MOZa

Designing entrepreneurial adoption for MOZa-services

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Table of contents

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Abstract

This thesis explores how entrepreneurial adoption of MijnOverheid Zakelijk (MOZa) can be designed in a meaningful and sustainable way within the Dutch digital-government ecosystem. Rather than approaching adoption as a purely technical or communication challenge, the research frames adoption as a systemic issue shaped by interdependencies between entrepreneurs and Participanting Government Organisations (PGOs). While MOZa is envisioned as a single, central platform for between business and government interaction, its success depends on both organisational commitment and entrepreneurial use, creating a chicken-and-egg dynamic that has hindered previous initiatives (Figure 1).

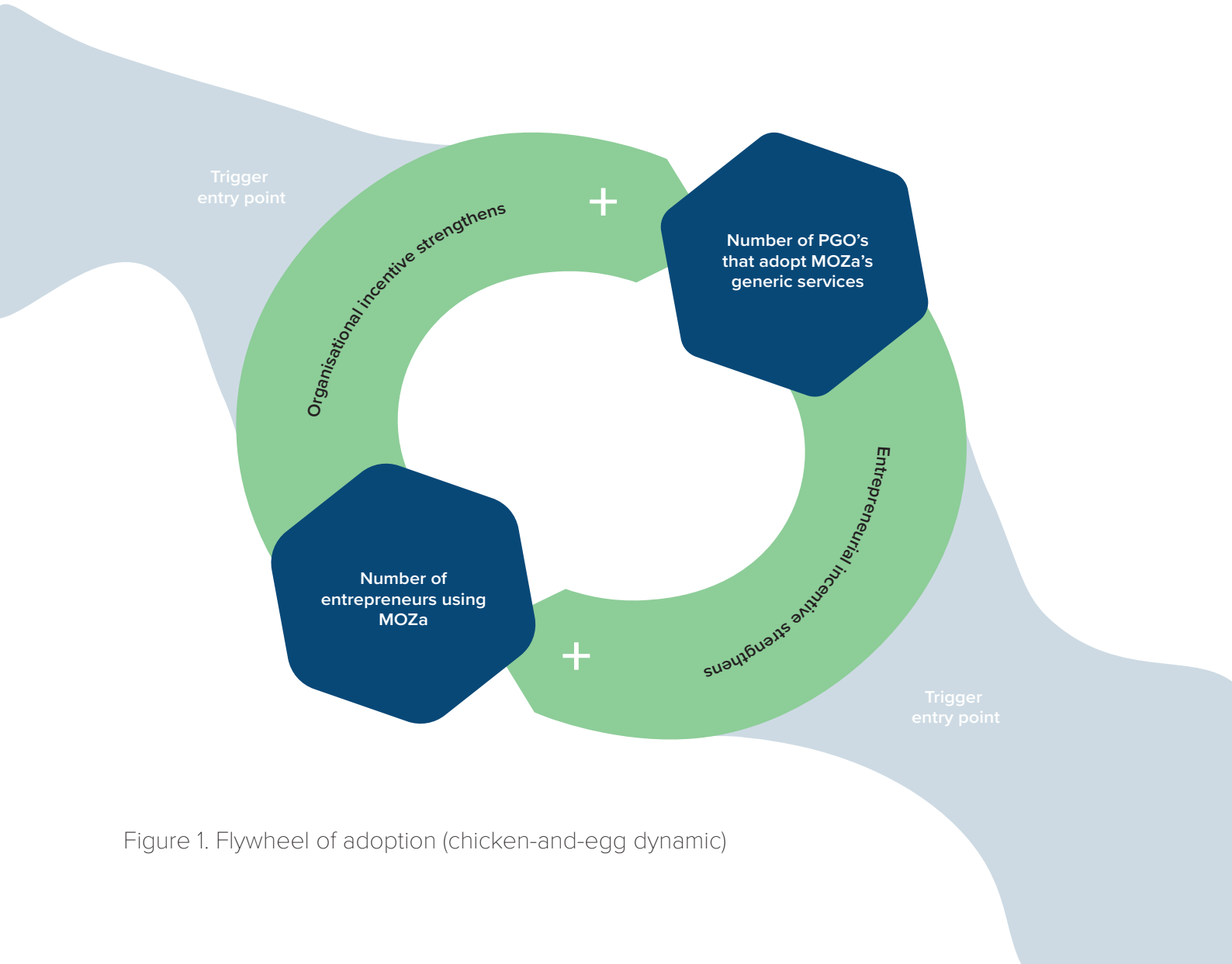

Figure 1. Flywheel of adoption (chicken-and-egg dynamic)

The research follows a design-led approach structured around the Double Diamond framework. In the DISCOVER phase, stakeholder interviews, internal documents, literature on digital adoption, analysis of failed precedents, and benchmarking with international peers were used to understand the broader context. This phase revealed fragmentation, uncertainty, and misaligned incentives on both the organisational and entrepreneurial side.

In the DEFINE phase, these insights were synthesised into a core adoption mechanism, reframing MOZa's challenge as a mutual dependency rather than a linear adoption process. Based on this, the thesis deliberately focus to design for entrepreneurial adoption as a primary leverage point, translating barriers into success factors and clustering them into three design directions.

The DEVELOP phase focused on exploring solutions aligned with these directions through co-creation sessions with PGOs and entrepreneurs. Instead of converging on a single "killer function," the research demonstrated that adoption depends on the combined effect of multiple interventions. This resulted in several solution sets addressing creating proactive notifying, community and momentum.

In the DELIVER phase, these solutions were validated through sessions with PGOs and with newly registered entrepreneurs at the Chamber of Commerce. Organisational validation focused on feasibility, responsibility, and coordination, while entrepreneur sessions tested clarity, perceived value, and early-stage expectations. These sessions confirmed that individual solutions have limited impact in isolation, but gain value when implemented together and in a repeatable manner.

Based on these findings, the final outcome of the thesis consists of three structured toolboxes delivered to the Ministry of the Interior and Kingdom Relations. Each solution was transformed into a reusable tool by explicitly defining its goal, expected result, moment of use and a repeatable execution plan. This is accompanied by ten designed example-functionalities. Rather than delivering fixed features, the toolboxes provide a design approach that can be reapplied as policies, regulations, and organisational contexts evolve.

This thesis contributes to research on digital government by demonstrating that entrepreneurial adoption requires system-level design rather than incremental optimisation. It shows that public digital platforms should not aim to maximise engagement, but instead minimise time spent while maximising trust and clarity. By framing MOZa as a platform entrepreneurs should briefly use but continuously rely on, this work offers a practical and transferable approach to designing adoption in complex public-sector environments.

MOZa should scale in users, not in user time spent.

Introduction

1.1 Digital government as an entrepreneurial enabler

Digital transformation within government is no longer just about transferring analogue procedures into online forms, it is increasingly about repositioning government as a platform that empowers individuals and businesses alike (Millard, 2023). A mature digital-government strategy adopts a “digital by design” mindset, leveraging data and technology not only for operational efficiency, but to reshape service experiences and reduce friction for users (Millard, 2023). In the Netherlands, this ambition is, among others, captured in the ‘Herprogrammeer de Overheid’ movement, which emphasises that digital infrastructure should start from user outcomes, iterate rapidly through experimentation, and avoid legacy, monolithic systems.

