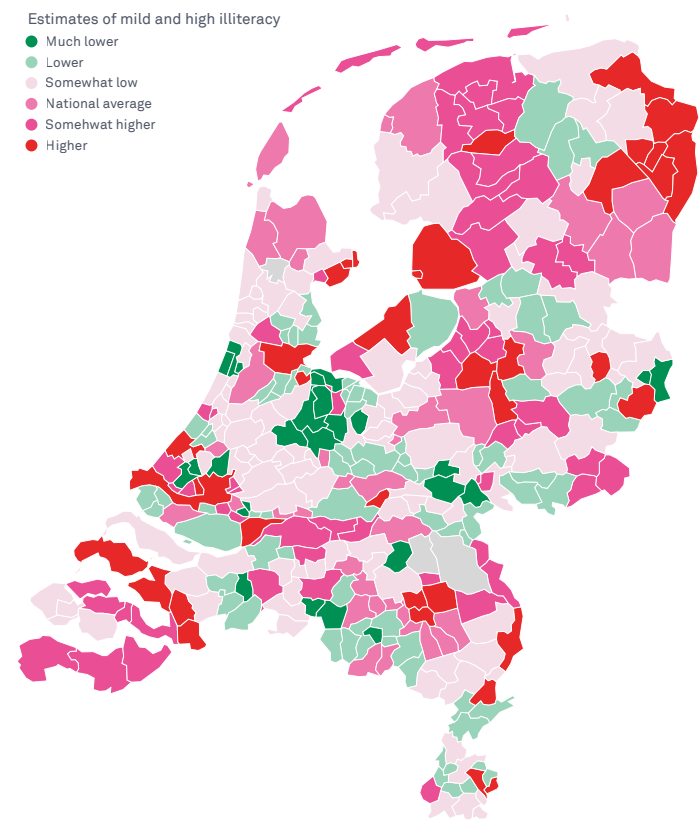


Figure 8. Mild and high illiteracy in the Netherlands (“Geletterdheidinzicht”, 2021)

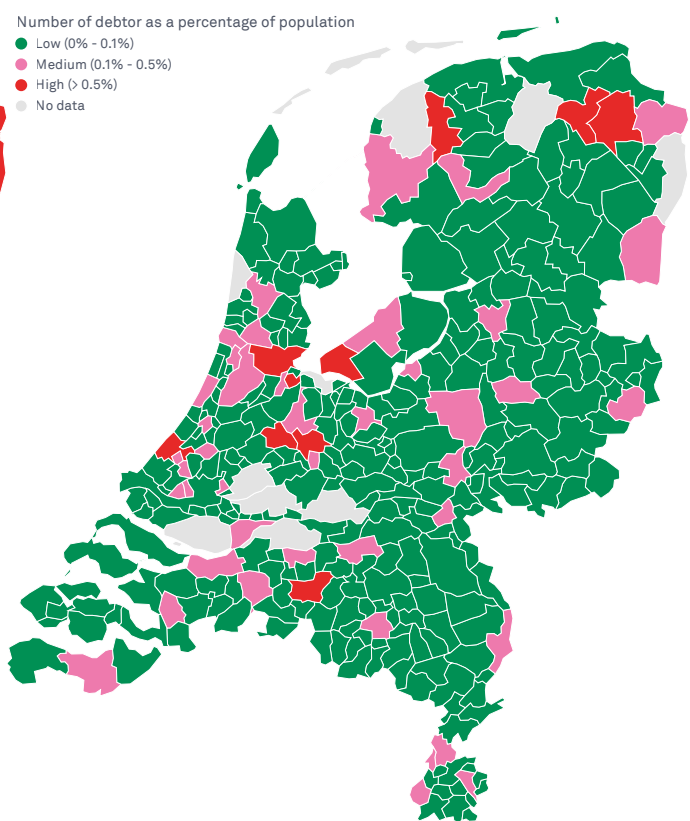


Figure 9. COEO debtors percentage of municipality (orange is low, purple medium and blue high)

3.4. Exploring illiteracy and intellectual disabilities

To get a better idea of the humans and the friction involved with private debt I decided to go out and speak to as many people as possible. My approach here involved several research activities which can be characterized by interpersonal contact with vulnerable groups and those surrounding them.

The overall goal of these research activities was to get an overview of the thinking, skills and environment of debtors. First, from a higher, more abstract level with stakeholders, and then towards a communicatory level with debtors themselves. I will briefly summarize my most important experiences during these interviews in this section. The full method, research questions and conclusions per research activity can be found in Appendix B, C & D.

Interviews with stakeholders

The first approach is to interview stakeholders who are actively working with vulnerable groups. These people either work in organizations that work with debt or promote awareness around illiteracy or intellectual disabilities. The goal of these interviews is to understand the nuances of the complex difficulties faced by vulnerable groups and debtors specifically. Through these interviews the best way to communicate with vulnerable groups and debtors is investigated.

This study is done through qualitative in-depth interviews with stakeholders in the private debt collection process. The qualitative data gathered in this section was gathered through conversations over the phone, videocalls or emails. Because of the spontaneous nature of these talks not all conversations were recorded.

Most of the interviewees in this research have been collaborating with or researching debtors closely. Some of these activites focused specifically on vulnerable groups. Table 2 shows the participants that were interviewed, sometimes multiple within the same organization.

Type	Organization/individual
Bailliff	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

Table 2: Organisations and individuals interviewed for explorative interviews

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.

Interviews with vulnerable groups

Another research activity was to go out and speak with people dealing with illiteracy or intellectually disabilities. I quickly discovered that it was difficult to find people who are willing to talk. It is also difficult for interviewees from vulnerable groups to bring those conversations to a higher, more abstract level. Because of these two reasons these interviews had to be combined with the earlier mentioned interviews with stakeholders.

Two participants from vulnerable groups were interviewed. The first participant, a Dutch elderly man living with illiteracy, was my first encounter with illiteracy. This particular man was brave enough to go out and talk about illiteracy. That is quite unique, which is why I was unable to find more participants.

At first it was difficult to grasp the impact of illiteracy on daily life. It quickly became clear to me how illiteracy impacts more than language. Low digital skills and taboo all impede the ability to function in our society. Although this participant had found workarounds, problems with language come to the surface from time to time.

The participant had been struggling with the taboo on illiteracy for most of his life, but was now able to speak freely on the topic. The man ended up in debt because of it, leaving a lasting impression on him.

Before his retirement, the participant had his own company selling plants. Since he had invested most of his money in plant material, he was unable to pay off a bill. He did receive notices, but was unable to understand the complexity of the process.

He then passed the amicable phase, passing the case to a baillif. The baillif coincedently knew the man, and helped him solve his problem. He was lucky with this, as his costs would have quickly gone up if the baillif was not helpful.

That story explains to me how the combination of low language and math skills lead to an almost downfall of the pariticipants company. The helpful, non-neglecting baillif really helped this man get back on his feet.

The second participant was an intellectually disabled woman. When she was in secondary school she was approached by a man on the streets. He asked if she could help her to buy a phone. They did.

The man took advantage of the woman, leaving her with debt and massive fines. The woman had been seduced into thinking she was helping someone. Her vulnerability, most likely due to her disability, had been taken advantage off.

Such a story is not unusual at all. Some of the debt she had at providers was cancelled. Again, someone who



was a victim of her disability was narrowly saved from financial ruin. In this case by the creditors of her case.

## Vulnerable groups are overrepresented

These stories illustrate that vulnerable groups have to be on their toes. It is easy to see how these people are victim of a bigger system, intentionally or not. Their disability often comes with other problems, and debt is one of them.

*“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 quote from an interview with Geldfit again ties into the insights of section 3.2 (‘The effects of debt on human well-being’): Vulnerable groups are overrepresented in private debt trajectories. The biggest problems these groups experience is understandability. Most vulnerable groups experience problems when trying to understand basic processes and language.

*“It is typical of vulnerable groups to have less knowledge about the world around them. This, combined with a short-term thinking may cause problems down the road.”*

-Expertisepunt basisvaardigheden explained.

Even if someone from these groups sees the long-term problems associated with debt, they face huge challenges. Low digital skills cause problems with digital interfaces, difficulties with language cause stress when faced with texts and low social skills lead to little interaction with others. That, and the problem of taboo on disabilities or debt make it common for vulnerable groups to avoid conversations. Speaking to a language ambassador, a more appropriate term for an illiterate person, made the taboo surrounding disabilities apparent to me. Low social skills may be prevalent in vulnerable groups, but a feeling of shame only contributes to that.

*“I always say 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.”*

- Language ambassador on living with illiteracy

## Debt is a solution space

Anyone can enter debt, but especially those who are dealing with disabilities, mental or physical problems or life events find themselves in debt. Often a combination of these problems, multi-problems, are found specifically in debt situations.

Multi-problems tend to shut down a person’s ability to function normally whenever the smallest inconvenience occurs, such as debt. The financial stress can create a loop in which the human well-being is compromised, causing the debtor to give up, causing the financial stress to rise. 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 when talking about debt, especially with vulnerable groups. Vulnerable groups often avoid those conversations because of low social skills and shame about the knowledge gap about these complex situations.

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 finances. When finally reaching out, debtors tend to be on one of both extremes: Either high in emotions or stunned. Both these states are extremes of emotions, ranging from angry to sad to manic.

We should not see debt as a problem without a solution, as something that just happens. It is rather a symptom of life event or mental or physical problems. There is a solution to a lot of debt, for example in communication and ease of use. We can see multi-faceted designed problems in most debt trajectories in which we can help debtors and improve human well-being.

## How we can create a more inclusive debtor experience

There are solutions to the problems described above. One especially special person I spoke to, someone who deals with illiteracy on a daily basis, is going out to educate people on the implications of illiteracy as a ‘Language ambassador’. Illiteracy is not a problem of unwillingness, but rather a problem which should be the care of the world around us:

*“And very often I do it [writing] myself, and then I print it out. Then I have 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 to learn to do it [writing] better. But you never really learn.”*

- Language ambassador on learning language

Vulnerable groups are overrepresented in the private debt collection because of barriers inherent to design:

**Minimal digital skills** cause a spectrum of problems in our more and more complex society. We are massively digitizing and automizing, which further estranges vulnerable groups.

**Low language skills** cause their own problems: Having to read through difficult communication is often part of complex procedures. Explaining one’s problem or understanding communication creates a huge risk of miscommunication.

**Limited social skills** cause problems when having to reach out for help. There is a taboo surrounding illiteracy or intellectual disability which makes it even harder to get help.

We can learn a lot about designing intuitive interfaces, both on a service and an interaction level. The problems vulnerable groups experience are created by design and should be fixed by design.

I want to conclude this with my personal opinion on the matter. Me, as a designer, sees a lot of problems which can be fixed. We have designed a complex society and difficult communication for people who have different needs. I honestly believe that we unconsciously have been designing a society which works against vulnerable groups. However, we do have the power to design for these people, to create a more inclusive and acknowledged society.

## A personal experience I would like to share

In an effort to speak to more people from vulnerable groups, I started volunteering at the foodbank. One of my experiences which illustrates financial stress taking over a person’s well-being happened on my first day volunteering in the foodbank.

A woman came in, who initially was very quiet. After a while we got to talk, and she shared her story. Her son, who has regular 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.

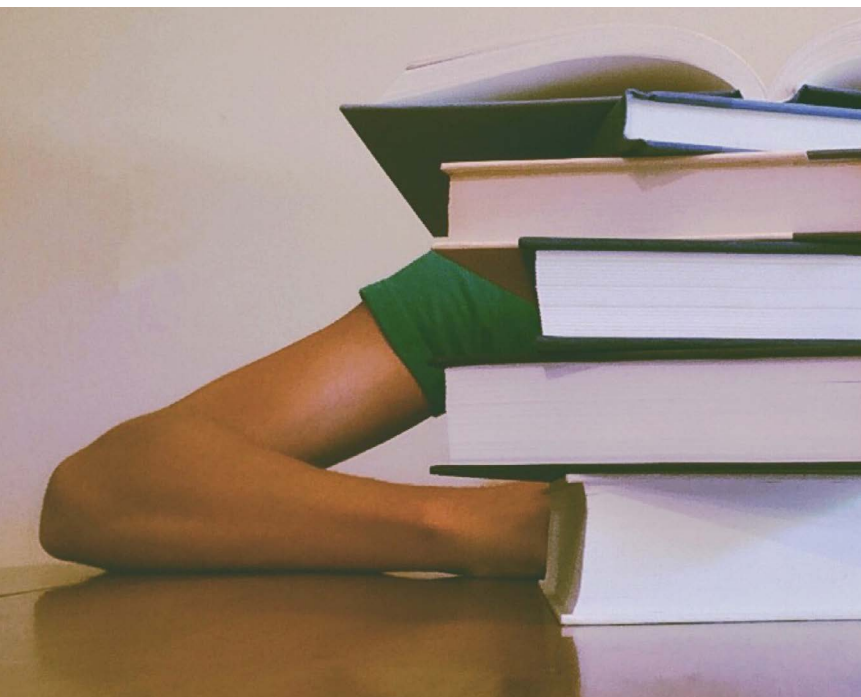
This is an example of how financial stress can take over someone and blunt their life completely. Private debt collection processes are one of the reasons these moments happen. Personally, I feel like it should be possible to have another approach with debtors, so that these moments of tension are transformed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

All interviewers have expressed their **dependency on direct family or friends**. Vulnerable groups find themselves in stable situations and get used to the associated easiness. Although this creates stability for the vulnerable person, it can create a situation of uncertainty and helplessness once that person is not in their life anymore.



### 3.5. Concluding understanding the user

It is often assumed that there is an unwillingness to pay, but the problem is often more complex than that. Debt is often a symptom of other problems. Life events, physical or mental problems all can lead someone into debt. It can happen to anyone, but especially illiterates, multi-linguists, intellectually disabled or financially stressed are vulnerable.



Low digital, language and social skills can induce stress in vulnerable groups, photo from the public domain

#### Key insights

It is entirely possible for someone with a language deficiency to have a normal life, run a business or get to work. **It is only in exceptional situations that low language skills become a problem.**

**Vulnerable groups tend to be reactive** in their communication. It is not uncommon for vulnerable groups to have a passive stance, especially in formal communication. This can even go as far as not reacting to debt collectors at all and being dragged into further legal persecution.

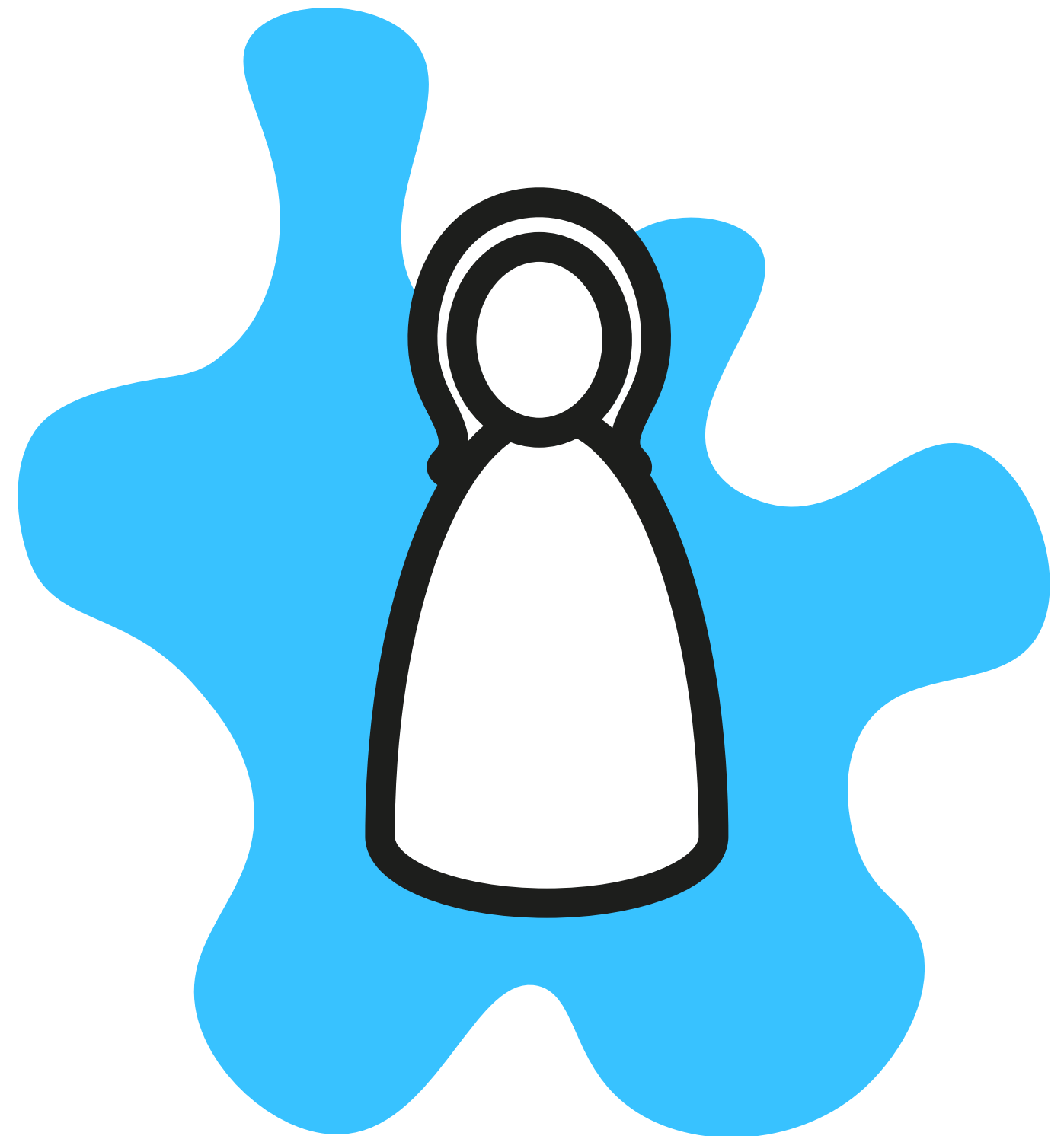
Vulnerable groups, mostly intellectually disabled, have **short-term thinking**. It is difficult to act on rationality rather than emotions. This creates situations where vulnerable groups suddenly find themselves in tough spots, both financially and socially. This also makes vulnerable groups more susceptible to life-changing problems, leaving a huge impact on the daily life and well-being of the person involved.