From an entrepreneurial perspective, government digitalisation creates both enabling conditions and opportunities for innovation. For entrepreneurs, digital government can reduce regulatory overhead, speed up access to services and lower entry barriers to new markets (OECD, 2019). Research indicates that digital governance strategies contribute to increased entrepreneurial activity by mitigating uncertainty and lowering transaction costs, producing an environment in which startups and ventures can operate more smoothly (Susha et al., 2018). Specifically, government services that are consolidated, programmable and interoperable allow entrepreneurs to automate or embed compliance and interaction with public institutions as part of their business models.

However, the entrepreneurial dimension also exposes gaps in current digital-government practice. Despite strong ambitions, many systems still reflect siloed architectures, fragmented service chains and outdated procurement models. The expert bundle from Herprogrammeer de Overheid describes how large IT projects frequently hinder transformation through rigid planning, technical lock-in and slow learning cycles (Cordella & Tempini, 2015). For entrepreneurs, this often means that digital promises do not translate into real simplification. A one-stop portal may exist on the surface, but if coordination between governmental organisations or data sharing is weak, they still face redundant steps and parallel processes.

From a strategic design standpoint, the challenge is to align three dimensions: a user-centred government interface, a digital infrastructure that enables reuse and interoperability, and an entrepreneurial ecosystem that can build on these foundations. Entrepreneurs become not only recipients of public services, but also integrators who expect government to function as a platform partner. They rely on APIs, data flows and modular services that fit into their workflows. At the same time, government must view entrepreneurs as active participants within the broader digital ecosystem.

1.2 Introducing MijnOverheidZakelijk (MOZa)

Entrepreneurs in the Netherlands navigate a complex administrative landscape. To operate or simply remain compliant, they must interact with multiple government organisations such as municipalities, the tax authority, the KvK, various inspectorates, and sectorspecific regulators. Each organisation has its own digital portals, its own communication style, and its own timing. As a result, entrepreneurs often assemble their understanding of obligations fragmented: a message here, a form there, a letter arriving unexpectedly, and a deadline appearing without context. Even when individual services work well, the overall journey can feel scattered, reactive and difficult to oversee.

MijnOverheid Zakelijk (MOZa) is being developed in response to this broader systemic challenge. Rather than building yet another standalone portal, the initiative aims to offer a unified entry point for business to government communicaiton. The concept positions MOZa as an environment where key elements, notifications, tasks, messages, status updates and relevant business information, come together in one place. Its purpose is not to replace existing government systems, but to help entrepreneurs access them more coherently. In this sense, MOZa sits across a chain of organisations and provides structure, clarity and visibility where currently fragmentation dominates.

At its core, the idea behind MOZa acknowledges that most problems entrepreneurs experience are not rooted in the individual services of single organisations. They emerge in the spaces between organisations. For example: when messages come from different sources, when one process depends on data from another, or when a task is triggered but the origin of that task is unclear. These chain effects make administrative work feel heavier than necessary. MOZa attempts to make those chains easier to navigate by offering a single place where obligations can be seen, understood and acted upon.

This thesis investigates how such a platform can be designed in a way that genuinely motivates entrepreneurs to use it once it becomes available. Rather than assuming that a unified interface will automatically attract adoption, it examines what entrepreneurs consider valuable in a cross-government environment, what makes them willing to engage with a new service, and which design elements create clarity, relevance and immediate benefit. It also considers how government organisations can contribute to a platform that supports these motivations. The following chapters explore these questions through interviews, precedents, literature and iterative concept development, building the foundation for a digital experience that entrepreneurs actively choose to adopt and keep using consintently.

1.3 Client: Ministry of the Interior and Kingdom Relations

The Ministry of the Interior and Kingdom Relations serves as the primary client for this thesis. As the ministry responsible for the digital government agenda, it oversees efforts to modernise public-sector service delivery and strengthen the relationship between government and society. MijnOverheid Zakelijk is one of the initiatives within this broader mission, and this thesis contributes by advising the ministry on how the platform can be designed and positioned so that entrepreneurs will actually adopt and use it once introduced.

The Ministry conceptualises MOZa as the missing completion of a cloverleaf structure (Figure 2) within the Dutch digital government landscape. On the civil domain side, the top-left quadrant consists of a publicly accessible website that provides general information, Overheid.nl. Complementing this, the bottom-left quadrant offers a personalised, login-based environment through MijnOverheid.nl, where citizens can access individualised information and services.

On the business domain side, a comparable structure partially exists. The top-right quadrant is represented by Ondernemersplein.nl, a publicly accessible platform that provides general information for entrepreneurs. However, the bottom-right quadrant, a centralised, login-based environment for businesses, is currently absent. Instead, entrepreneurs are required to maintain separate login credentials across multiple government organisations, resulting in fragmentation and inefficiency.

MOZa is positioned by the Ministry as the missing element that completes this cloverleaf. Its intended role is to function as the business equivalent of MijnOverheid.nl, offering a login-based environment for entrepreneurs.

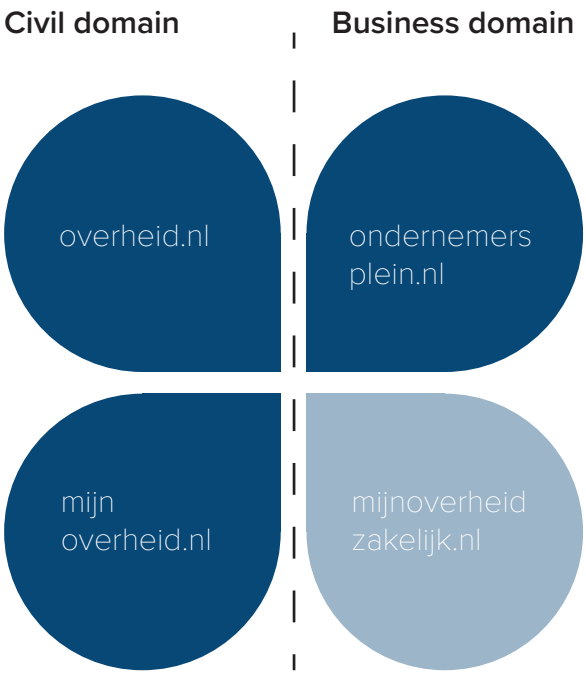

Figure 2. Cloverleaf of government services

The work takes place within the structure of the MOZa project organisation (Figure 3). At the centre is the MOZa project team, which develops the concept, coordinates research and prototypes, and advances the platform's functional direction. This team is led by Logius, the digital service organisation of the Dutch government responsible for national digital infrastructure. Around the project team operates a coordination team, which sets priorities, makes key decisions and ensures alignment across organisations involved in the chain. This group shapes the operational direction of the project and safeguards coherence across daily activities.

Surrounding the coordination layer is the steering committee, which looks after the broader strategic positioning of MOZa within the digital-government landscape. The steering committee ensures that the initiative fits long-term policy ambitions, digital architecture principles and cross-government collaboration goals. Together, these governance layers help the project move with both strategic clarity and operational momentum.

All three teams include representatives from various PGO's (Participating Governmental Organisations). Their involvement anchors MOZa in the realities of execution by bringing in perspectives from organisations that directly serve entrepreneurs. This cross-organisational involvement is essential, given that MOZa is not a single-agency product but a shared platform that connects multiple public institutions.

Within this structure, the thesis provides an external, research-based perspective that supports decision-making in the ministry and the project organisation. It offers insights on user value, adoptability and design direction, ensuring that the platform not only fits organisational goals but also resonates with the entrepreneurs it ultimately aims to support.

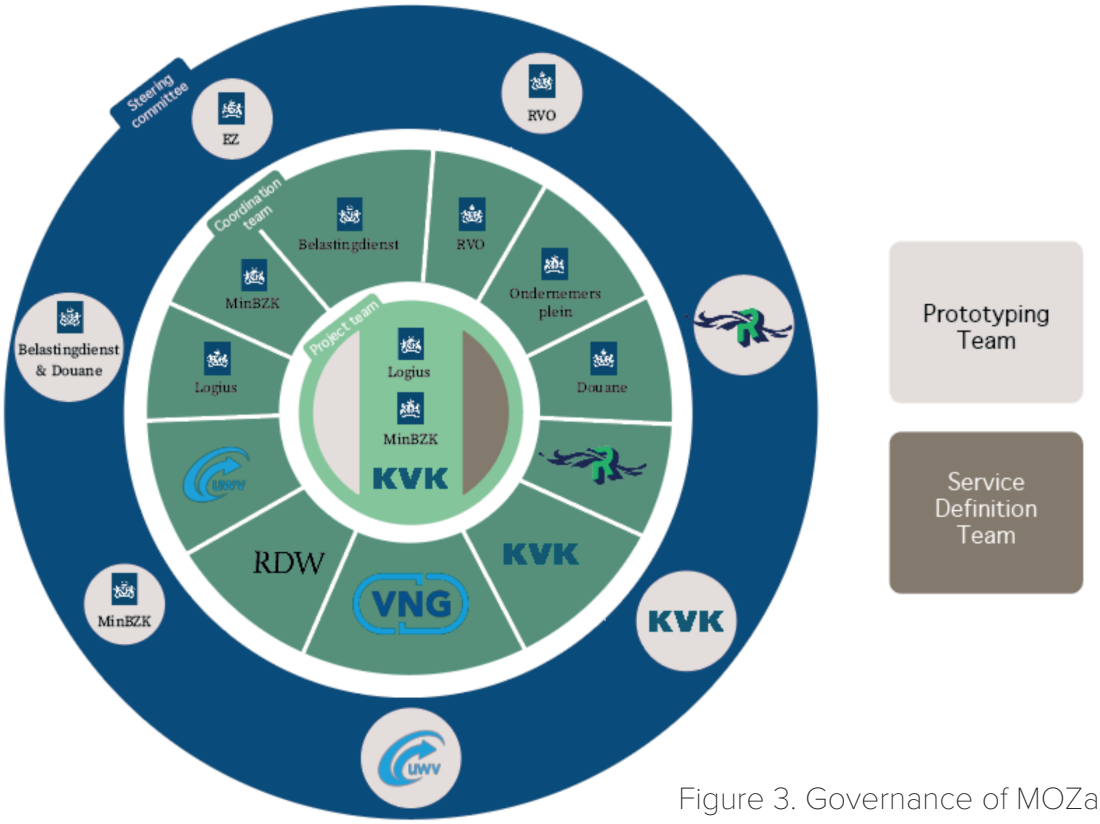

Figure 3. Governance of MOZa project team

1.4 The challenge in adoption

Adoption of digital government services faces persistent hurdles, especially among business users. Research shows barriers such as governance complexity, limited ICT skills and funding constraints hamper the take-up of e-government platforms (Verma, 2022). Business users' willingness to adopt services also depends heavily on perceived offline service quality and trust in the underlying technology (Tai, 2021). Even when digital services exist, history shows that often users fall back on offline or informal alternatives.

For the platform at stake, adoption is a decisive factor: if entrepreneurs do not actively use it, its intended impact cannot be realised. Entrepreneurs generally expect tools that are intuitive, reliable and directly beneficial to their workflow. When a government platform introduces extra steps or effort the rational choice is to continue with existing habits, email, phone calls or navigating multiple governmental organisation's portals. Addressing the documented barriers early, such as improving clarity, coordination and trust, increases the likelihood that entrepreneurs will view the platform as genuinely helpful rather than an additional administrative layer.

This thesis contributes by analysing the conditions under which entrepreneurs decide to adopt a new governmental digital service. The thesis provides grounded insights that help ensure the platform aligns with real entrepreneurial behaviour rather than assumptions. In doing so, it strengthens the project's ability to launch a service that entrepreneurs not only access once, but integrate into their ongoing interaction with government.

1.5 Design approach

The Double Diamond is a widely adopted design framework that structures the design process as a sequence of divergent and convergent phases, supporting teams in navigating complexity while maintaining focus on meaningful outcomes. As described in the Delft Design Guide (Zijlstra, 2020), the model emphasises that effective design alternates between opening up the problem space and narrowing it down through informed decision-making. Rather than presenting design as a linear trajectory, the Double Diamond visualises it as two connected diamonds, each representing cycles of exploration and synthesis (Figure4).

The first diamond concerns the problem space and consists of the DISCOVER and DEFINE phases. During DISCOVER, designers deliberately diverge by exploring the context broadly. This includes understanding users, stakeholders, systems, and constraints through research methods such as interviews, observations, and desk research. The goal is not to validate assumptions, but to uncover latent needs, tensions, and opportunities. In the subsequent DEFINE phase, insights from this exploration are synthesised into a clear and actionable problem definition. This convergence is essential to prevent premature solutioning and to ensure that design efforts address the right problem rather than an assumed one.

The second diamond focuses on the solution space and comprises the DEVELOP and DELIVER phases. In DEVELOP, designers again diverge, this time by generating and iterating on multiple solution directions. Prototyping, testing, and refinement are used to explore how different concepts perform in relation to the defined problem. Finally, the DELIVER phase converges toward a coherent outcome, where solutions are validated, detailed, and prepared for implementation. This phase translates design intent into tangible value, whether in the form of a product, service, or system.

In this thesis, the Double Diamond was not used as a theoretical backdrop, but as a practical structure to organise decisions, activities, and iterations throughout the project. Each phase of the model was translated into concrete actions that fit the specific challenge of entrepreneurial adoption within a cross-government digital service such as MijnOverheid Zakelijk.

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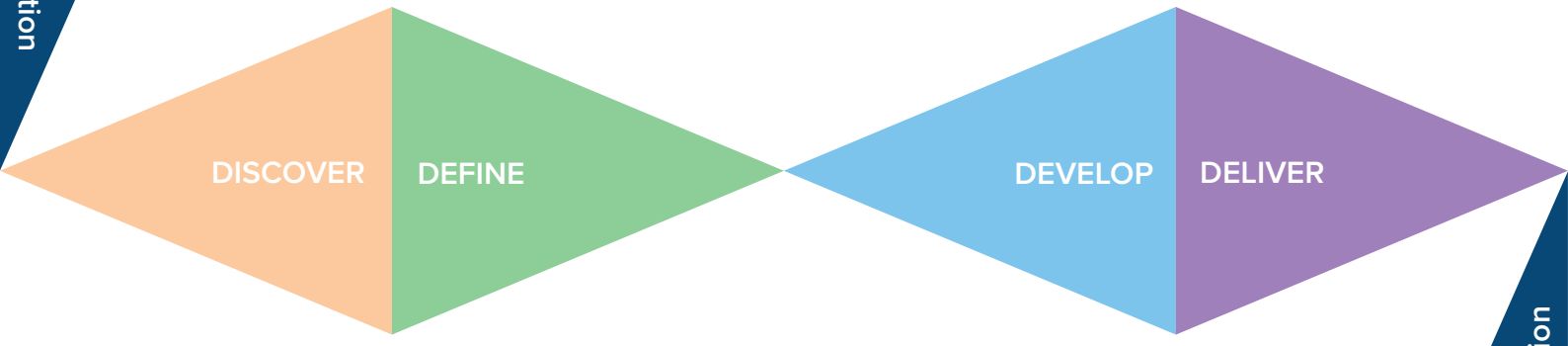