Vulnerable groups typically have low digital skills, which can be a problem which most others couldn't think of. Getting a ticket from a parking meter can be too difficult. While we take these interactions for granted, it demonstrates how **problems with digital skills can happen easily**.

Vulnerable groups, contrary to popular belief, are very much **approachable given the right approach**. Vulnerable groups have a need of a respectful and non-judgmental conversation partner. This is only made possible by the communication partner, who often lacks the will to do so. For fruitful conversations it is important to approach vulnerable groups with respect and in an equal manner.

All interviewers have expressed their **dependency on direct family or friends**. Vulnerable groups find themselves in stable situations and get used to the associated easiness. Although this creates stability for the vulnerable person, it can create a situation of uncertainty and helplessness once that person is not in their life anymore. It can also make it difficult to move forward and follow ambitions, such as moving out of the house.

**Shame and taboo can create seemingly weird situations** for outsiders. It is common for vulnerable people to find workarounds, such as never having to use online banking. While these difficult situations can be weird at first sight, they are quite understandable when seen from the vulnerable persons perspective.



*"I decide about my own life, act like you want to be treated. Just wait until I'm done talking. Be patient. Keep the information simple but not too childish. Help me make decisions but let myself decide. Don't over talk me. Give clarity, ask after if something is not clear."*

- Interviewee with intellectual disability on how to communicate with her

# 4

## Define

Define will go into the specifics of the private debt trajectory as implemented by coeo incasso. That journey will be described per touchpoint and painpoints associated with the journey will be exposed.

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4.1. Customer journey mapping activities

During the customer journey mapping I want to explore the service offered by coeo incasso to their debtors. The goal here is to get an overview of the service as a whole and to go into the specifics of the working of each mode of communication. The service will be investigated, specifically tailored to coeo incasso.

The approach taken in this chapter is to first map out all touchpoints as designed by coeo incasso. All modes of communication a debtor encounters are explained, such as letters, emails and others. Then I will go out and experience the service for myself with autoethnographic research. This will give me an idea on the experience associated with each touchpoint. Lastly, I will conclude this chapter with a visual summary of the customer journey as offered by coeo incasso.



4.2. UX flow

While coeo has to fulfil certain legal requirements, they have the freedom to design their own user experience (UX) flow within the amicable phase. In the case of coeo incasso, a combination of various modes of communication is chosen: Phone calls, emails and text messages (see figure 11 and Appendix E).

The trajectory starts with a due payment at a storefront. This can be both online or in person. After that, the debtor enters the amicable phase. Here he will typically receive 4 rounds of reminders, where each round has one email, one mail, one text message and one phone call. The intensity and tone of voice become stricter with each reminder round. If the debtor fails to pay after 4 rounds, or 60 days, coeo will do a story investigation and decide on their next move.

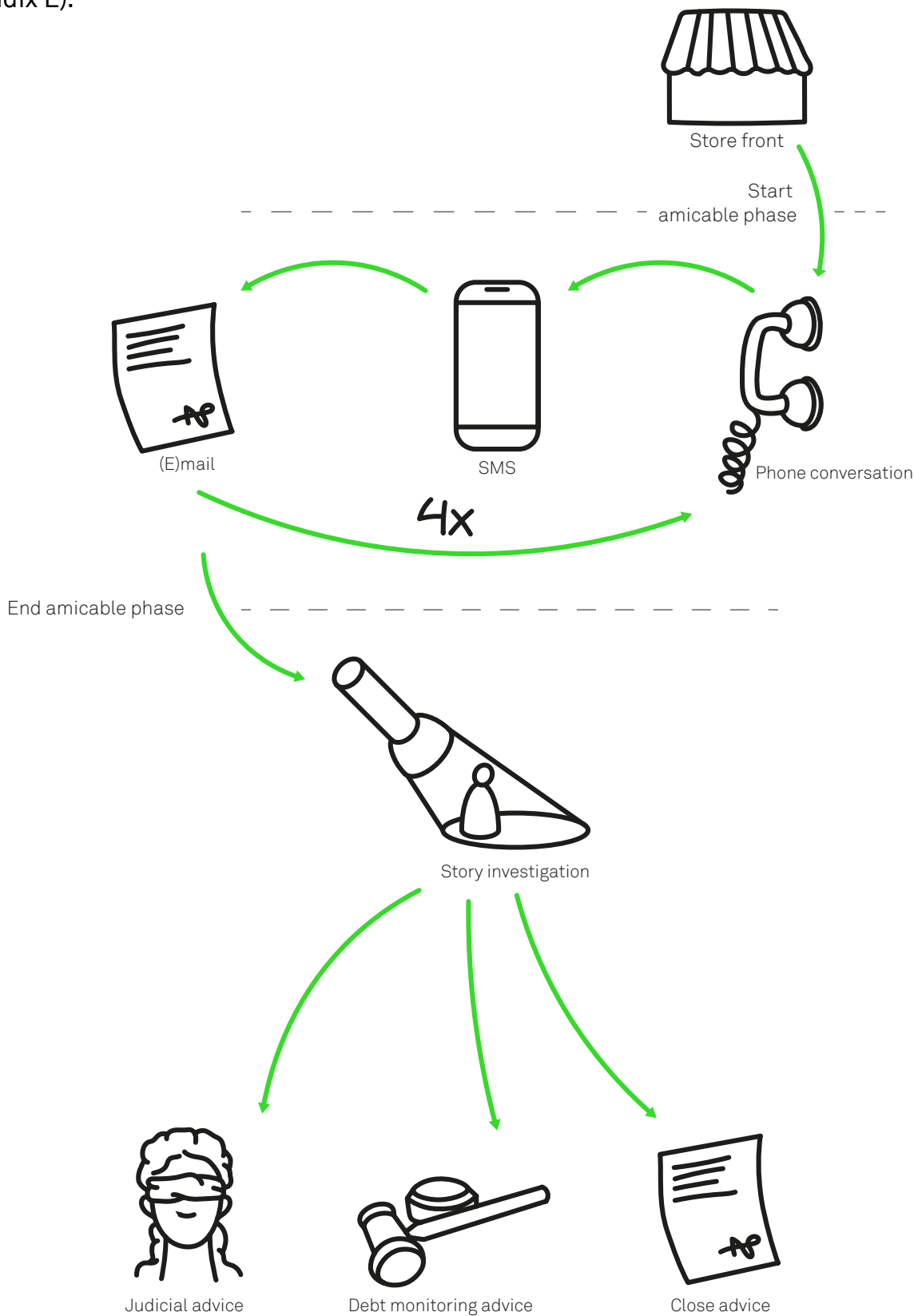
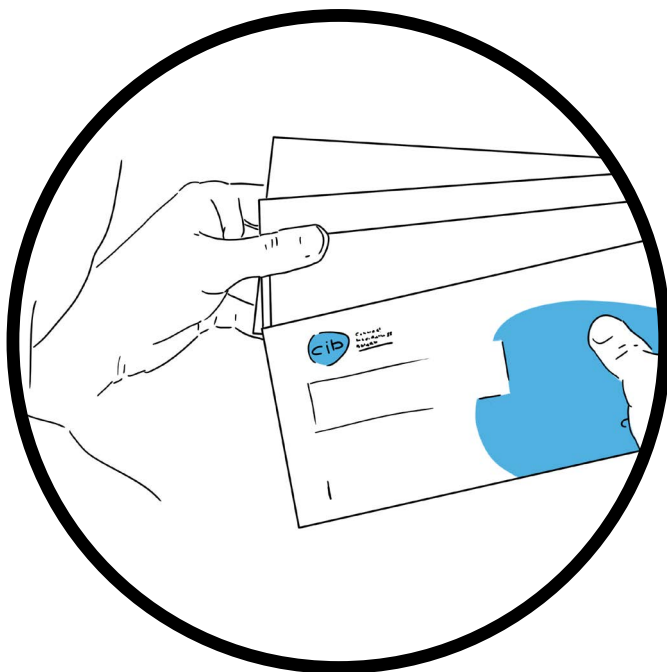


Figure 10. User experience flow



4.3. Coeo's communication

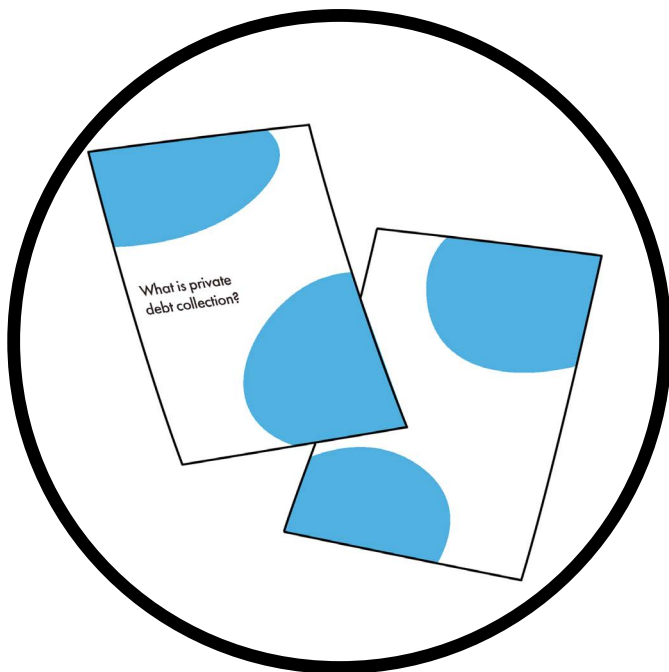
In this section I will give a brief explanation of each touchpoints and their inner workings. I will try to discover the philosophy behind the design of textual, interpersonal and digital communication modes. Non-stylized screenshots of the touchpoints can be found in Appendix E.



Quality control



Marketing



Quality control



Marketing



Case managers



IT



(E)mails

Mails and emails are designed to bring all the necessary judicial information to debtors. Although many versions exist, a typical mail holds the required information to be valid in case of a court case.

Often the text used in the (e)mail is quite strong. The tone of voice can range from amicable to pressing. The text is rather pragmatic and direct.

It should be noted that this type of communication could be difficult for vulnerable groups. If we filter out difficult words we can see little remains.

Text messages are small prompts to remind the debtor of any debt. The SMS gives two call-to-actions: to log in and pay as quickly as possible or to call customer care for further assistance.

Text messages

After requesting more information with a sticker or through the portal the debtor will receive a flyer. The flyer will explain common questions about private debt, such as why and what you have to pay. The flyer is written in simple communication, in the earlier chosen preferred language.

Phone Conversations

Phone conversation is the only interpersonal mode of communication. Although there are trajectories where coeo will call debtors proactively, most happen when a debtor calls customer care.

The tone of voice is different from what we are used to throughout the rest of the trajectory: The personal quality makes the most phone calls friendly and helpful.

Some common problems during phone calls are a communication gap because of lingual misunderstandings. These can create frustration from both sides.

A customer care employee also might now have a view of the context in which the debtor is. A data-scarcity can lead to problematic conversations and difficult-to-solve situations for employees.

Payment portal

From all textual communication and the website, debtors can pay their debt. The debtor has a choice of well-known payment methods, such as iDeal, bank transfers, Sofort and more. The full payment flow can be found in Appendix F.

One especially different payment method is Paysafecash. Paysafecash payments allow debtors to download a barcode from their profile to the Paysafecash mobile application, after which they can pay their debt in one of the provided stores. The user will then first have to create an account, after which they can pay in cash in-store.

All touchpoints are checked by compliance for legal validity and adherence to the NVI guidelines.

4.4. Coeo's debt trajectory

The customer journey (see figure 11), described from the perspective of the debtor, is dynamic and knows many variations for different debtors. The steps and touchpoints taken in this customer journey are common and can be considered a typical customer journey. The pain points associated with each touchpoint will be elaborated upon in section 4.5 ('Debtor pain points in the coeo trajectory').

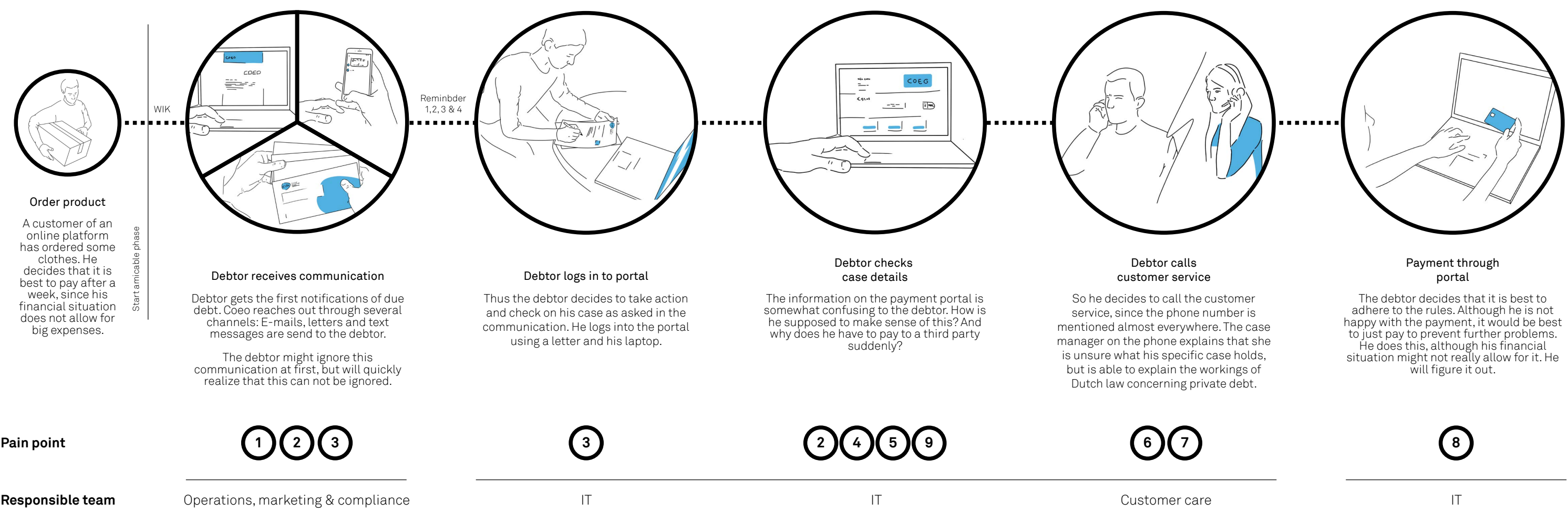


Figure 11. Customer journey as viewed from the eyes of the debtor

## 4.5. Debtor pain points in the coeo trajectory

The current workflow at coeo incasso leaves room for improvement. The debt trajectory can be hard for debtors, especially for debtors from vulnerable groups. The pain points associated with the trajectory and vulnerable groups form the basis for later design decisions.

### 1 Difficult and legal-first language leads to confusion and stress

Touchpoints are designed by balancing legal requirements and understandability. While the legal aspects should be respected, touchpoints tend to emphasize the legal aspects. Debtors often find themselves confused by the use of difficult words and legal terms, making touchpoints difficult to get through.

The readability of touchpoints can be especially problematic for vulnerable groups, who represent a large part of debtors. Touchpoints often use difficult wording and legal text, making the touchpoint difficult to understand or read through. For intellectually disabled, illiterates and multi-linguists this can form a huge obstacle and provoke them to abandon their attempt to resolve their case.

*“I get one of those letters. I saw article this, article that. I thought: I’m going to look for those articles. Well, never mind, I couldn’t understand that.”*

– Intellectually disabled debtor

### 2 Little know-how on the private debt collection process leads to confusion

Some debtors have little know-how on the working of the private debt collection process. This can lead to confusion and little empathy in the debtor. Especially foreign debtors may find it difficult to understand the basics of the process, leading to objection and discontent.

*“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.”*

– Phone call with non-native debtor

### 3 Difficult to access

The login flow is difficult for debtors to fathom. At various points in the customer journey, debtors need to know their case number, for example, when logging into the payment portal or when contacting by phone. Difficult case numbers and two-step verification make it difficult to log in or call customer service. This can be an obstacle for already confused debtors.

*“Do you have the file number for me?*

*–Order number right?”*

*[Has trouble finding file number]*

– Phone call with non-native debtor

### 4 Limited accessibility leads to break of habit

Vulnerable groups require special accessibility standards, of which coeo has implemented little. This may lead to debtors not being able to navigate through the website as they would normally. This may cause further readability issues, such as not being able to let a webpage read aloud.

### 5 It is not always clear what the next step is

It is not always clear which purpose each touchpoint serves. Confusing call-to-actions can lead to misdirection and a blurred view of the expected actions required from the debtor. Because of the many options presented to debtors, it is not clear what the right next step will be.

### 6 Payment funnel can be too difficult for debtors

Most storefronts have mastered their payment funnel, minimizing the bar to pay online. Most online payments are funnelled in such a way that debtors go through them easily. However, some debtors have indicated that they have never or rarely made an IDEal payment. The payment funnel of coeo is not as streamlined as that of online stores.

*“I believe I’ve paid by PIN, so far in life, only two or three time times?”*

– Illiterate debtor

### 7 Debtors with questions are given the runaround

Vulnerable groups require special accessibility standards, of which coeo has implemented little. This may lead to debtors not being able to navigate through the website as they would normally. This may cause further readability issues, such as not being able to let a webpage read aloud.

*“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.”*

– Phone call with non-native debtor

### 8 Communication gap due to language barriers leads to misunderstandings

Debtors and coeo often experience a communication gap. Non-native speakers or low-level Dutch speakers can find themselves in situations where coeo’s intentions aren’t clear, leading to frustration. Miscommunication also requires more time and patience from coeo’s side, making phone calls more difficult for both parties.

*“For shower, yes?*

*– That could well be, I don’t see that explicitly mentioned here.*

*I have to pay first month?”*

– Phone call with non-native debtor

### 9 Debtors don’t know where to exercise their rights

Debtors, and specifically vulnerable groups, have little insight into the inner workings of the private debt collection trajectory. This also comes with a limited view of the rights one has in private debt. It is not clear what and how to exercise these rights, such as objections and arrangements.

## 4.6. Concluding define

From the customer journey analyses and corresponding pain points, I want to conclude with some more general key insights. The trajectory is designed with several priorities in mind which I would like to mention here specifically.

### Key insights

The current trajectory is **digitally focused**. Debtors can not move through the trajectory without some form of interaction with a computer interface. It is possible to pay in cash, but even that requires the use of the payment portal.

There is **little interpersonal communication**. Interpersonal communication can only be found during phone conversations. There seems to be a large need for interpersonal communication as there is a large pressure on customer service.

Communication ticks the required judicial boxes but leaves **little understandability for debtors**. Textual communication is focused on judicial validity, making it difficult to understand for debtors.

**The debt trajectory can be stressful**. As I experienced myself, the sum of all the above-mentioned points can create friction that results in stress for the debtor. That comes on top of the already existing burden of debt.

There is **no clear path** to navigate through. Debtors who are new to private debt or who have not had contact with coeo before don't know what to expect and where to undertake action.



# 5

## Design

Design will explain the motivations and thinking behind design decisions made in this project. The design philosophy, goal, approach and interaction vision will be laid out. After the concept will be presented in detail.

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5.1. Design philosophy

To guide the design process I want to employ a commonly used design tool, a design philosophy. I will explain my design ideology in this chapter and my influence and decision-making rationale during the design process.

I firmly believe that the private debt collection process and the purpose it serves have taken on a certain mentality in society. As one of my interviewees (an ex-bailiff and employee of Delftsupport) put it

*“The goal of the private debt collection process is not to offer help, but to make sure a company (creditor) receives their money.”*

- Delftsupport

While most people align with this view, I feel that this attitude should be reconsidered. It is beneficial for almost everyone to settle debt. Debtors who fail to settle their debt may end up in prolonged court cases and often tough financial situations.

That is why I want to take a stance here: I think that, by offering a helping hand to debtors and understanding their context and situation, collectors, debtors and creditors can reach a mutually beneficial solution. On the one hand creditors and agencies will know what to expect from their debtors, and debtors can avoid larger problems overall.

I want to take on this philosophy in my design stage. The design will function as a gateway to understand the debtor. On the other side, the debtor will be made clear that debt collectors are not there to pick them clean, but to rather come to a solution which is best for all parties.

If we can take on this mentality throughout our debt system, we together can help people avoid problematic debt. That will take effort from private debt collectors, such as coeo incasso. Considering the mission of coeo incasso: To be the most empathic private debt collector out there, they are the most suitable company to pioneer this new way of thinking.

5.2. Interaction vision

To explain my vision for the interaction I want to use an analogy to illustrate my intentions (see figure 12). The following analogy, based on my own hobby, illustrates my vision for the interaction between the service and debtor.

The current user journey feels like climbing a difficult bouldering route. That route may seem easy for other athletes or climbers, but for beginners like an impossible feat.

I envision the redesign as a bouldering route which is easy to reach for anyone, regardless of skill or previous experience. No matter who, everyone should be able to top the boulder. Every hold functions as a stepping stone and is there to support the climber.

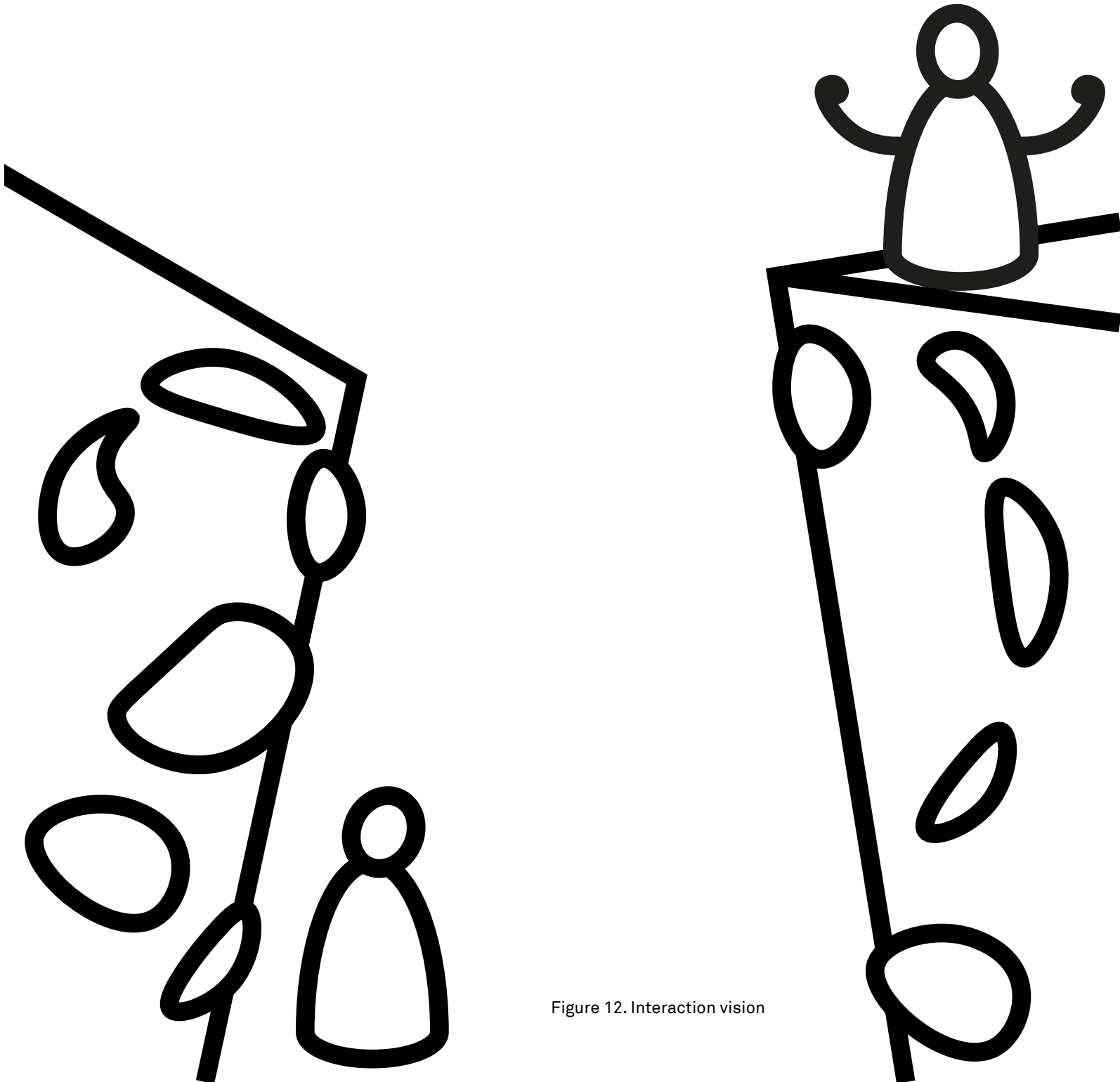
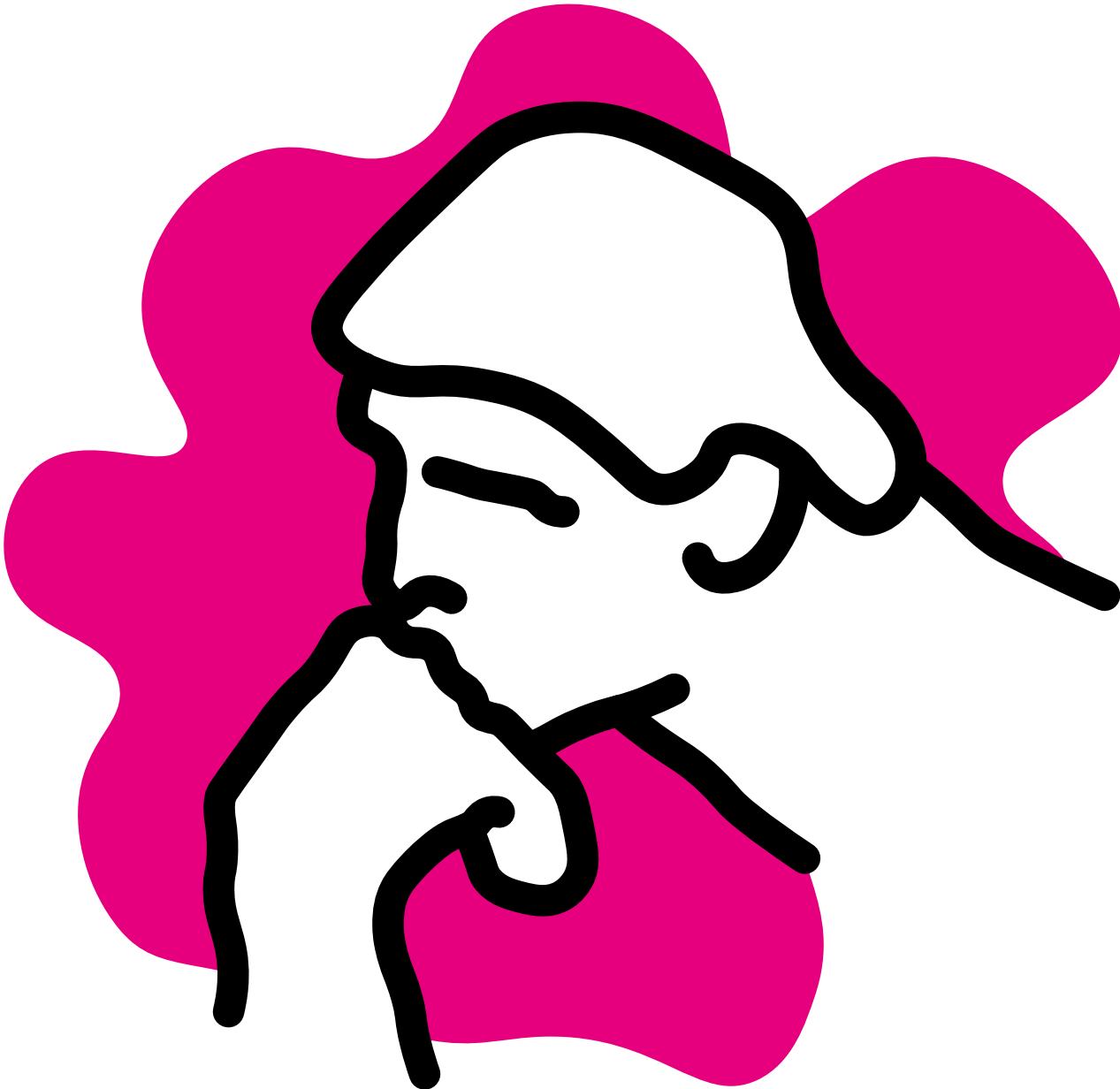


Figure 12. Interaction vision



### 5.3. Design goal

The design goal is a precise benchmark to fall upon when designing. The design goal will be used as a measure when comparing ideas for iterations throughout the design process.

My design goal is to make *vulnerable groups* feel more acknowledged during the amicable phase by communicating more **transparently**, being **more accessible** and **easier-to-understand**

#### Acknowledgement

The **overarching theme** for this interaction vision is acknowledgement. The goal of the design is to make vulnerable groups, who are often left behind by society, systems and designs, feel acknowledged and included once again.

#### Subgoal - Transparency

The subgoal of transparency tries to counter negative 'behind-the-back' feelings that debtors often express. Transparency on what, why and how someone has to pay are the main focuses for this subgoal.

#### Subgoal - Understandability

Understandability does not focus on what is being communicated, but on how. Every piece of information should be understandable for any debtor.

#### Subgoal - Accessibility

The subgoal of accessibility tries to remove any barriers for any debtor. Regardless of language, social or digital skills debtors should still be able to pay.

## 5.4. Design approach

In this section, I will explain how I went from knowledge to a validated design. The conceptualization phase of this project can be broken down into repeating stages: Ideation, user testing and conceptualization. This iterative process took multiple repetitions of designing and testing to reach the designed concept.

### Ideation

The design process started with ideating. During the ideating phase, the information gathered during the research phase was applied as a context for the design. Each design aspect has a foundation in the context analysis, understanding the user or define research activities. Through each design cycle, the design aspects gained higher fidelity, from a vague idea (see section 5.5, 'Conceptual sketch') to full visual design (see chapter 6).

### Design activities

The activities employed in this part of the project were a mix of ideation activities and research activities. I would like to first share an overview of the design activities.

**Ideation sessions** were done with other designers to ask the obvious questions. They did not have the knowledge on the subject I did but could help me find rhetoric behind my design decisions. From the ideations sessions the intended design philosophy, interaction vision and design goal were thought out. Later customer journey designs were also tested according to the intended philosophy, vision and goal.

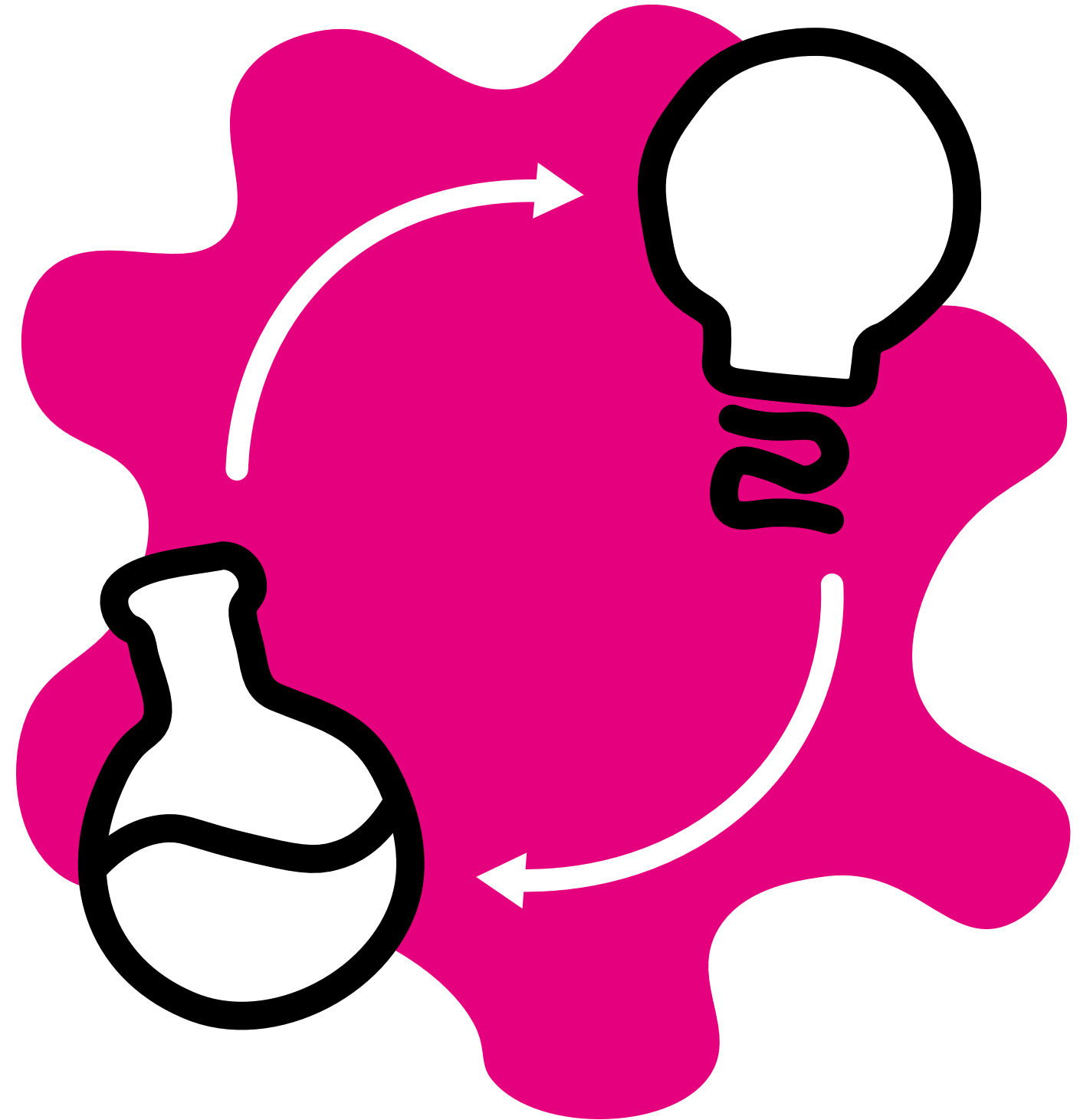
The **storyboarding** activity was used to ideate a debtor journey from the perspective of someone from a vulnerable group. The service could then be ideated accordingly, thinking from the user to the service proposition. A new customer journey was designed from this step, opening up room for designing each touchpoint.

**Wireframing** is the first stage of designing interfaces, both digital and non-digital. Since each touchpoint had specific needs in terms of layout, the wireframing helped to block these out.

**Copywriting** was especially important when designing textual communication. By following guidelines for communication with vulnerable groups text could be tailored to their needs.

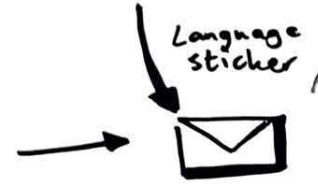
**Prototyping** helped to bring interfaces to life and make these interactive. Interactive elements could then be tested for logical UX flows from non-digital touchpoints to and from digital environments.

**Conceptualization** helps visualize the intended customer experience from the eyes of the debtor. The debtor journey and the overall trajectory will be explained here. Then the designed touchpoints will be presented and each design aspect is named.