Figure 4. Double Diamond

1.5.1 DICOVER

The DISCOVER phase focuses on understanding the full context in which MOZa operates. This phase starts with a stakeholder analysis, supported by conversations with policy-governing organisations (PGOs) and the study of internal documents. These activities clarify how different organisations position MOZa, what they expect from it, and where constraints already exist. In parallel, existing and intended value propositions are explored through additional conversations and documentation, with a focus on how value is perceived on both the government and the entrepreneur side.

To ground these insights, literature on barriers to digital adoption are reviewed, with particular attention to small and medium-sized enterprises. Internal precedents are also analysed, specifically earlier initiatives that did not achieve adoption, in order to understand where and why these efforts failed. In addition, industry peers are examined. Virk.dk serves as the main reference, supported by desk research on GOV.uk and a physical, guerrilla-style research visit to Virk.dk during an academic exchange. This phase concludes with a structured overview of enablers and pitfalls, mapped separately for PGOs and entrepreneurs.

1.5.2 DEFINE

In the DEFINEphase, the focus shifts from understanding to sense-making. The insights from the DISCOVER phase are synthesised into a core mechanism that characterises the MOZa adoption challenge. Rather than a linear adoption problem, MOZa is a chicken-and-egg situation, where organisational commitment depends on entrepreneurial use, while entrepreneurs only engage once value is clearly delivered by the organisational side. Based on this insight, I deliberately chose to design for entrepreneurial adoption as the primary leverage point.

Barriers and pitfalls are reframed into positive success factors and clustered into design opportunities. These opportunities are then discussed and assessed in validation sessions within government organisations, to understand their relative importance and feasibility. This resulted in three design directions: ‘make MOZa feel one step ahead of the user’, ‘make MOZa into a living system’ and ‘make MOZa create momentum by solving real pains’.

1.5.3 DEVELOP

The DEVELOP phase focuses on exploring solutions that fit these directions. Co-creation sessions with PGOs and with entrepreneurs are organised, each explicitly structured around the three design directions. Insights from these sessions are directly used to design new functionalities. Rather than searching for a single dominant solution, this phase intentionally remains broad.

1.5.4 DELIVER

In the DELIVER phase, the solution sets are tested and refined. Feasibility and usability sessions were held with PGOs, while validation sessions with entrepreneurs took place at the Chamber of Commerce, where new entrepreneurs reflected on onboarding scenarios and potential use of other new solutions. The final deliverable for the Ministry of the Interior and Kingdom Relations consists of three fully worked-out toolboxes. While each tool is specified in detail, equal value lies in the way these tools were developed. This makes the approach reusable, allowing the Ministry of the Interior and Kingdom Relations to recreate and adapt solutions as the context around MOZa continues to change.

The DISCOVER phase focuses on understanding the context in which MOZa operates. This phase explored how different Participatin Government Organisations (PGO's) position MOZa, what they expect from it, and which constraints shape its development. Insights were gathered through stakeholder analysis, conversations, and internal documents, alongside a review of literature on digital adoption barriers for small and medium-sized enterprises. In addition, earlier initiatives and comparable platforms were examined to understand why previous attempts struggled with adoption. Together, these activities provided a grounded overview of the challenges, opportunities, and tensions on both the organisational and entrepreneurial side.

DISCOVER

2.1 Stakeholder perspectives

The Dutch digital-government landscape brings together multiple governmental organisations, each with different mandates, priorities, and dependencies. Developing MijnOverheid Zakelijk (MOZa) therefore requires more than technical integration: it requires alignment across stakeholders whose motivations, risks, and expectations shape both the concept and its potential adoption. This chapter investigates: **How do stakeholder perspectives and relationships influence the development and adoption of MijnOverheid Zakelijk within the Dutch digital-government ecosystem?** Insights are based on interviews with representatives from key organisations.

2.1.1 Hypothesis

The hypothesis is that MOZa's success depends less on the platform's technical capabilities and more on the alignment between key governmental actors. Each stakeholder brings a different strategic lens: Logius emphasises infrastructural stability, the Tax Administration focuses on data accuracy and compliance, municipalities prioritise usability and local accessibility, while KVK centres on entrepreneurship support and authoritative business-data provision. These differences create natural tensions around ownership, UX responsibilities, and long-term governance.

The hypothesis expects that adoption will accelerate where responsibilities are clearly defined, data sources are authoritative and interoperable, and the platform complements—rather than competes with—existing organisational mandates. Conversely, adoption will stall where organisations perceive risks in privacy, data quality, political pressure, or role ambiguity. Finally, the interactions between organisations—especially dependencies on Logius for infrastructure and on KVK and Belastingdienst for verified data—are predicted to be essential determinants of whether MOZa can scale beyond its early concept phase.

2.1.2 Method

To understand how stakeholder perspectives shape MOZa's development and adoption potential, qualitative interviews were conducted with representatives from the Ministry of the Interior, Logius, KVK, municipalities, and the Dutch Tax Administration. These organisations represent core components of the digital-government ecosystem: policy direction, infrastructural provision, business-data registration, local service delivery, and national enforcement. Together, they influence how entrepreneurs experience the government and how cross-organisational digital services emerge.

Interviews followed a semi-structured format. A fixed template ensured consistency across conversations, while leaving room for follow-up questions that explored specific internal concerns, past experiences with digital-government projects, and perceptions of MOZa's role in the broader landscape. The interview guide covered eight themes: mission and vision, strategic goals, project triggers behind MOZa, primary motivations, perceived role in the project, expectations, concerns and risks, and inter-organisational dependencies. These themes mirror the organisational stakeholder map developed at the start of the project.

The interview process had three aims:

1. To identify the underlying drivers behind each organisation's interest in MOZa. This includes strategic ambitions, pressure points, and internal priorities(e.g., burden reduction, compliance, reliable data exchange).

2. To understand the dynamics between organisations.

MOZa is positioned as an integrating layer over existing systems. Understanding which organisation relies on which data provider, infrastructure partner, or governance body is crucial for predicting bottlenecks.