Start amicable phase



Qualities  
Personal  
Pro-active

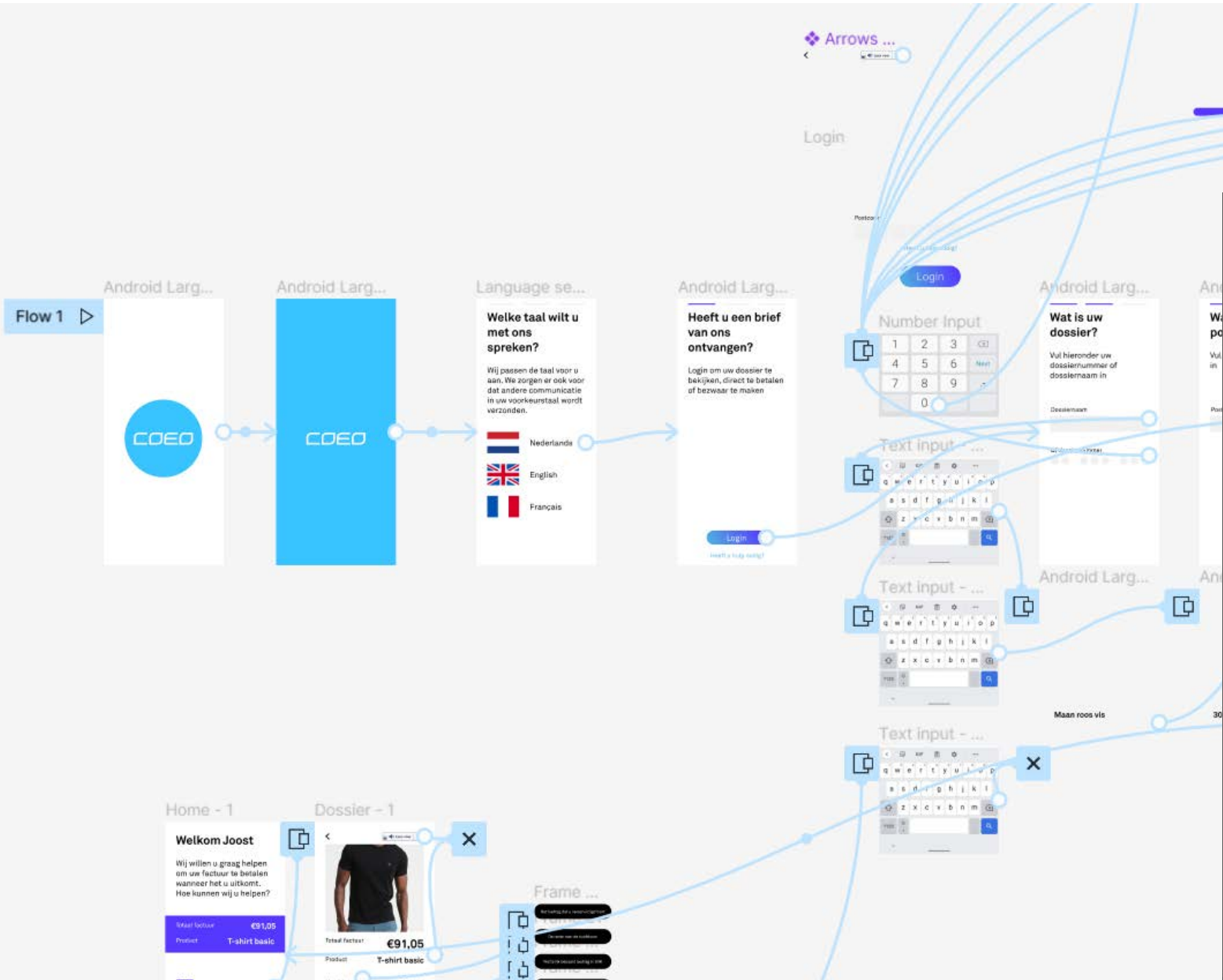
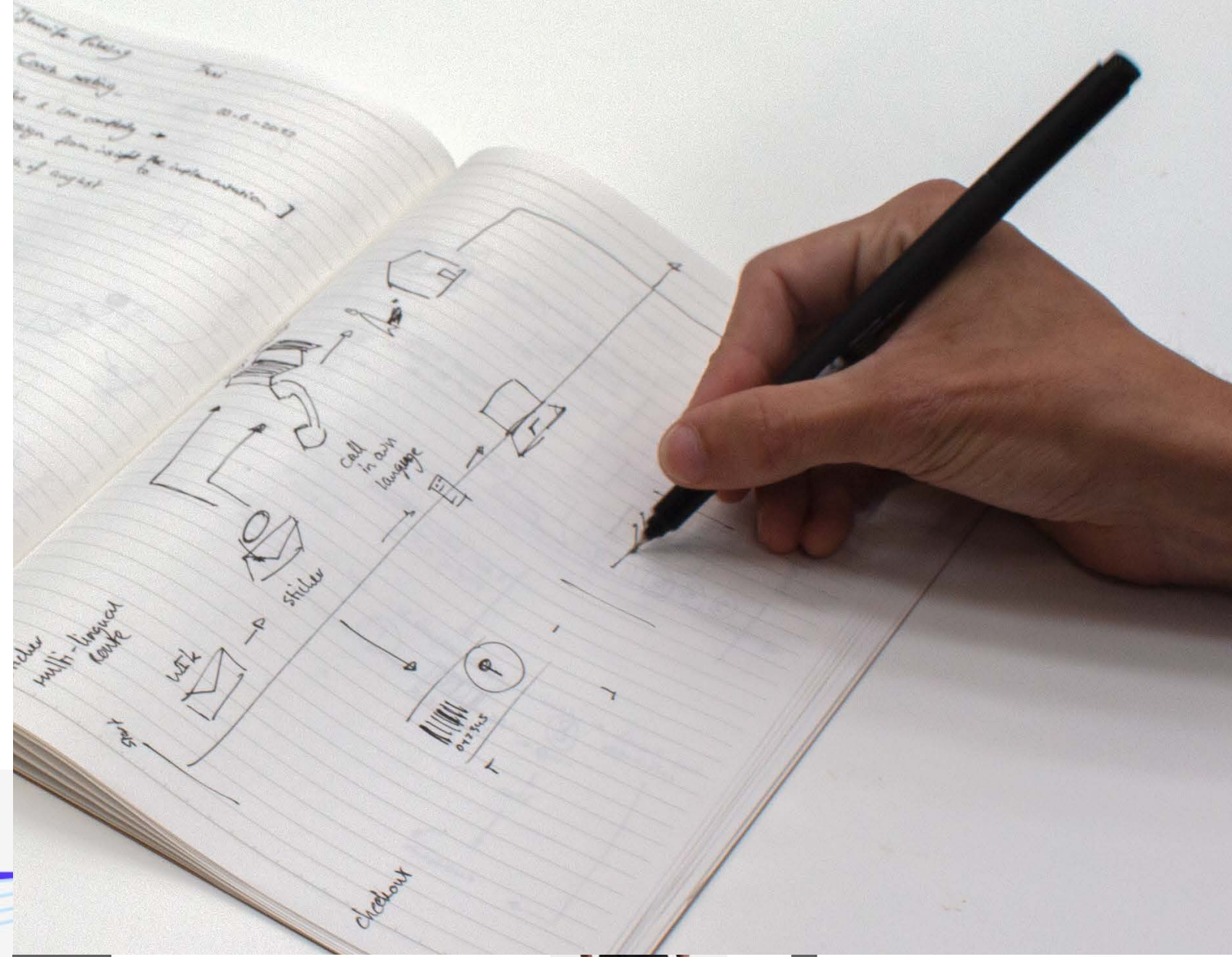
B-1 language  
Visual  
Judicial on end page  
Barcode for cash payment

"Reading out" better

Gather case context  
Explain process  
Help determine monthly costs



Waarom ik betalen  
Periode 12  
30 06 2022  
Explain process in steps



U ontvangt een aanmaning omdat u uw shirt bij Zalando niet heeft betaald. U krijgt nu de kans om uw schulden alsnog te betalen. Het totale bedrag dat u verschuldigd bent is € 91,05. U kunt de opbouw van dit bedrag aan de rechterkant van deze brief vinden.

**Uw openstaande bedrag**

<b>€ 91,05</b>	
Hoofdsom	€ 42,34
Rente	€ 0,31
Incassokosten	€ 40,00
BTW	€ 8,40
<b>Totaal factuur</b>	<b>€ 91,05</b>

**Waarom moet ik betalen?**  
Heeft u meer uitleg nodig over het incassotraject? Of begrijpt u niet waarom u moet betalen?

Plak dan de sticker uit deze brief op de enveloppe en verstuur deze naar Wilhelminakade 159, 3072 AP Rotterdam, TNV COCO Incasso.

**Wanneer moet ik betalen?**  
U heeft ten minste tot vrijdag 02-09-2022 om uw openstaande bedrag alsnog te betalen. Lukt het u niet om voor die tijd te betalen? Kijk dan op onze website [www.cocoincasso.nl](http://www.cocoincasso.nl) voor een betalingsregeling.

**Hoe kan ik betalen?**  
U kunt uw openstaande bedrag online betalen via [www.cocoincasso.nl](http://www.cocoincasso.nl) of contant in een winkel bij u in de buurt. Vergeet niet deze brief mee te nemen. U kunt betalen in de volgende plekken:

Mathenesserdijk 128, 3027 AL Rotterdam 80m  
Maak-Rotterdam, Mathenesserweg 81A 90m  
Mathenesserplein 76, 3022 LD Rotterdam 130m



Wij hopen u voldoende te hebben uitgelegd. Mocht u vragen hebben, kunt u ons bellen op **+316 340 664999**.

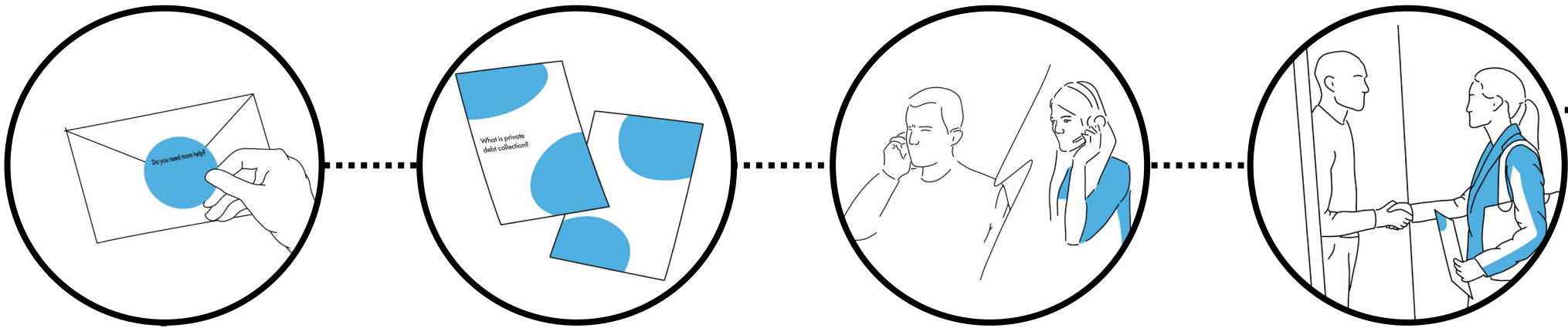
Met vriendelijke groet,  
COCO Incasso B.V.



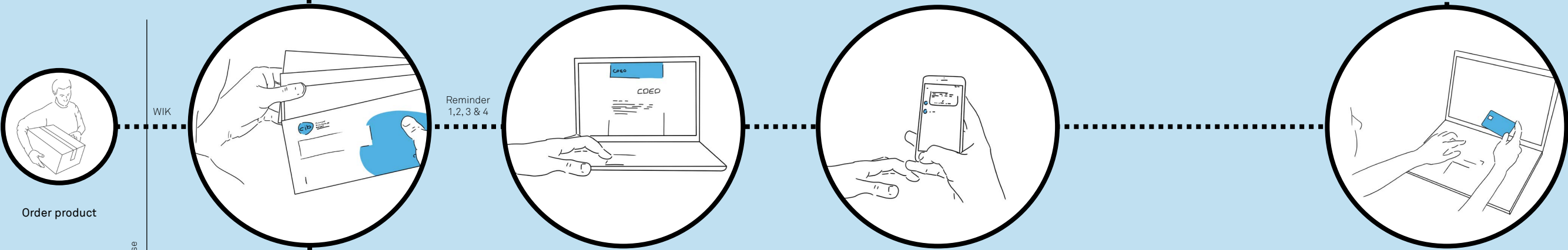
5.5. Conceptual sketch

On the next few pages I present the new debt trajectory from the point of view of a debtor (see figure 13). The non-linear journey may differ per person, dependent on their skills and needs.

Personal guidance journey



Traditional debt trajectory



Cash payment journey

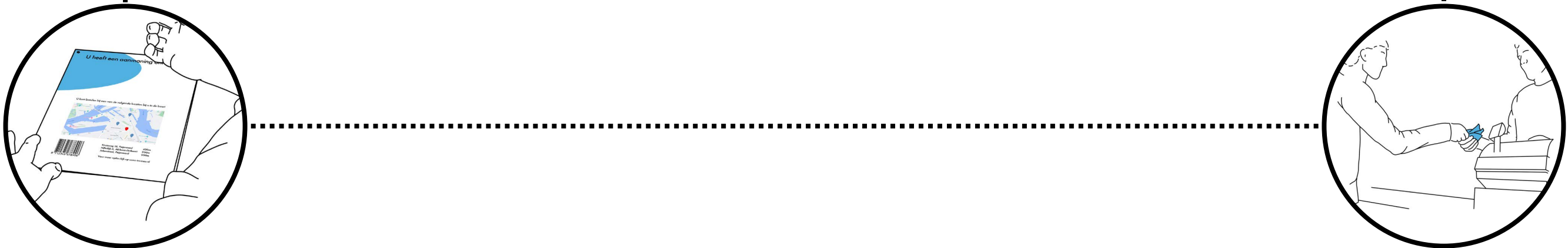
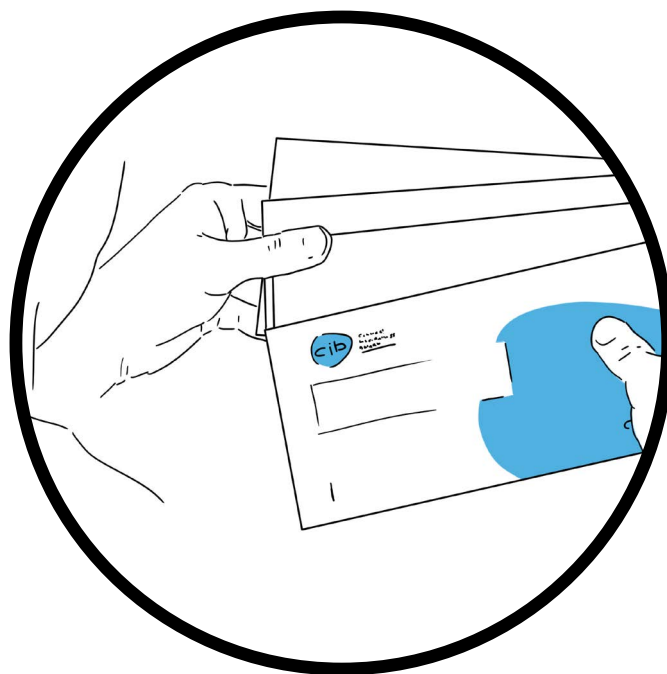


Figure 13. Debt without barriers



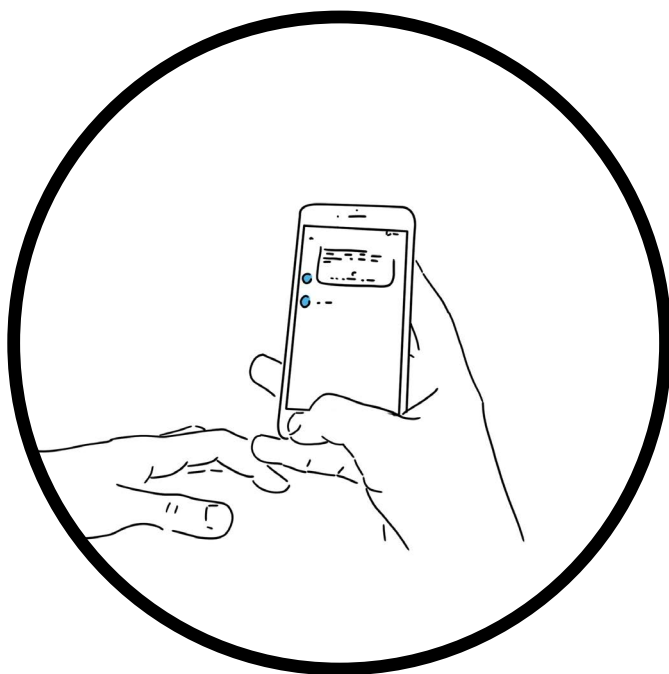
**Traditional debt trajectory**

The traditional customer journey will still be the main entry point at the start of the amicable phase. The intervention I propose branches off at the first letter of the customer journey, as well as several interventions in textual communication (letter) and digital communication (SMS, Email, Website & App). These will be further explained in the next few pages.



**Debtor receives a letter at home**

After entering the amicable phase, the debtor will receive a letter at home. This letter will ask the debtor to pay and serves as a branching point for the 'personal guidance journey' and 'cash payment journey'.



**Debtor receives a text message**

If the debtor decides to ignore the calls for help in the letter, he/she will receive a text asking to pay the due amount, just as originally designed by coeo incasso.



**An email for further prompting**

Again, the email is similar to the original customer journey as currently implemented by coeo incasso.

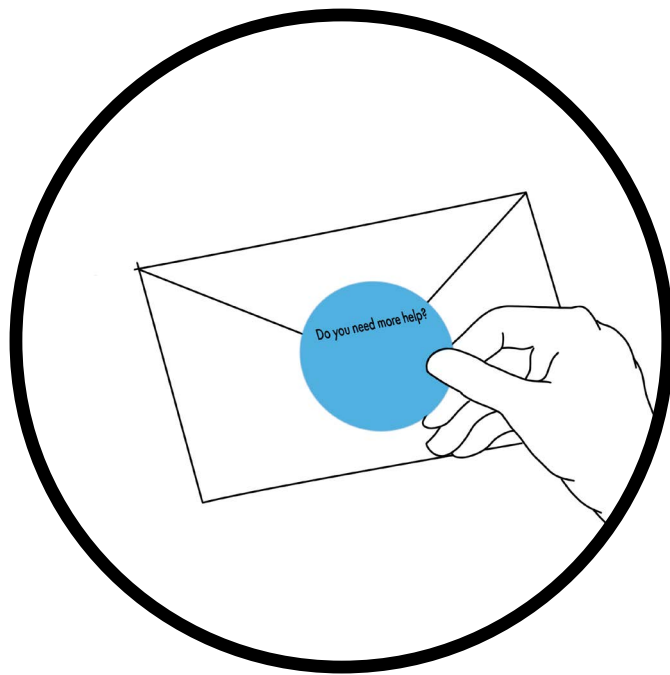


**Debtor pays through the website or app**

The debtor will, at some point, decide to pay. The website is redesigned according to guidelines for vulnerable groups, such as accessibility standards.

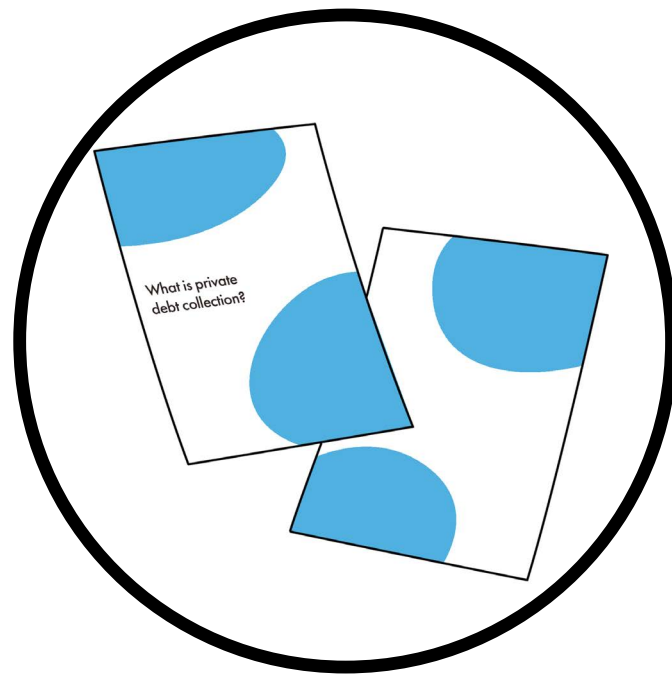
## Personal guidance journey

The traditional customer journey will still be the main entry point at the start of the amicable phase. The intervention I propose branches off at the first letter of the customer journey, as well as several interventions in textual communication (letter) and digital communication (SMS, Email, Website & App). These will be further explained in the next few pages.



### Requests more information

Debtors in need of more assistance can take a sticker, which is sent with the first letter of the amicable phase. The debtor can highlight a preferred language, place the sticker on the envelope and send it back to coeo incasso.



### Receives more information

After requesting more information with a sticker or through the portal the debtor will receive a flyer. The flyer will explain common questions about private debt, such as why and what you have to pay. The flyer is written in simple communication, in the earlier chosen preferred language.



### Debtor receives a call from a customer care employee

Sometime after receiving the informational flyer the debtor will be called by a customer care employee. The goal of the conversation is to help the debtor answer any questions without text. A customer care employee can decide that the debtor needs personal guidance and request a visit by a local “wijkteam”. The wijkteam will assist the debtor to solve their debt with personal guidance.

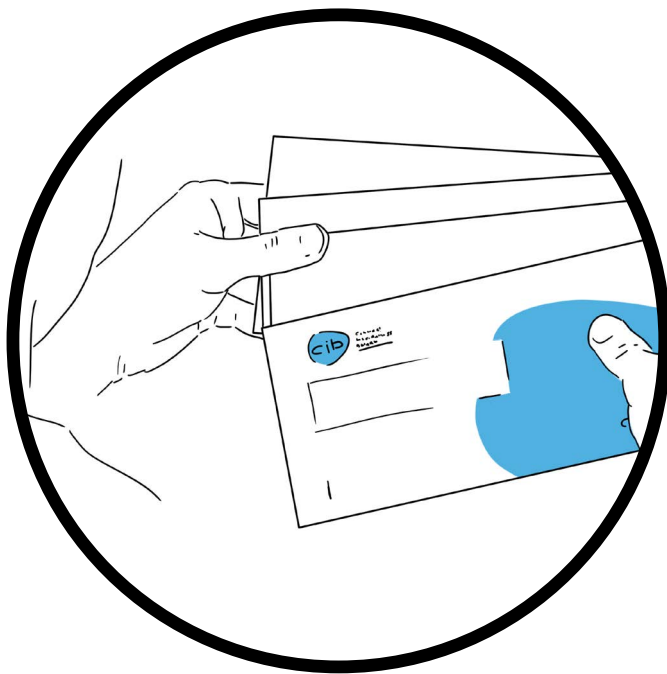


### Wijkteams called in proactively

If any debtor expresses the need for more help with paying, for example, because they have low digital or language skills, a “Wijkteam” will be informed. Wijkteams are experts in municipalities who help financially stressed people at home or their local office. Wijkteams can then help debtors in the early stages, avoiding problematic debt.

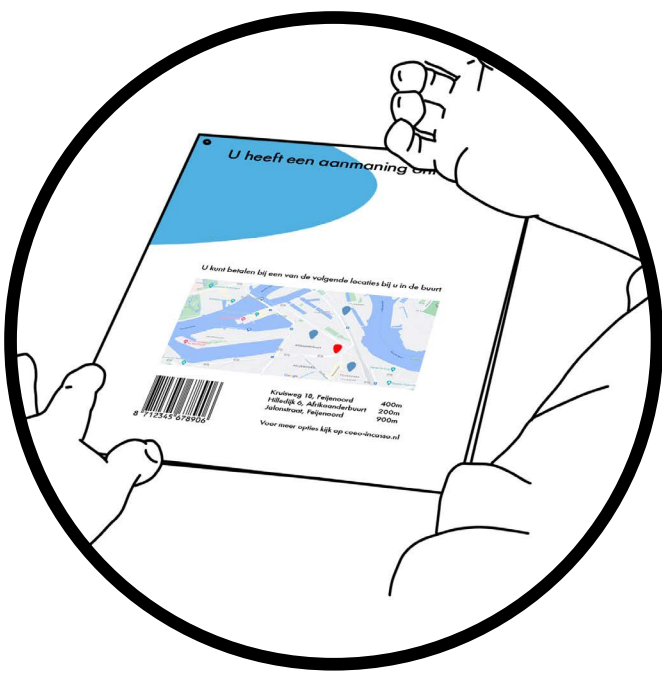
Cash payment journey

the cash payment journey is designed for those with low digital skills. The cash payment journey does not require any use of digital interfaces and offers a non-digital, low-intensity language solution for vulnerable groups.



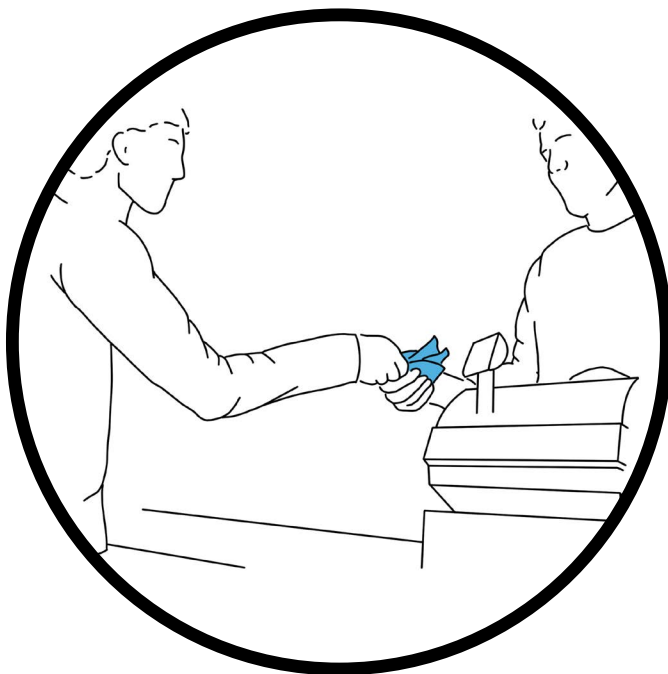
Debtor receives a letter at home

This is the same letter from the traditional customer journey. The letter comes with a small card with a barcode.



The debtor figures out their route

That letter holds a small route to stores close to the receiving address. Those stores are where the debtor can pay their debt in person.



Going to the store to pay in person

The debtor can then take the card with the barcode and enter one of the listed stores from the letter. The store will be part of a cash-payment system. The debtor can then pay their debt in person.

# 6

## Conceptual development

The conceptual development brings the early concept to the user and tests the design with debtors on a service and interaction scale.

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## 6.1. Validation approach

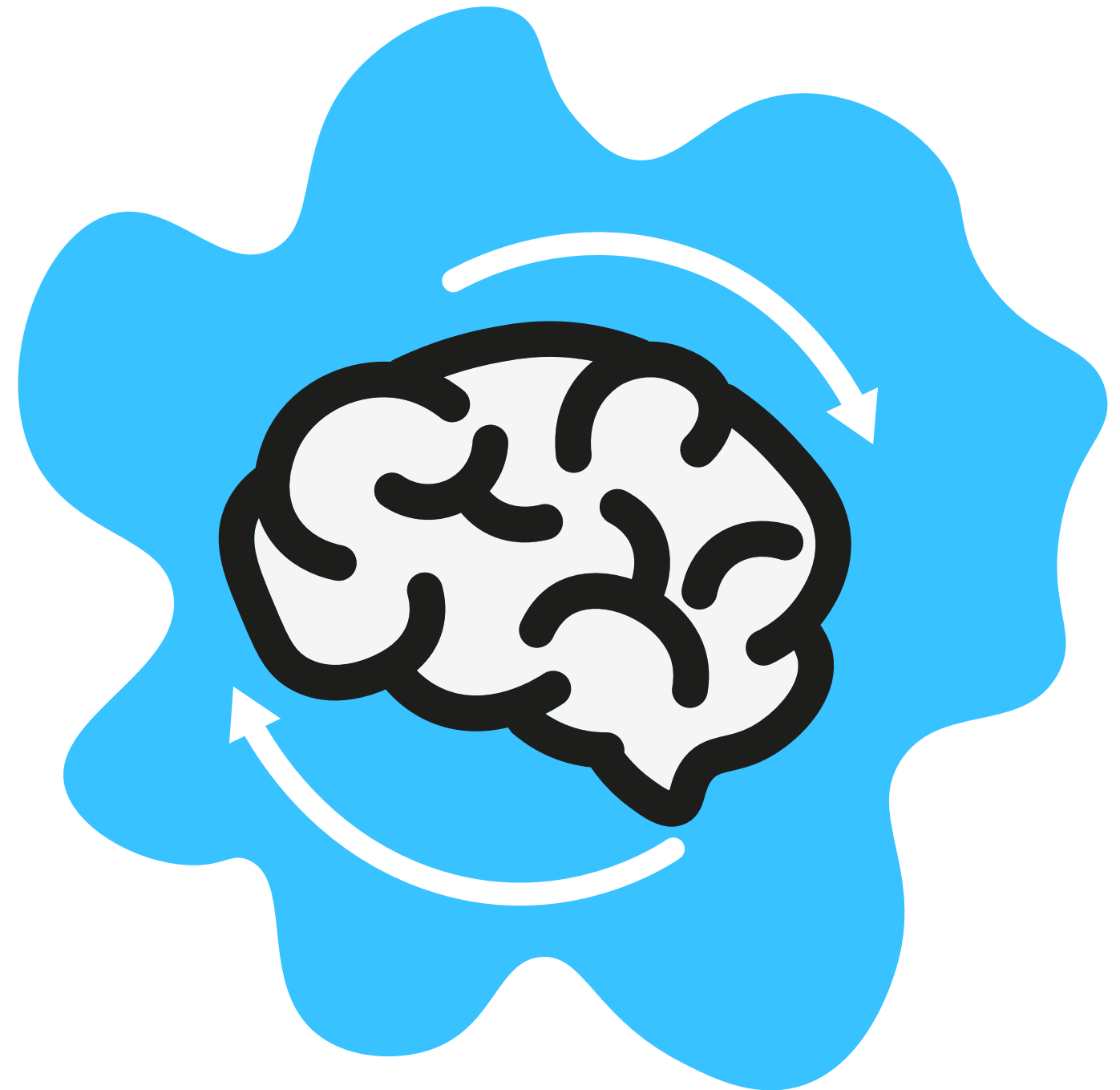
The validation approach explains how the concept was validated with participants from vulnerable groups. The goal of this last testing round was to validate the concepts for digital and non-digital communication and to find possible recommendations for future iterations. Easy-to-implement recommendations have been included in the design in chapter.

Throughout the conceptual development, several validation strategies were employed. First, the overall service was validated with a volunteering participant with an **experiential test** (see section 6.2, 'Experiential test'). Later, designed touchpoints were validated individually through **focus groups** with participants from vulnerable groups.

The **experiential test** was set up as a way to test the bigger service over a longer time. Measuring the ease of moving from and to other touchpoints was the initial goal of this test, but the test evolved to include criticism of different touchpoints as well.

The **focus groups** were done after a design iteration round with participants from vulnerable groups. This test functioned as a validating round of the design principles used for the concept development. This test was again done with intellectually disabled women at Mee Rotterdam Rijnmond.

During each test, the designed iteration was tested. Some design aspects might be implemented, discarded or adjusted according to the user tests. Since it would be too complex to show each design choice and aspect, I want to briefly explain the validation approaches and design iterations.









6.2. Experiential test

The experiential test was set up to test the preliminary designed debtor trajectory. The first iteration of the overall service was tested here. The concept was tested by emulating a private debt collector. Mails, websites and interpersonal communication were tested over a longer time with a participant who had no previous experience with debt and is not part of a vulnerable group.

The goal of the experiential test was to test the non-linear nature of the customer journey and to see if debtors would be able to navigate through the different customer journeys. Important research questions were:

- Can someone navigate between touchpoints without any barriers?
- What unexpected unintended use can be identified?
- Why does a debtor take a long time to take action?

Method

To best imitate a real debt trajectory this test was set up over several weeks. During that time the participant would receive preliminary designs of the letter, emails and text messages (from the traditional customer journey, see section 5.5, ‘Conceptual sketch’). These modes of communication were then sent over several weeks, as they would in real life.

To emulate the shock and stress of receiving a letter for the first time the participant was not made aware of the test. The participant in this study was then made aware in the content of the letter that this was a fictional debt and was asked to play as if this was real debt.

Throughout these next weeks, the participant was asked to explain his feelings, opinion and motivations when receiving new communication. All communication had been adapted specifically for the participant. The company would be ‘coco incasso’, a parody of coeo incasso. This also made it possible to send emails from info@cocoincasso.nl, further imitating a real-life scenario.

A web domain, ‘cocoincasso.nl’, was used as a gateway to a Figma prototype. This prototype was tested for basic usability issues and ease of use, but only after the participant decided to enter the website as instructed in the letters, emails and text messages.

When the participant entered the website I asked him to sit together to test the website. I gave several instructions, such as:

- How would you object to your debt?
- How can you make a payment arrangement?
- Where can you ask for help?
- Where can you pay in cash?

Results

It took a while for the participant to open the letter at first. The importance of the letter was not explicit enough.

The immediate reception of such a letter made a big impact. Since the participant was unaware of the test when first receiving an envelope this was a genuine shock.

After opening the letter it was quite clear to the participant how to solve his debt. It did not result in immediate action. The email was read but did not incentivize the participant to move to a payment portal.

Only after sending an anonymous text message, the participant decided to take a look at the website. At this moment in time, I decided to sit next to the participant to see his actions on the website.

The website was used as intended. The login flow went smoothly, all of the questions asked were easily answered and no major flaws were found.

What was surprising was that the participant did not ask for the flyer at any part of the journey, nor did he make use of any interpersonal communication. It might not have been necessary, or the barrier was too high.

Resulting iterations

The experiential test gave a basis of rich feedback which led to a few design changes. These changes mostly function as hooks to move from one touchpoint to another.

An unexpected design element was the envelope. The envelope was ripped apart, making it impossible to return the letter with a sticker. The barrier to finding a new envelope was too big.

After that, the letter had some points of improvement. Firstly, there should be a more easy way to move to the website from the letter. That is why a QR code has been added to move directly into the website.

The letter also got a rework in terms of content. The letter got a rework, putting in more explanation, the case number is split up into more easily read sections and the price buildup gets more explanation (see figure 14).

The website got an additional screen (see figure 15) to request the informational flyer since the flyer was not requested by the participant through the sticker.

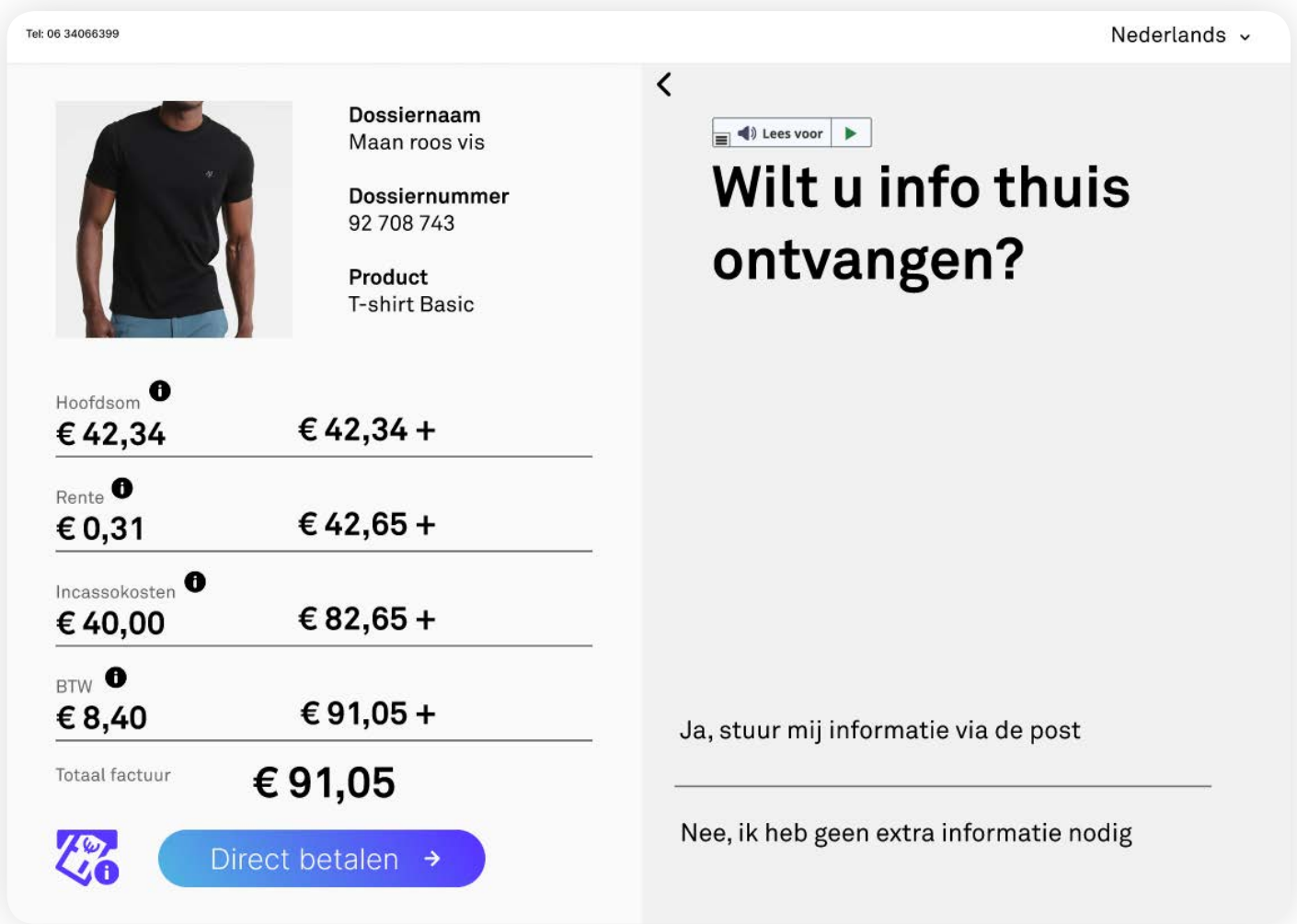


Figure 14. The experiential test resulted in the addition of a screen to request the informational flyer through the website