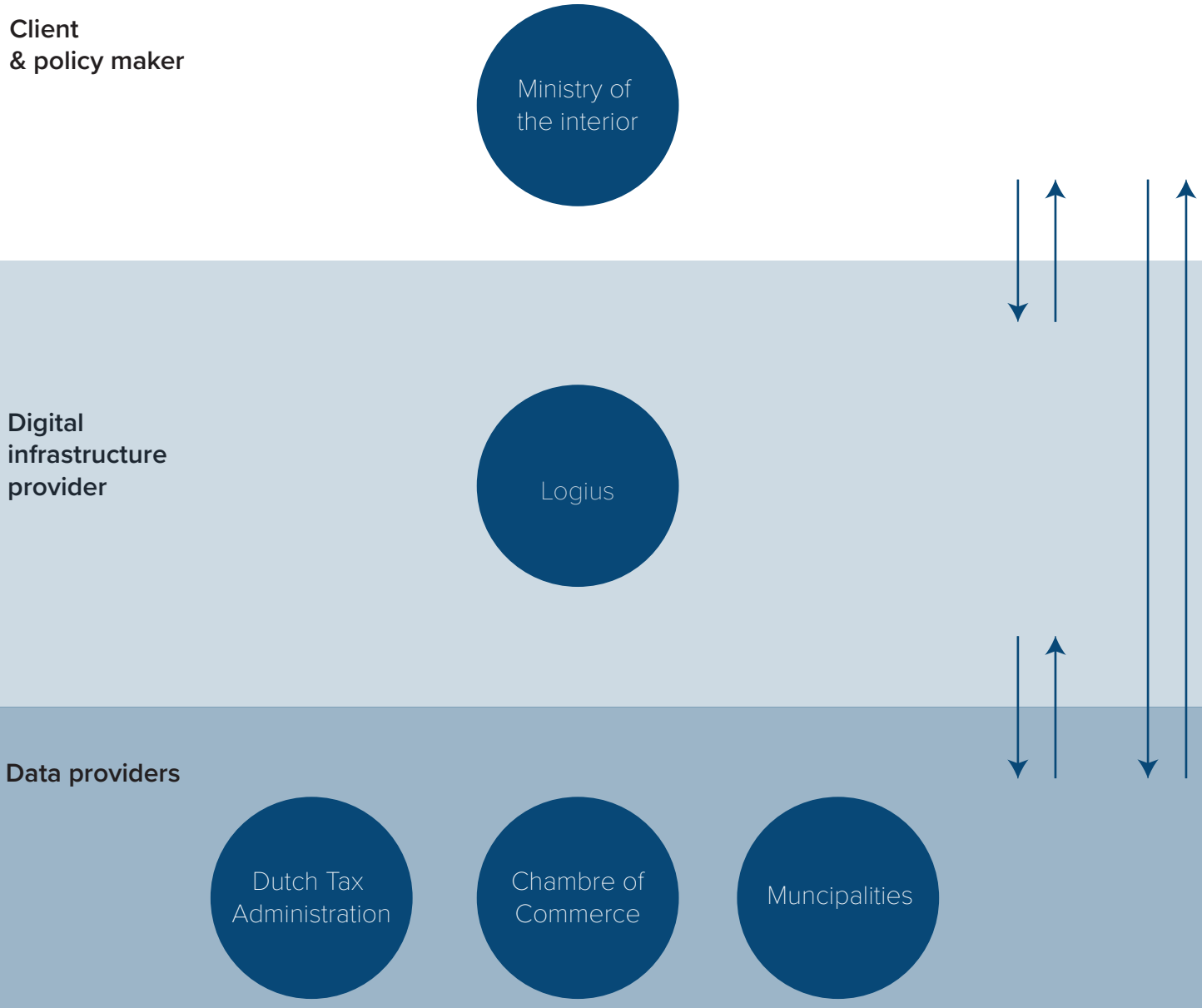
3. To reveal misalignments, tensions, or possible adoption hurdles.

These include concerns about privacy, inconsistent UX expectations, complex technical integrations, or unclear long-term ownership.

Interviews were transcribed and coded using an inductive approach. First-order codes were derived from terms and concerns repeatedly mentioned by stakeholders—such as "fragmentation", "dependency on Logius", "data quality", "administrative burden", and "political pressure". These were grouped into second-order themes representing broader patterns: e.g., infrastructural dependencies, clarity of governance, role expectations, and perceived adoption risk.

The stakeholder analysis (Figure 5) served as the analytical backbone. Each cluster was treated as a hypothesis to be validated or challenged during interviews. When interview statements matched the documented perspective, this strengthened the reliability of the map. When interview findings diverged from the predefined categories, the map was updated accordingly. This iterative approach ensured the analysis did not become a static description of organisational roles but an evolving reflection of how each organisation perceives MOZa's potential.
Particular attention was given to triangulating perspectives. For instance, if municipalities described a dependency on Logius for UX implementation, this claim was compared with Logius' own statement about their role, responsibilities, and limitations. This method exposed mismatches in expectations and revealed structural tensions, such as Logius' desire to remain an infrastructure provider rather than becoming a UX owner.
Finally, insights were synthesised into a stakeholder-relationship model illustrating flows of responsibility, expectations, and authority. This model informed later design decisions and helped identify which design directions would be feasible within the political-administrative landscape.

Figure 5. Surplus roles of important decisionmaking stakeholders in the MOZa project team



2.1.3 Observations

The interviews reveal a digital-government ecosystem in which every organisation supports MOZa in principle, but each does so from a different strategic position. These differing priorities shape how MOZa is interpreted, and ultimately, how it may be adopted.

Ministry of the Interior

The ministry operates simultaneously as policymaker and client. Its motivation centres on increasing trust in digital government and improving the user experience for entrepreneurs. The ministry sees MOZa as a necessary response to fragmentation, where entrepreneurs face inconsistent communication channels and scattered responsibilities. Their primary concern is political pressure, projects that promise simplification often attract critical feedback. They depend on Logius, KVK, and Belastingdienst to deliver components that the ministry itself cannot implement. Adoption, from their perspective, requires visible improvement in government-wide coherence.

Logius

Logius positions itself as the infrastructure backbone. Its mission is to provide secure, reliable digital standards and integrations. MOZa, in their view, connects fragmented systems but must not shift Logius into UX ownership. Their concerns revolve around unrealistic UX expectations and the complexity of cross-organisational integrations. They emphasise that long-term adoption depends on maintaining national digital standards and ensuring that each partner contributes accurate data and compliant processes. Logius describes itself as a facilitator organisation, signalling a boundary that MOZa must respect.

Dutch Tax Administration

The Tax Administration highlights efficiency, compliance, and reduction of administrative errors. They see MOZa's potential in streamlining tax-related data flows but emphasise that data integrity and legal constraints must remain front-and-centre. Their concerns include privacy compliance, risk of data misuse, and dependency on other organisations for correct implementation. For them, adoption hinges on whether MOZa reduces repetitive steps without increasing compliance risk. They rely heavily on Logius for technical access and accuracy of data exchange.

Municipalities

Municipal representatives emphasise burden reduction and improving accessibility for entrepreneurs at the local level. Municipalities deal with the most diverse and high-volume set of user interactions, making usability a top priority. Their expectations revolve around easier access to services, but their main frustration lies in dependency on national organisations for standards, development capacity, and shared data sources. They see MOZa as a potential "intuitive layer" that could unify experiences but fear adoption risks caused by inconsistent national standards or unclear governance.

KVK (Chambre of Commerce)

The chambre of Commerce's identity as an authoritative business-data provider drives its role. They see MOZa as an opportunity to reduce duplicate data requests and to strengthen the reliability of business-identity information. Their primary concern is data quality, legal ambiguity, and dependency on other agencies for correct implementation. KVK's adoption motivation is strong, but they stress that MOZa must align with their standards of data interoperability and authoritative verification. Clear governance and alignment on standards are prerequisites for long-term success.