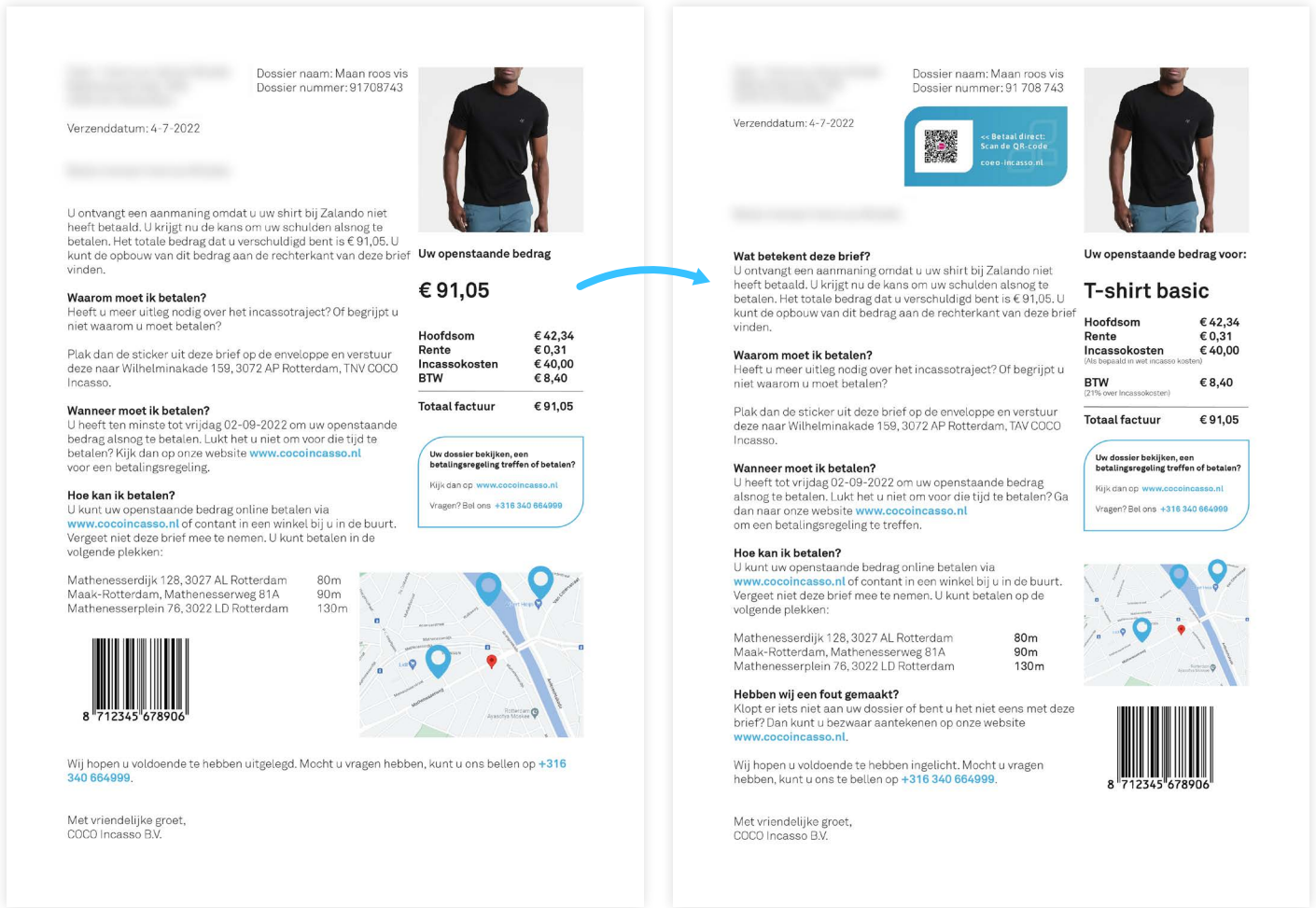


Figure 15. Example of an iteration in the reminder letter, pay special attention to the QR code and price buildup



6.3. Focus groups

To get first hand information from people from vulnerable groups a focus group was set up. During this session several people were asked to speak about their experiences when interacting with the preliminary concepts. This session included three intellectually disabled women with varying levels of experience with debt.

During **focus groups** the concept was tested with three women with an intellectual disability at Mee Rotterdam Rijnmond. Some of the participants had previous experience with debt, allowing for testing with varying levels of experience. One of the participants was a participant in an earlier interview, described in section 3.4, ‘Exploring illiteracy and intellectual disabilities’.

It was a bit difficult to find a good way to speak plainly about my design. Unsurprisingly this test was exciting for the participants. Since I met one of them previously, and with the help of mentors we were able to have a thorough research day. The most important research questions were:

- To what extent is the textual communication transparent, understandable and accessible?
- To what extent is the digital communication transparent, understandable and accessible?
- Are the participant able to identify the possibility to move to and from the different customer journeys?
- What unexpected other knowledge can I find during testing?
- What do the participants expect from interpersonal contact?

Method

First, all women were introduced in a morning session where I explained my concept and how I wanted to go about the day. Each participant briefly introduced themselves, as well as the mentors.

Then each woman was interviewed individually with the assistance of a mentor. The mentor functioned as a trustworthy and friendly face during the conversation. In these interviews, different touchpoints were shown to the women.

First, the letter was shown. Later the informational flyer, text message and web application were shown to the participants.

These interviews happened in a semi-structured manner. The women were asked to first speak plainly about the concepts and what they would do with such a letter/SMS/website at home.

After showing the letter, flyer, SMS and website to all women individually, we came together and discussed possible points of improvement as a group. From there we were able to have a focused conversation about the tested touchpoints and the service as a whole.

Results

First I want to briefly discuss the results of the individual participants. The information gathered in the individual interviews was not always consistent. The women had different levels of experience with debt, making their experience somewhat different.

Some participants were more open and find it easier to speak while others were a bit more hesitant. The individual interviews were great to speak to those who were a bit more quiet during the group interviews.

Participant one

The first participant was the participant who I had met in an earlier study. She was very open and direct in her communication. She also had previous experience with debt.

When shown the letter she explained that the letter was overstimulating. The letter had too much content and was difficul to read. There was too much going on for her.

She was able to find the website on the letter and find it online. She expressed her need for a mobile version:

*“I would always use a phone first. I just use that for everything. If I have to start a laptop everytime that does not work.”*

- Participant one

She was able to go through the website quite easily. Most of her remarks were about minor things she liked or disliked, but no major usability problems were found. How she explained her experience with the website was:

*“It looks very friendly, it does not look extreme. It gives me clarity now, before I lose my patience”*

- Participant one

Participant two

The second participant was very open and also had previous experience with debt. The participant explained that her sister always assists in finances, making this test a bit difficult.

However, she was able to quite intuitively find the website, phone numbers and other information on the website. She also remarked:

*“Not everybody has a laptop”,*

- Participant two

Participant three

The third participant was a bit more quiet. She was thinking a lot about the letter. But after a while, she explained how she needs focus to read such a long text. This also happened with the flyer.

Her focus was an important factor. She first felt that it had too much information, but after some time was able to read it. When trying to log into the website I asked which number she should use. She pointed out two: The phone number and the case number

This showed me how explicitly I should be. The case number was the right one, but she was not able to identify that. However, she did point out the case name, confirming that design decision to a be a good one.

Focus groups

During the focus groups we talked about the letter first. The reminder letter held too much information, making it very difficult to get into. This would have to be boiled down into a smaller, more precise text. The sticker was easy enough, and using a postal service would be easy for this target group.

The flyer got similar comments. It a lot of reading, and would need some kind of explanation for the participants. One of the participants suggested more visuals, while the other suggested a video. Another explained that QR codes are not something they would be able to use.

The website got a lot of positive remarks. The colors, typography and layout were clear and understandable. They confirmed that they had little trouble logging into the website.

When asked about the home visit, the participants explained their worries for such a thing. As these women often have controlling bodies, such as caretakers in their home, they have a particular distrust to municipal bodies visiting their home. They did like the contact with Wijkteams, but preferred this to happen at an external location.

Resulting iterations

I was surprised to hear that mobile phones were preferred. This did not seem in line with typical low digital skills.

The letter has too much information. This should be simplified and made shorter. The use of visualizations here might help. The QR code was again removed since the participants explained this would be too difficult for someone with an intellectual disability.

The participants were able to navigate with relative ease throughout the customer journeys and points out the designed hooks for the website, flyer and phone calls.

The new touchpoints were overall considered friendly and outreaching, contrasting to their previous experience with debt.

The visit by a wijkteam should preferably not happen in the home of the debtor. This would be considered invasive and reach the opposite of the intended effect.

All resulting iterations will be presented in the final concept in chapter 7. The most important improvements were more concise textual communication, a design for interpersonal contact and a design for a mobile version of digital communication.

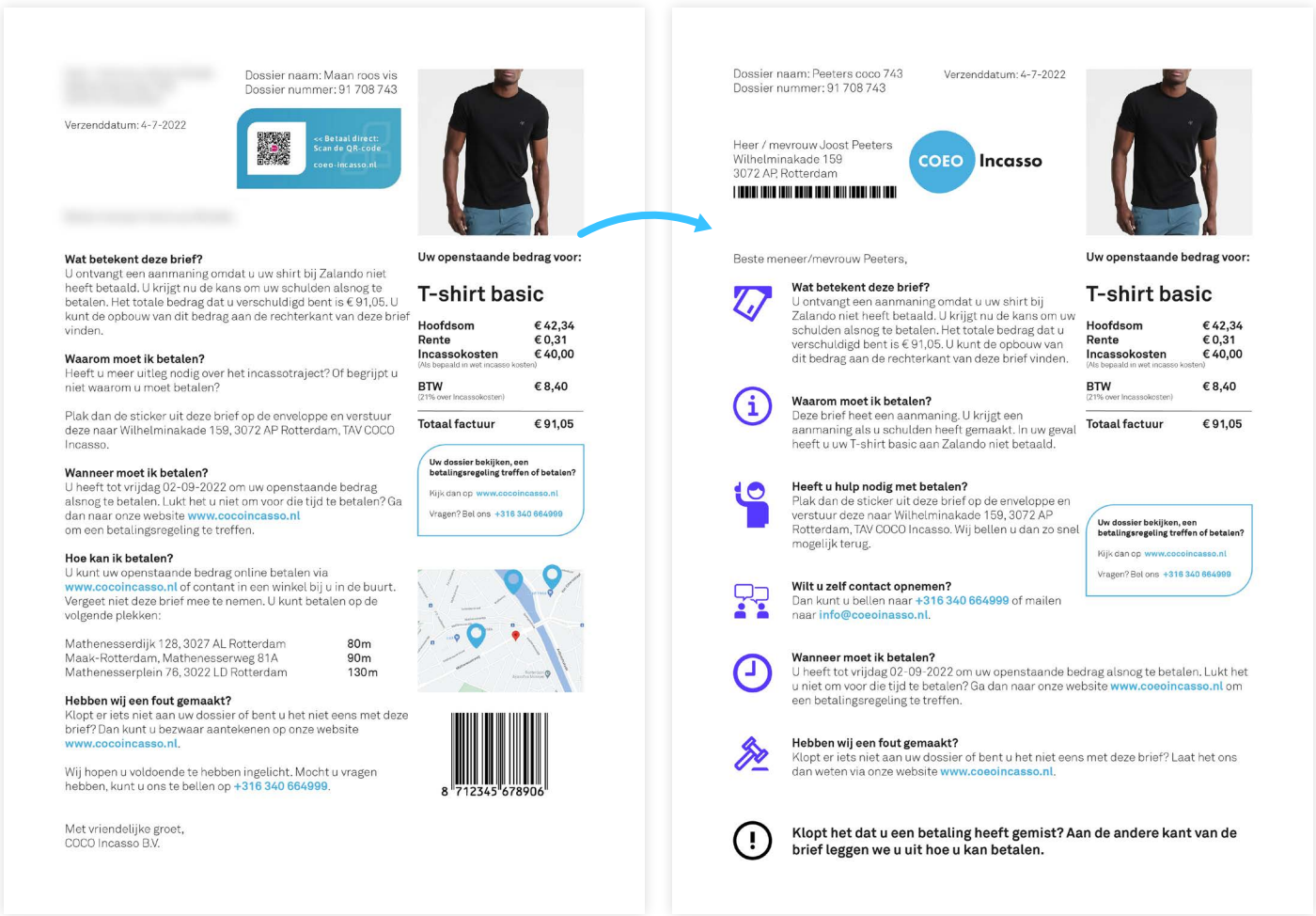


Figure 16. Example of an iteration in the reminder letter, pay special attention to the QR code and price buildup



# Final concept

The final concept is an adjusted version of the preliminary concept presented in section 5.4 ('Conceptual sketch'), taking into account the insight gathered in the user tests. The final concept is a debt trajectory without barriers.

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## 7.1. A debt trajectory without barriers

The final concept is a re-imagination of the debt trajectory for coeo incasso. The final concept, as presented on the right, aims to lower barriers for vulnerable groups during their amicable phase. The text message and website, although redesigned (see section 7.2 'Reminder letter' and 7.5 'Digital application'), are not part of the new debtor journeys. Below the combined 'Personal guidance journey' and 'Cash payment journey' are described. All touchpoints will be elaborated on in the rest of this chapter.

### 1. Debtor receives a letter at home

Once someone enters the amicable phase he/she will receive a reminder letter at home. This letter is the start of the amicable phase and will explain how what and why a debt has to be solved.

### 2. Debtor requests more information

The debtor can then add a sticker, accompanying this letter, to the envelope and send it back to coeo incasso. They can request more information in their preferred language. Coeo incasso will then mark the debtor as someone in need of personal guidance.

### 3. Debtor receives an informational flyer

A few days after sending the sticker to coeo incasso the debtor will receive an informational flyer at home. This flyer will not talk about the case specifically, but rather try to explain debt in general.

### 4. Debtor receives a call from a customer care employee

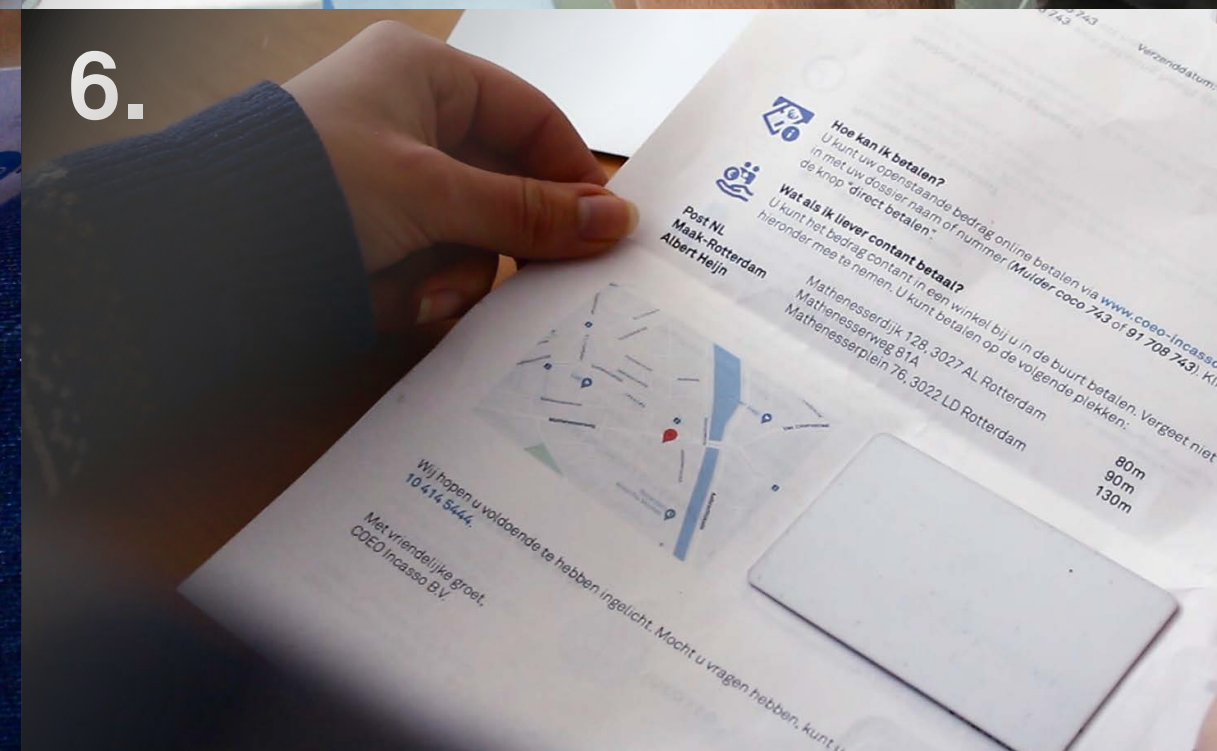
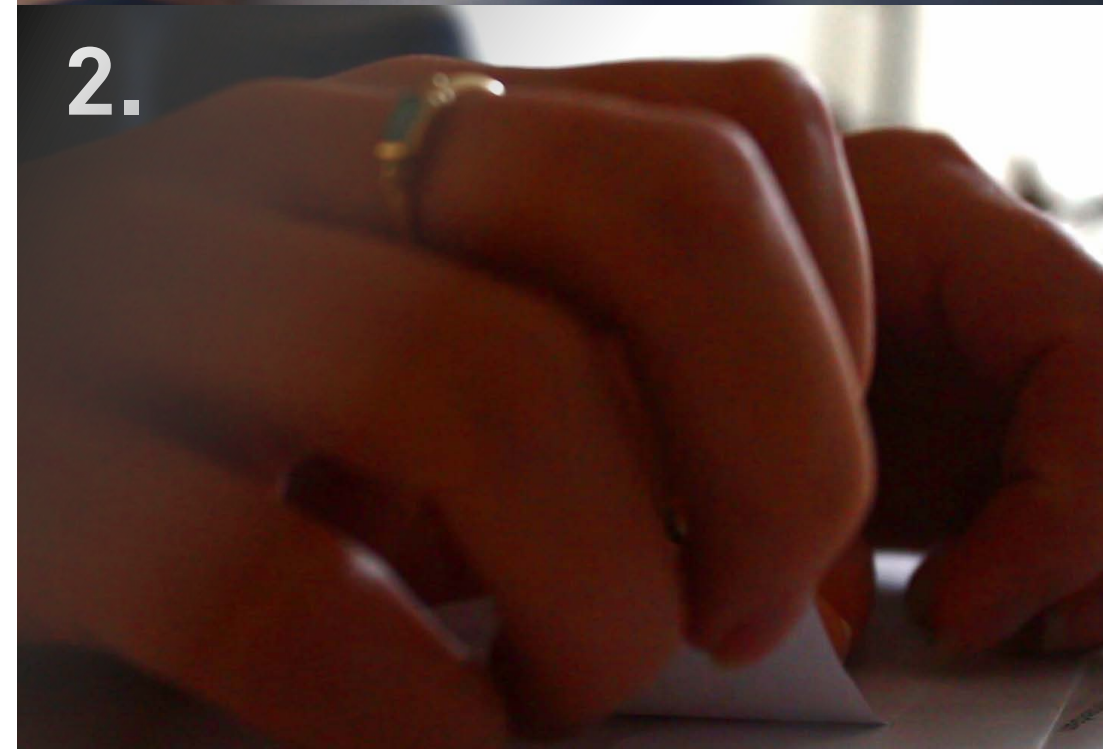
A customer care employee, preferably in the indicated language, will call the debtor about the informational letter. The conversation will help the debtor answer any question he/she might have about their case or debt in general. Customer care may then offer the debtor more personal guidance through a wijkteam. If the debtor accepts, he/she will be put in contact with a wijkteam.

### 5. Wijkteam is called in proactively

The wijkteam will be called in to guide the debtor in his/her debt. The wijkteam is specialized in financial aid and will be able to help the debtor solve their situation. By introducing a wijkteam in the amicable phase problematic debt can be avoided at a large scale.

### 6. The debtor pays in cash close by

If the debtor wants to pay, he/she does not have to enter a website. Although it is possible, it is not the only way to pay the debt. The debtor can take a payment card to a store listed and pay it in cash.





## 7.2. Reminder letter

The reminder letter is sent multiple times throughout the debt trajectory. Other versions of the letter may be designed according to specific preferences of creditors. The letter is kept short and written in understandable language, as requested in the focus groups. The main design principles are laid out below.

### Case name or number

Debtors can log in with a case number, which is broken up into sets of three. Sets of three are easier to memorize and fill in for illiteracy, which often is paired with mathematical illiteracy.

For anyone who finds this difficult, a case name can be filled in. The case name will be a simple combination of words that are easy to read and easy to memorize.

### Product buildup

The product is explained in the letter and email, so that there is no confusion as to what this communication is about. The goal of the product buildup is to prevent stress when receiving mail through transparency.

### Envelope and sticker

The envelope is designed to make clear that the debtor has an important letter, but does not make it known to neighbours that this letter is about debt.

The envelope is accompanied by a sticker that asks for the debtor's preferred language. If the debtor sends back the envelope with the sticker a flyer is sent. He/she will then receive the flyer in their preferred language.



Explicit paragraphs

Each text is written with clarity in mind. Understandable and short sentences help vulnerable groups to understand the meaning of a paragraph. Explicit headers and fitting icons help support the meaning of paragraphs.

Pay in-person

The letter holds a barcode for in-person payments. This barcode is printed on a card which can be taken to a store mentioned in the letter. In-person payment removes any need for a digital customer experience at all, greatly benefitting vulnerable groups with low digital skills.

Other textual communication

The text message is also confined to one call-to-action, making it easy for vulnerable groups to understand.

13:24

Vrijdag, 1 juli

Vrijdag

MESSAGES

now

coeo incasso

Laatste kans! U heeft uw dossier 'Maan Roos Vis' nog niet betaald. U heeft tot 13 juli om alsnog te betalen via coeoincasso.nl

Dossier naam: Peeters coco 743

Dossier nummer: 91 708 743

Verzenddatum: 4-7-2022

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

**Hoe kan ik betalen?**  
U kunt uw openstaande bedrag online betalen via **www.coeo-incasso.nl**. Log dan eerst in met uw dossier naam of nummer (*Peeters coco 743* of *91 708 743*). Klik dan links op de knop "direct betalen".

**Wat als ik liever contant betaal?**  
U kunt het bedrag contant in een winkel bij u in de buurt betalen. Vergeet niet de pas hieronder mee te nemen. U kunt betalen op de volgende plekken:

Post NL

Maak-Rotterdam

Albert Heijn

Mathenesserdijk 128, 3027 AL Rotterdam

Mathenesserweg 81A

Mathenesserplein 76, 3022 LD Rotterdam

80m

90m

130m

**Betaalpas**  
U kunt betalen bij een van de volgende adressen  
Vergeet niet deze pas mee te nemen

Post NL

Maak-Rotterdam

Albert Heijn

Mathenesserdijk 128

Mathenesserweg 81A

Mathenesserplein 76

80m

90m

130m

8 712345 678906

Wij hopen u voldoende te hebben ingelicht. Mocht u vragen hebben, kunt u ons te bellen op **+31 10 414 5444**.

Met vriendelijke groet,  
COEO Incasso B.V.



## 7.3. Informational flyer

The flyer serves as an informational letter for debtors who need basic information on private debt and their rights. It explains why the debtor has to pay to coeo incasso and what they can expect going forward. The flyer can be sent by request of the debtor (through the sticker or the digital application), or offered through customer service calls.

### Informational purpose

The flyer does not aim to collect debt. It rather serves an informational purpose. A debtor who receives the flyer can expect personal guidance throughout the trajectory. They will receive a phone call later to discuss the flyer and answer any questions they might have.



## 7.4. Customer service training manual

Phone calls done throughout the debt trajectory are done by customer service. To best shape these conversations a customer service training manual is written. This manual introduces vulnerable groups and how to approach them in interpersonal contact.

### Traditional phone call

The traditional phone conversation can happen at any time during the debt trajectory. The conversation is initiated by the debtor through the phone number from the letter, flyer, text message or website.

This conversation starts with a simple voice menu. The preferred language of the conversation will be asked first. That choice is then saved for later use, for example for the flyer. The debtor is then put in contact with an employee of customer care.

The primary goal of the conversation is to answer any possible question the debtor might have. The secondary goal of the conversation is to fill any gaps in their case information. Their preferred language, need for more assistance or other case-specifics can be logged here. If the debtor is in need of more knowledge on private debt, he/she is offered an information flyer.





## Phone call after informational flyer

This mode of interpersonal communication happens after a flyer has been sent to the debtor. The phone call functions as a follow-up from that flyer, taking on a proactive stance in engagement.

The flyer is sent in the preferred language of the debtor (indicated through the sticker). This phone conversation will also happen in that language.

The main goal of this call is to find out if the debtor needs further assistance. It is important to realize that debtors who have trouble paying because of a lack of skills, will not easily admit their troubles. Thus, customer care will have to take on a proactive, patient role.

A customer care employee will try to contact the debtor 3 days after the flyer has been received. The employee will try to answer any question the debtor might have, in a friendly, personal and transparent manner.

Customer care might also want to ask some non-intrusive questions to figure out if the debtor needs further assistance.

### Did the debtor receive the letter?

First, the debtor will be offered another flyer if he/she has not received one. Missing data might then be found in their case file. Customer care might also point out the video on the website to help the debtor more quickly.

### Does the debtor understand the letter?

The debtor can ask any question they have in this part of the conversation. The customer care employee will also check the debtor's knowledge through some simple questions:

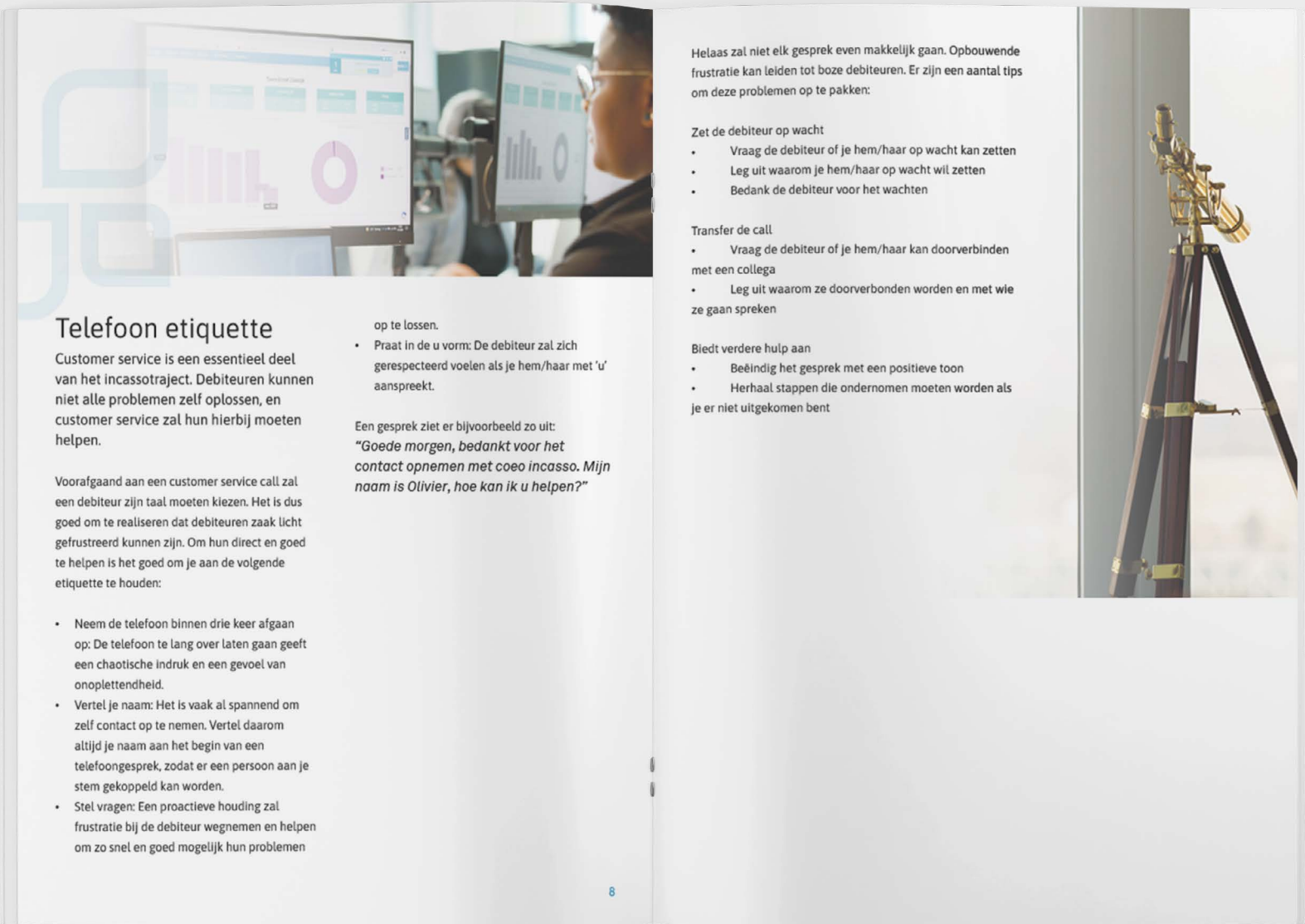
- Do you understand that you have to pay within X amount of days?
- Do you understand why you have to pay?
- Do you understand why you have to pay private debt collection costs?

It will then become clear if the knowledge gap is sufficiently narrowed by the flyer. If the debtor seems to be aware of the trajectory, the conversation will pass on to the next subject.

### Does the debtor need more assistance in paying their debt?

There may be various reasons for this assistance. Maybe the debtor does not have the monetary capacity to pay their debt, or they belong to a vulnerable group and lack the skills to do so. In either case, this is the moment customer care has to be as helpful as possible.

The debtor is then put in contact with an employee of a local wijkteam. The wijkteam will then use their expertise to find the best possible solution for the debtor.



## Home or office visit with Wijkteam

The follow-up of the phone call regarding the information flyer is not in hands of coeo. A local wijkteam, available through the municipality, will have this conversation with the permission of the debtor. The wijkteam will only have limited available information because of privacy laws.

Since some interviewees have expressed their concerns about civil servants or debt collectors in their houses, the conversation can also happen at the office. Most wijkteams have open office hours for this to happen.

The wijkteam will have the benefit of helping a debtor in the early stages of their debt. As debt can easily pile up over time, the wijkteam will have an easier time helping the debtor. They also have experience with vulnerable groups and finances, giving the debtor an opportunity for tailored, personal help in their trajectory.





## 7.5. Digital application

Digital communication, in the form of a web and mobile application, is designed with low digital skills in mind. The design principles are to lower barriers across digital communication, integrate familiar concepts (such as read-aloud buttons) and offer an amicable, friendly tone of voice. The design is based on the brand identity corresponding brand vision (see appendix G and H). The most important design features are laid out below, the whole screen design can be found in appendix I and J.

### Emphasized rights

Debtors can now expect the application to prioritize their rights. They will be made aware of their rights when viewing their case online. They can then easily exercise those rights.

### Explainer video

The application 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 a script can be found in Appendix K.

This video is targeted towards vulnerable groups. The video will make the debt trajectory clear. It will also emphasize the fact that debt collectors are there for debtors and creditors, and that a debtor should not fear them.

### In-person payments

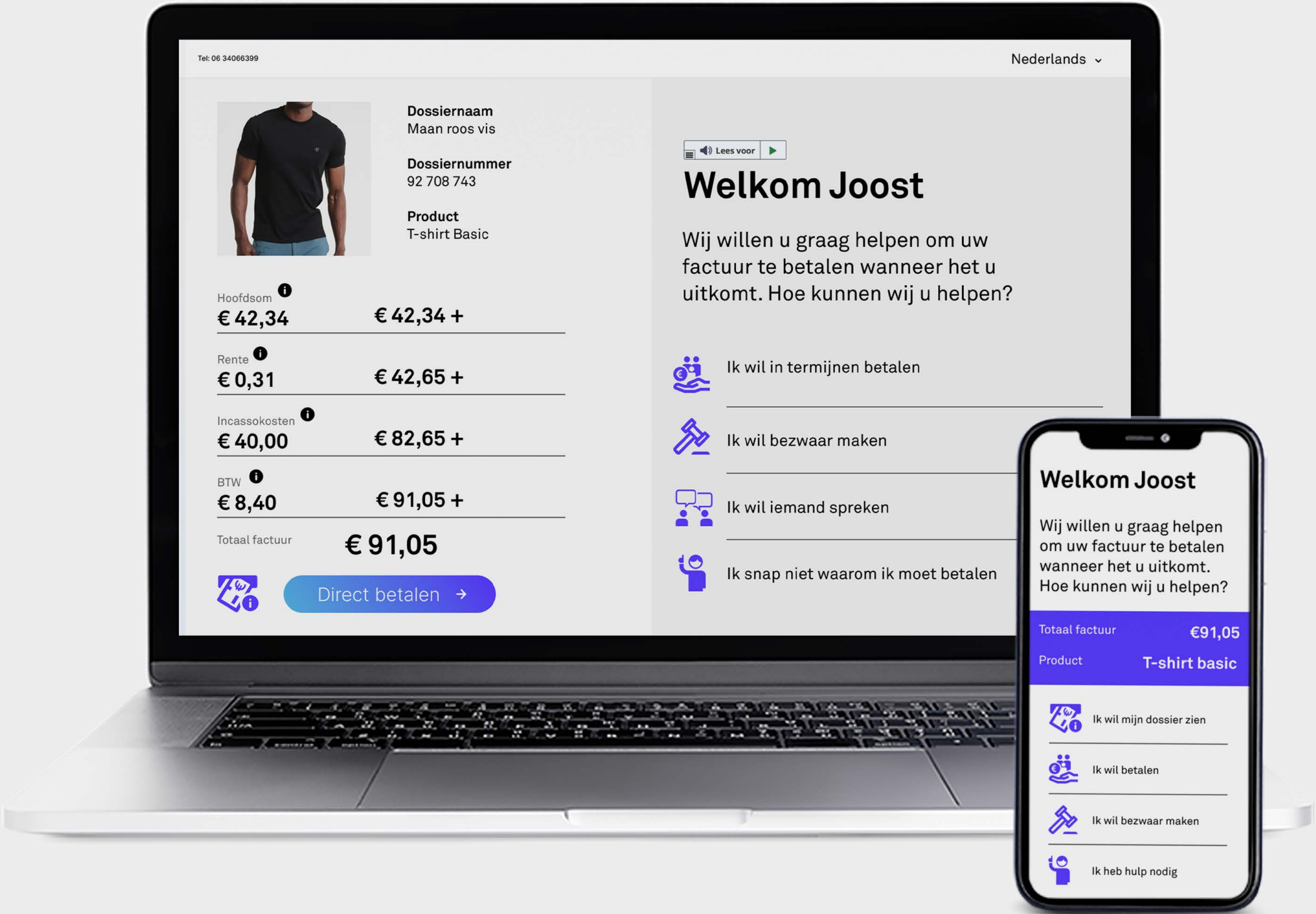
It will be possible to pay in person from the application. Some interviewees explained they much rather pay in cash since they don't know how to do a banking transaction. The option for in-person payments makes paying more accessible for people experiencing that problem.

The in-person payment allows the debtor to print out a barcode which he/she can take to a store close by. The rest of the barcode and in-store payment happens as described before.

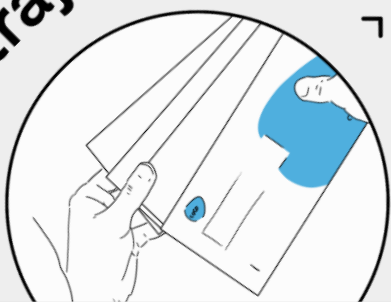
### Videocall

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

The video call will make a secure session without any saving of personal data. The debtor can then safely exchange their problem while speaking to a real-life customer care employee.