Cross-organisational dynamics

Across all interviews, several patterns emerge:

- Logius becomes the central dependency for almost all stakeholders.
- KVK and Tax Administration hold essential authoritative datasets; without their alignment, MOZa has little functional value.
- Municipalities are highly motivated but the least empowered in technical decision-making.
- The Ministry provides direction but lacks implementational capacity.

These relationships show that adoption is as much a governance challenge as a design one. Successful scaling requires clear ownership, disciplined standards, trust in each other's data, and a shared understanding of MOZa's scope.

The interviews revealed a set of structural strengths and limitations within the current collaboration landscape. Although the participating organisations demonstrate clear motivation and commitment, several misalignments hinder effective progress. The findings highlight the need for clearer role definition, more explicit interdependencies, and a realistic alignment between ambition and implementation capacity.

Positive organisational observations

- Several organisations show strong intrinsic motivation to contribute.
- Stakeholders express a willingness to collaborate across institutional boundaries.
- Early involvement of organisations A clear businesscase and funding strategy is needed to satisfy organisations
- starting before the businesscase is clear for all creates potential unnecessary conflicts

Negative organisational observations

- Roles and responsibilities are often insufficiently defined at the outset of collaboration.
- Interdependencies between organisations are unclear, leading to coordination risks.
- High motivation is frequently misinterpreted as high capacity for participation.
- The Ministry's implementation capacity does not match the current strategic ambition, resulting in an overly ambitious trajectory.

2.1.4 Contribution the research

The observations in the orange blocks formed the core input for the enablers and pitfalls at the end of this section 'Discover'. They reflect real stakeholder experiences and recurring patterns, ensuring that the final overview is grounded in practice. Using these observations kept the conclusions closely aligned with the realities shaping MOZa's development and adoption.

2.2 Value proposition

Entrepreneurs currently navigate a fragmented landscape of portals, obligations, and administrative procedures, while governmental organisations maintain parallel systems that duplicate effort and data. MijnOverheid Zakelijk (MOZa) is proposed as a multi-sided platform intended to simplify interactions for entrepreneurs and improve operational efficiency for public agencies. This chapter explores: **What is the value proposition of MijnOverheid Zakelijk, and how does it create shared value for both entrepreneurs and governmental organisations?** The analysis draws on conceptual development and documented materials.

2.2.1 Hypothesis

The hypothesis is that the value of MOZa does not lie in any single service but emerges from its multi-sided platform character. Entrepreneurs will adopt the platform if it reduces fragmentation, clarifies obligations, and lowers administrative burden. Governmental organisations, however, will support MOZa primarily when generic services reduce duplication, improve data quality, and increase efficiency in contact handling and decision-making.

In this view, MOZa's value proposition is inherently reciprocal: entrepreneurs gain predictability and support, while agencies gain operational efficiency and improved compliance outcomes. Adoption on one side increases value for the other. This suggests a reinforcing cycle: higher entrepreneurial usage reduces back-office pressure, which increases the capacity of agencies to deliver better services, which in turn stimulates further adoption.

The hypothesis also anticipates that MOZa's platform nature enables future growth, such as personalised service bundles or cross-agency "governmental upsell," provided that interoperability and data governance remain consistent.

2.2.2 Method

To articulate the value proposition of MOZa, the analysis followed a threepart method combining desk research, synthesis of existing government documentation, and detailed value-mapping using the source-tagged content (srcVP1–srcVP21). The objective was to understand what MOZa promises to entrepreneurs and governmental partners, and how these promises interact within a multi-sided platform design.

First, the existing descriptions of MOZa's intended services were reviewed. These include notifications, profile management, centralised messaging, task overviews, track-and-trace functionalities, and a data-exchange service. Each was examined in relation to common pain points identified in earlier research: repeated data entry, fragmented communication, unclear timelines, and inconsistent status visibility. These problems served as anchor points for assessing where MOZa's features provide value to entrepreneurs.

Second, organisational documentation, process descriptions, and earlier interviews with governmental partners were analysed to understand how public agencies currently handle communications, data verification, citizen contacts, and compliance procedures. Particular attention was paid to moments where inefficiencies arise—such as high volumes of inbound questions, incomplete applications, redundant outreach, and multiple systems performing similar tasks. The value propositions for governmental organisations were derived by mapping MOZa's services to these structural inefficiencies.

Third, the multi-sided value of MOZa was conceptualised through a platform lens. Instead of treating each service independently, the analysis looked at how services interact horizontally

and vertically across the ecosystem. Horizontal value refers to improvements within one stakeholder group (e.g., entrepreneurs gaining overview across services). Vertical value refers to cross-stakeholder benefits (e.g., entrepreneurs receiving timely notifications while agencies experience fewer missed deadlines). This analytical frame made the platform character of MOZa visible as an emergent property.

Throughout the analysis, the 09P codes were used to structure the evidence base. Codes describing pain points were compared to codes describing service functionalities, enabling problem-solution mapping. Example scenarios were incorporated to test how specific features would work in a realistic context: a catering entrepreneur applying for a terrace permit, a startup completing registration, or a freelancer managing tax obligations. Each scenario served as a micro-validation of the value claims.

Finally, the long-term potential of MOZa was explored through scenario extension. Using the Bol.com analogy in Figure 6, the study examined how generic services might scale into a modular public-service marketplace. This step explored future opportunities without positioning them as fixed design outcomes.

2.2.3 Observations

The analysis shows that entrepreneurs and governmental organisations derive complementary but distinct forms of value from MOZa. These forms of value reinforce each other and together position MOZa not only as a set of digital tools but as the foundation of a multi-sided platform for entrepreneurial interactions with government.

Entrepreneurs: reduction of fragmentation and more strategic interaction

Entrepreneurs currently operate in an environment marked by parallel portals, repeated data entry, inconsistent communication, and limited visibility into administrative processes. MOZa's services directly address these deficiencies.

- Notifications give entrepreneurs clarity on obligations and highlight opportunities such as subsidy rounds
- Profile management ensures communications and requirements are relevant to their business context, reducing irrelevant or duplicate information
- Centralised messaging removes confusion caused by multiple communication streams.
- Track and trace offers transparency and reduces uncertainty during interactions.
- Task overviews consolidate obligations into a single, predictable structure.
- Data exchange reduces repetitive input and lowers the risk of mistakes.

The examples illustrate that MOZa not only simplifies operations but enables entrepreneurs to act more strategically. Instead of operating reactively, they gain a clearer understanding of what requires attention and when.