## Wat is een incassotraject?



ning na een

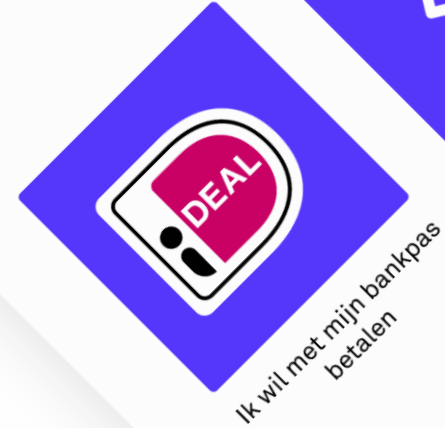
Wij gaan

## Hoe kunnen wij u helpen met betalen?

- Ik wil een telefoongesprek met een medewerker
- Ik wil een videogesprek aanvragen
- Ik wil meer info thuis ontvangen

Nederlands ▾

## Hoe wilt u betalen?



Ik wil met mijn bankpas betalen



Ik wil contant betalen bij een winkel in de buurt

## Wilt u bezwaar maken?

U kunt bezwaar aantekenen als wij een fout hebben gemaakt. Heeft u het gevoel dat iets niet klopt? Teken dan bezwaar aan.

- Ja, teken bezwaar aan voor mij
- Nee, breng mij terug naar het h



Pay in cash at any of these locations around you

Mathenesserdijk 128, 80m  
Mathenesserweg 81A, 90m  
Mathenesserplein 76, 130m

Print

## Wilt u in betalen



## 7.6. Help to implement

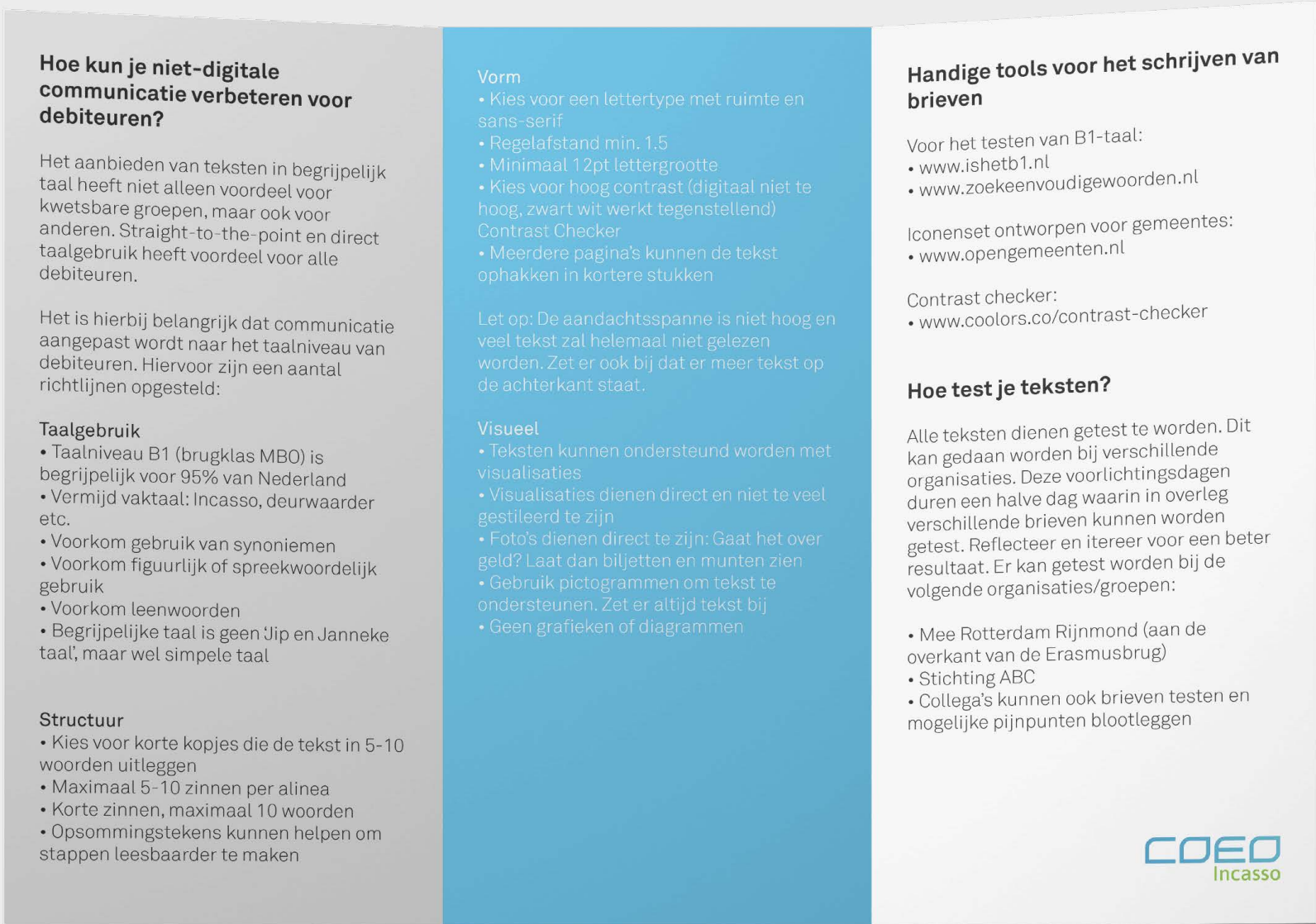
To guide the implementation of the final concept several important documents for internal use have been modeled. These documents serve as an extension of the final concept and help to integrate the project into the existing service. Several guidelines have been set up to design new textual and interpersonal communication, as well as an implementation map which points out the easy wins and harder tasks for internal teams.

### Guidelines for interpersonal and textual communication

To promote more understandable communication with debtors internally a folder was made. This folder explains how to write textual communication for vulnerable groups. Design principles used in the final concept, such as explicit paragraphs and simple call-to-actions are explained in these guidelines.

The brochure also explains guidelines for interpersonal contact during customer service calls (for the full folder see Appendix L). While the manual (chapter 7.3, 'Customer service training manual') also goes into specifics, this brochure functions as a brief summary from which to design new customer service calls in future implementation.

The goal of the folder is to offer a design approach which produces understandable communication, so that coeo incasso can write and test future letters and emails and create better interpersonal customer experiences.



Implementation map

To streamline the process of implementation of the proposed concept an implementation map has been made (see figure 17). The implementation map functions as a roadmap to reach the ultimate debtor-focused debt trajectory by guiding the integration of design features from the final concept.

The implementation map divides the various design aspects of the concept into easy-wins to hard-to-achieve goals. Of course the easy wins are first to be implemented, and hard-to-achieve goals take more time. Each team will have their own set of priorities, reflected in the implementation map in different colors.

The current workflow at coeo incasso works similarly: Easily implementable solutions can get prioritized. Through this map the teams can choose their own preferences when integrating the final concept.

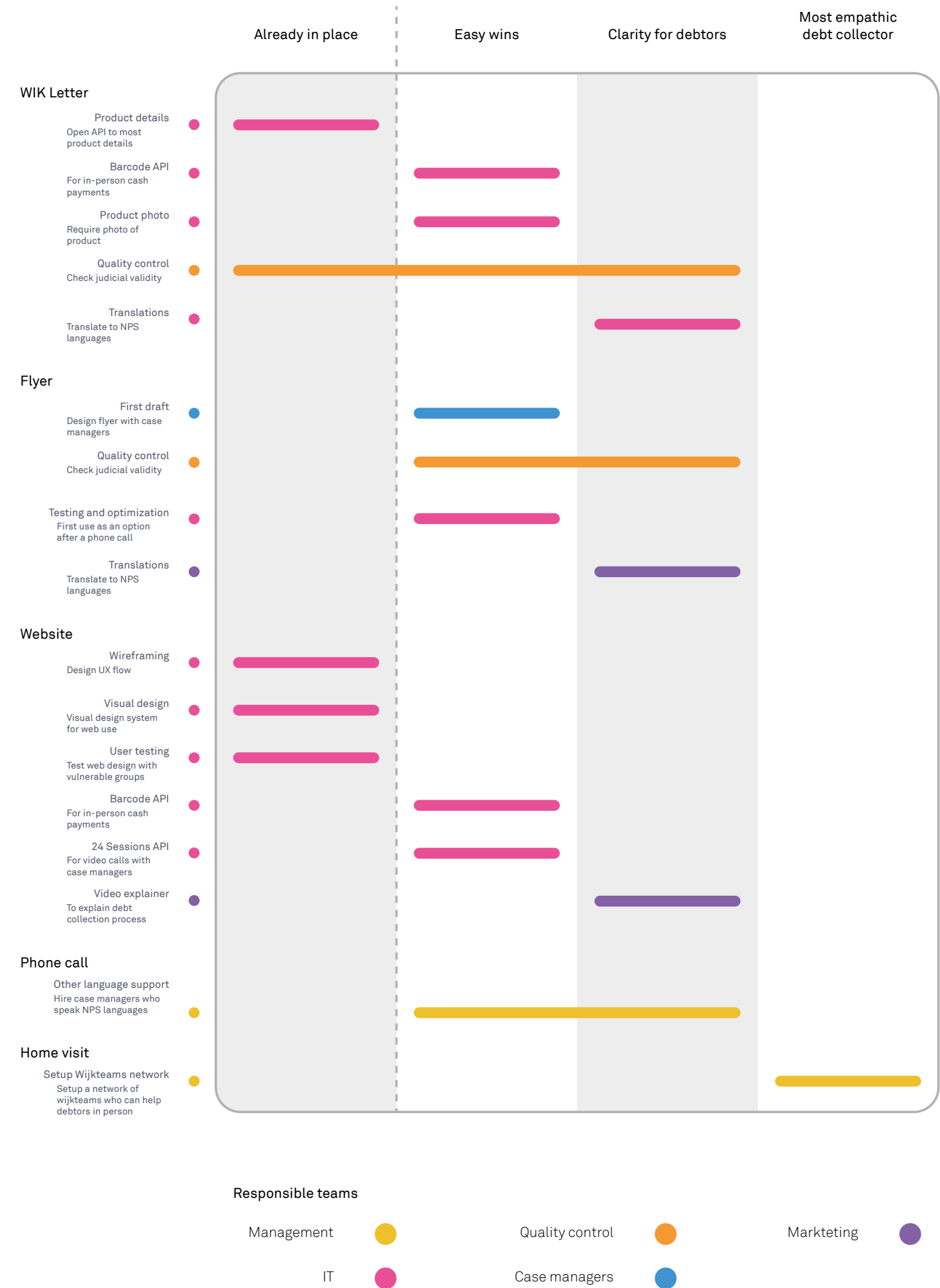


Figure 17. Implementation map



## 7.7. Recommendations

**While I have tried to deliver a fully implementable, feasible and desirable user experience, time has been limited. That is why I want to round off this project with some recommendations. Further opportunities for validation can be found in this section.**

While researching I have tried to give a complete overview of private debt, the people involved and the service of coeo incasso. Since the project started, I have learned so much more in this complicated topic. If someone else continues my research into debtors and debt as a whole I would like to give them a few opportunities for exploration.

### Understand the current trajectory better

The focus of this project has been on the debtor and feelings, emotions and behavior of vulnerable groups. The result of that focus is a lesser understanding of the original design of the current debt trajectory.

Coeo's trajectory is designed by coeo and has a specific design philosophy. The organic growth of that service over time has had multiple years of thinking which should be understood better. A more complete understanding of that thinking would benefit future integration of the design presented in this report.

### Interview more participants

The illiterate and multi-lingual segment of vulnerable groups has been interviewed only once. If the project would continue for longer, I would try to find ways to include these groups more prominently in the research phase.

One such way would be to attend events organized by Stichting ABC, who lobby for a better society for illiterates and multi-linguists. I would recommend setting up a stronger relationship with this organization to benefit both research and design.

### Find other vulnerable groups

This project has revolved around people with intellectual disabilities, illiteracy and multi-linguists, but there is a good chance that multi-problems come with other user-specific needs.

As I described in chapter 3.2 ('The effects of debt on human well-being'), debtors often face multiple problems at the same time. All these problems bring a specific approach which fits that person best. Problems such as life-events, physical health and unemployment all could have different implications on the design phase. In future research these groups should be identified, interviewed and included for a more inclusive design.

The design itself has been designed, tested and reiterated upon numerous times. The main problem during this project was that moments with participants were limited. That, and the feedback received from people at coeo incasso leaves room for improvement on the design phase of this project.

### Set up a panel with vulnerable groups

During this thesis I have gone out and spoken to as many participants from vulnerable groups. It is not certain if these groups also make out a large portion of the debtor base at coeo. I would recommend replicating the research done by Keizer (2018) with participants at coeo incasso. This will give more certainty on the assumption that vulnerable groups are also overrepresented in the debtor segment of coeo incasso.

After identifying these groups, and potentially others, they can be interviewed and help with developing future versions of the trajectory. I would recommend setting up a test panel with these participants so that future iterations can be tested for coeo-specific debtors.

### More user testing of the mobile application

While the mobile application is a direct derivative of its web counterpart, it has not been tested with vulnerable groups. The mobile application was tested with other participants, not from vulnerable groups. These form a basis on which to redesign, but the specific user problems associated with vulnerable groups could not be tested.

I would especially recommend looking into the differences between mobile and web application. The digital experience is highly dependent on a low information density. These principles may not have been translated well enough into the mobile design.

The overall UX flow between screens and the hooks with non-digital solutions is another important testing opportunity. The concept aims to bring non-digital solutions to users if they need it. The ease of navigation through the non-linear customer journey (moving from the traditional to the personal guidance journey) should be validated with vulnerable groups.

### Act out interpersonal contact

New touchpoints which involve interpersonal contact should be tested with vulnerable groups. While these touchpoints have been modelled in this chapter, they have never been properly tested with participants from vulnerable groups.

It is important to know the best approach to instruct and guide these conversation points. To understand that approach I would recommend interviewing customer care, to see their preferred method of instruction. From talks internally this right now points towards an open-ended script.

I would then take that designed conversation and test it with vulnerable groups. Again, since time with these groups has been limited, another testing round should be set up. This test would first entail a workshop with

customer care, who can receive information on how to best handle vulnerable groups. A script would be handed out during this workshop.

After the workshop the script can then be tested at Mee Rotterdam Rijnmond. The test would involve participants from vulnerable groups, who receive fictional textual and digital communication. A phone conversation would then be emulated and reflected upon through focus groups with both the participants from vulnerable groups and customer care employees.

The rich information gathered through such a test can then be used as an input to redesign interpersonal communication across the user experience. We can also find better approaches to help and benefit debtors throughout the debt trajectory.

### Ideate, test, iterate and validate

To effectively follow the route to an inclusive debt trajectory I would recommend the implementation of a debtor focused workflow at coeo. All communication, digital, interpersonal and textual should consider vulnerable groups in their design process.

The testing here is essential. Learning from people who experience problems in debt first hand is the most valuable resource in this design process. A test panel might be especially helpful during these moments. Iterate on that and adjust the design according to the debtor needs.

Lastly validate the assumptions made. Measure the expected performance and see if the design decisions really work out as intended. If not, go back to the drawing table and iterate once again.

7.8. Reflection

When this project started I was going to redesign the debtor payment portal into a responsive web design. As any good designer would, I started to read about private debt and the users I would be dealing with.

That quickly took a turn when I found out that I would be designing for vulnerable groups. That, and the complexity of private debt has made my head spin. Looking back this project has taught me so much about user research and design complexity. I think I finally found what I was looking for in my studies, a complex case in which I could peel off layers of complexity.

I started in early January by learning about my user group. I had ambitious plans on how to approach such research. I was going to interview at least 10 people, from vulnerable groups and the debtor segment at coeo. As it turned out that was impossible. Maybe I did not realize, maybe I was ignorant, but of course, I was not able to find these people that quickly. It would take a lot more to find illiterates, multi-linguists and intellectually disabled.

I was very lucky to be able to talk with organizations that were supporting vulnerable groups in some way. I was quite frustrated that I had so much trouble trying to find my target group. That is when I decided to just pick up the phone.

In the last months of Covid it was easy to find people to talk to. Almost everyone I emailed to ask for a phone call was able to schedule some kind of (video)call with me. I quickly entered a world of passionate people who knew the relevance of this thesis.

After some of these conversations, I started receiving emails from people asking to work with me. It was crazy to me to see the enthusiasm with which I got received and taken up into this select group of experts.

All the people I talked to during that time kickstarted my project and gave me a huge knowledge boost. I had a feeling that I knew my target group, without actually meeting them.

All the people I talked to during that time have really kickstarted my project and given me a huge knowledge boost. I had a feeling that I really knew my target group, without actually meeting them.

That thought that my research was mostly based on second-hand information started to freak me out. It is my thesis after all. I really wanted this to be good. I called some of my interviewees again to ask if they could help me. It took a while, but I managed to get some amazing participants willing to talk to me.

I remember that I was a little bit nervous about meeting my first participant from a vulnerable group for the first time. That was very unnecessary. This man had the friendliest conversation with me. He was open, friendly and honest.

The second interview was equally as impressive. A friendly face telling her story about people taking advantage of her and her disability was rough to hear. That, thinking back about similar stories I heard in previous interviews, made an impression on me.

Those interviews changed my view on this project. Until that point, I felt disconnected from vulnerable groups. Meeting someone, having a face, gave me a personal connection and an understanding about these groups.

From that point onwards I felt that this project has gotten a societal significance. The way we are handling vulnerable groups in society is shameful. Luckily the

people at coeo incasso were open to the idea of change and aligned with this way of thinking.

To introduce the typical debtor to employees I put posters throughout the office. These posters (see figure 18) explain the different types of debtors and their skills. It points out pain points which debtors experience in the debt trajectory.

I feel that the reactions illustrate how the mindset has really changed. I can only thank my colleagues for the amazing reception of my ideas and open frame of mind. The company went from not knowing about vulnerable groups to prioritizing vulnerable groups. It has been exciting to work on the project and see direct result.

With these new steps coeo incasso is moving to its original goal: To be the most empathic private debt collector out there. With hard work I think the company can proudly position itself as helpful for creditors, but friendly and outreaching to debtors.

I believe that these kinds of projects can be applied in other contexts. Municipalities could benefit from more accessible communication with their citizens for example. I hope that this thesis is able to promote more inclusive designs in other contexts.



Figure 18. Poster “How can we best help debtors” at coeo incasso (see Appendix M)



## 9. References

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