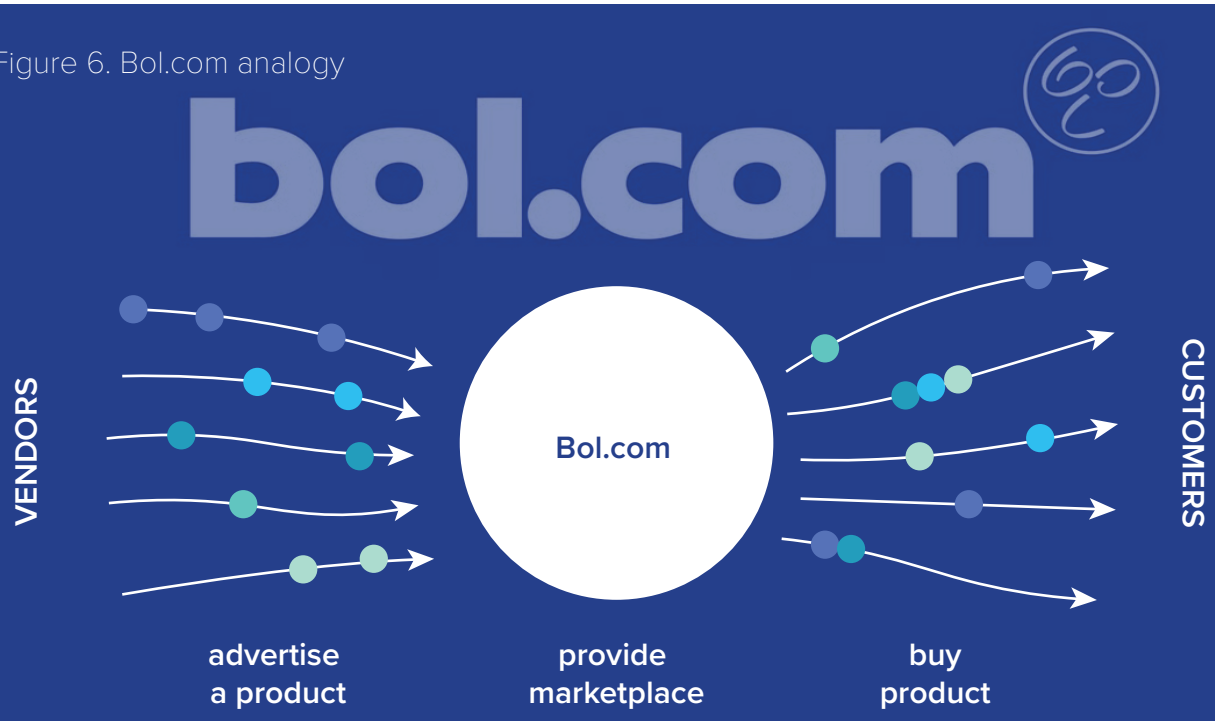
Governmental organisations: efficiency, accuracy, and reduced operational pressure

Government organisations benefit indirectly.

- Notifications reduce missed deadlines, improving compliance while lowering the volume of reminders.

- More detailed profile information improves targeting and reduces redundant outreach.
- Central messaging, track and trace, and task overviews reduce inbound questions, creating space for more complex cases.
- Data reuse reduces administrative correction, accelerates decisions, and improves data quality.
- Prefilled and validated fields improve application completeness and reduce delays, particularly for municipalities.
- Using shared services reduces duplication and supports interoperability across government.

Figure 6. Bol.com analogy



Vendors on Bol.com advertise their products within a multisided platform, each presenting their own offer while Bol.com manages the overall customer experience. A single customer journey can include products from different vendors (upsell) , as the platform recommends complementary items and bundles to increase relevance and value. The user perceives one coherent service, while the underlying ecosystem coordinates multiple independent suppliers behind the scenes.

This multisided logic is analogous to MOZa: government organisations “offer” their services within one shared platform, while MOZa provides the integrated interface. Entrepreneurs experience a unified, guided journey, even when multiple organisations each handle their own part of the process.

The analysis demonstrates that the proposed service components create meaningful value for both entrepreneurs and public organisations. They collectively increase clarity, reduce administrative burden, and strengthen coherence in government–entrepreneur interactions. The dual perspective shows that usability gains for entrepreneurs indirectly reinforce operational efficiency for organisations, highlighting the systemic potential of the envisioned service ecosystem.

Entrepreneurial value

- Clear obligations and opportunities.
  Notifications provide timely clarity on obligations and surface relevant opportunities such as subsidy rounds.
- Context-aware communication.
  Profile management ensures that communications and requirements align with the entrepreneur's specific business context.
- Unified communication channel.
  Centralised messaging removes confusion arising from fragmented or parallel communication streams.
- Transparent interaction tracking.
  Track & trace reduces uncertainty by offering real-time visibility into progress and next steps.
- Predictable task structure.
  Task overviews consolidate obligations into one coherent and manageable structure.
- Reduced repetition and error.
  Data exchange and reuse minimise repetitive input and significantly lower the risk of mistakes.

Organisational value

- Improved compliance and fewer reminders.
  Better-timed notifications reduce missed deadlines and lower the need for manual follow-up.
- More accurate targeting.
  Richer profile information enables more precise outreach and reduces redundant communication efforts.
- Lower inbound workload.
  Central messaging, track & trace, and structured task overviews reduce inbound questions and free capacity for complex cases.
- Higher data quality and faster decisions.
  Data reuse enhances data accuracy, accelerates decision-making and decreases correction workloads.
- More complete applications .
  Prefilled and validated fields improve completeness of submissions, supporting faster municipal processing.
- Interoperability through shared services.
  Shared services reduce duplication and strengthen alignment and technical interoperability across the public sector.
- Having the insight that, jut like BOL.com, MOZa is a multisided platform

2.2.4 Contribution to the research

The observations in the orange blocks directly informed the value propositions for entrepreneurs and governmental organisations. They highlighted what each group consistently needs, appreciates, or struggles with. By grounding the value propositions in these lived experiences, the resulting statements remain closely tied to real motivations, pains and expectations on both sides of the MOZa ecosystem.

2.3 Literature review

The adoption of digital government services is influenced by both organisational structures and user behaviour. Understanding these underlying mechanisms is essential for anticipating the conditions in which MijnOverheid Zakelijk can succeed. Literature in digital transformation, public administration, and technology adoption identifies recurring bariers that hinder effective adoption. This chapter investigates: **Which structural and behavioural bariers shape the adoption of digital government services according to existing literature?**

2.3.1 Hypothesis

The hypothesis is that adoption challenges in digital government arise from two reinforcing sets of pitfalls: organisational pitfalls rooted in governance structures, incentives, and internal processes; and user pitfalls driven by perceptions, habits, trust, and usability. Organisational limitations, such as fear-driven decision making, siloed expertise, and a delivery-oriented mindset, constrain the capacity to design and maintain services that genuinely meet user needs. At the same time, user barriers, such as perceived low value, lack of social proof, trust concerns, and habitual reliance on familiar alternatives, reduce willingness to adopt even well-designed tools.

The hypothesis expects that these pitfalls interact negatively: organisational issues lead to suboptimal services, which in turn reinforce user reluctance. Likewise, low user adoption erodes institutional confidence and investment, perpetuating weak service evolution. This intertwined dynamic suggests that addressing adoption challenges for MOZa requires confronting both organisational and user pitfalls simultaneously, rather than treating them as separate phenomena.

This chapter is based on a structured literature review of academic and practitioner sources from public administration, digital transformation, organisational behaviour, and technology acceptance. Key publications were analysed for recurring themes that explain

why digital government services struggle to gain adoption. Rather than summarising each source individually, the method emphasised thematic synthesis: grouping findings into coherent clusters that capture underlying structural or behavioural mechanisms.

The literature was iteratively coded using categories such as political pressure, accountability, organisational fragmentation, usability barriers, trust, perceived usefulness, and social influence. These codes were refined into the organisational and user observations presented below.

2.3.2 Entrepreneurial observations

Perceived value gap

Users frequently see little reason to change. According to technology adoption literature, perceived usefulness is the strongest determinant of uptake (Davis, 1989). If existing processes feel “good enough,” users do not experience urgency to adopt new tools (Dwivedi et al., 2020). Even inefficient routines are preferred when the added value is unclear.

Usability and support barriers
Complicated onboarding, confusing navigation, and lack of guidance strongly deter continued use (Milakovich, 2021). For small businesses, the absence of accessible support can become a decisive barrier. First impressions of difficulty shape expectations about the entire service and strongly influence adoption behaviour.

Low social proof
Adoption is socially mediated. Potential users rely on peers to gauge whether a new platform is worthwhile (Dwivedi et al., 2017). Without early adopters, visible success stories, or endorsements from trusted groups, uptake stagnates.

Trust deficit
Low confidence in government institutions and uncertainty about how data is processed significantly reduce willingness to use new platforms (Ali & Sano, 2025). Concerns intensify when multiple agencies and private vendors are involved, creating ambiguity about data flows and responsibilities.

Habitual inertia
Many entrepreneurs rely on established habits, accountants, spreadsheets, email. Even when these approaches are less effective (Sugahara & Kano, 2025). When users are excluded from design and testing, new platforms are perceived as imposed rather than collaborative, intensifying resistance. Habits often outweigh rational benefits, anchoring users to familiar alternatives.

1.3.3 Organisational observations

Fear-driven decision making
Literature shows that digital government projects often operate under strong political pressure. Leaders must demonstrate results within short political cycles, pushing projects toward visible, rapid outputs rather than careful iterative design (Larsson, 2020a). Failure is highly public and politically costly, creating an institutional incentive to avoid risk. Together, these forces produce cautious strategies that prioritise minimal exposure over long-term user value. Once launched, services are difficult to adjust, reducing adaptability and innovation.

External blame loop
A second pitfall is the misalignment between responsibility and authority. Individuals are held accountable for outcomes but lack the mandate to make crucial decisions (Faber et al., 2020). This encourages defensive routines, slows decision making, and discourages experimentation. Ownership becomes diluted across the organisation, with tasks being passed around rather than addressed decisively.

Siloed expertise
Policy makers, technologists and end users often work in isolation, creating mismatched expectations and weak alignment with real user needs (Larsson, 2020b). Heavy reliance on external vendors further restricts flexibility, locking organisations into rigid solutions. Meanwhile, many civil servants lack training in human-centred design or behavioural insights (Valle-Cruz et al., 2020). Expertise is dispersed or outsourced, making it difficult to create adaptive, user-friendly services.

Delivery mindset versus service mindset
Many government initiatives are managed as one-off projects where a successful launch is

treated as the end point (Larsson, 2020c). After go-live, attention and funding decline, leaving improvement and adoption unsupported. Data protection regulations are often interpreted narrowly, limiting opportunities for testing or iterative improvement (Larsson, 2020d). The result is a system designed to deliver a product rather than sustain a service that evolves with user needs.

The literature reveals adoption barriers that cluster consistently into entrepreneurial bariers and organisational bariers.

Entrepreneurial observations

- Perceived value gap
- Usability and support barriers
- Low social proof
- Trust deficit
- Habitual inertia

Organisational observations

- Fear-driven decision making
- External blame loop
- Siloed expertise
- Delivery mindset versus service mindset

2.3.4 Contribution to the research

The negative observations identified in the literature provided essential input for shaping the final insights. They revealed recurring shortcomings, risks and systemic tensions that frequently emerge in digital-government contexts. By grounding the analysis in these documented patterns, the conclusions remain aligned with known pitfalls and help anticipate issues that stakeholders may not explicitly mention but are likely to influence MOZa's success.

2.4 Internal precedents

Before defining what MijnOverheid Zakelijk should become, it is essential to understand what similar initiatives attempted in the past and why they ceased or struggled. Two major Dutch predecessors, Ondernemingsdossier and Mijnoverheid voor Ondernemers (MOvO), offer valuable lessons. This chapter investigates: **What can be learned from earlier national attempts to create a digital platform for entrepreneurs, and how do their negative and positive patterns inform the development of MOZa?** All underlying interviews are included in the appendix.

2.4.1 Hypothesis

The hypothesis is that internal precedents failed not because the vision was wrong, but because the organisational, political, and practical conditions for sustained adoption were missing. Ondernemingsdossier struggled with unclear governance, limited organisational incentives, and an overly complex business model. MOvO confronted similar challenges, including lack of prioritisation, difficulty aligning stakeholders, and difficulty articulating a compelling value proposition for users.

At the same time, these initiatives demonstrated several structural strengths, such as clear anchor points in customer journeys, the power of unified notifications, and the benefits of reusing generic components across agencies, that remain highly relevant to MOZa.

The hypothesis therefore expects two outcomes:

1. Negative patterns will reveal pitfalls MOZa must avoid: unclear ownership, lack of incentives, over-engineering, and early misalignment.
2. Positive patterns will highlight enablers that MOZa can adopt: focus on a single vital function, strong leadership, incremental development, and leveraging existing digital infrastructure.

2.4.2 Method

This chapter is based on semi-structured interviews with entrepreneurs and with government staff who previously worked on Ondernemingsdossier, MOvO, or related initiatives. The goal was to understand both the internal dynamics of these predecessors and the external experiences of entrepreneurs interacting with them. A complete overview of interview transcripts, quotes, and coding is provided in the appendix.

All interview insights were clustered into negative observations and positive observations, following an inductive synthesis approach. The two Miro overviews in Appendix 1.1 represent the final clustering: red clusters for pitfalls and breakdowns, green clusters for enablers and promising patterns. These clusters were then interpreted thematically to reconstruct the main lessons from internal precedents.

2.4.3 Negative observations

Lack of user research and unclear value proposition

A recurring pattern across both predecessors was the absence of deep user understanding at the early stages. Multiple interviewees claimed that the teams lacked real user insight and built

services based on institutional assumptions. Entrepreneurs reported that they "could not think of direct value" because the platform did not address a single compelling pain point. Without a "killer incentive," adoption never accelerated.

Fragmentation, competing priorities, and misaligned incentives
Governmental organisations acknowledged that each agency had its own agenda, timelines, and often competing innovations. Stakeholders were "too focused on their own benefits," and no shared direction was established. Many interviewees highlighted that there were no incentives for organisations to adopt the shared solution. This led to a pattern in which agencies continued developing their own portals instead of integrating.

Absence of clear ownership and stable governance
Several clusters reflect the same problem: unclear governance, lack of decisive leadership, and no single accountable party. Teams often felt stuck in a loop of shifting responsibilities, where decision-making was slow and strategic alignment was fragile. Interviewees described predecessors as "internally inconsistent and unclear," and criticised the absence of long-term ownership after launch.

Over-complexity and unrealistic ambition
Entrepreneurs and civil servants both noted that predecessors tried to become "one portal to do everything," resulting in complexity that was unmanageable. This ambition created unclear scope, load-heavy integration demands, and ultimately a loss of focus. Interviewees described a pattern of "too much movement, too fast," making it impossible to produce a stable service.

Risk aversion and defensive behaviour
Implementation partners were described as "risk-averse," with teams frequently blocking innovation rather than enabling it. Civil servants reported that uncertainty about political direction and regulatory boundaries made experimentation difficult. In practice, projects spent significant time mitigating perceived risks rather than testing real solutions with users.

Weak onboarding and fragmented early experience
Many entrepreneurs struggled even to understand what predecessors were supposed to do. Onboarding was unclear, marketing was weak, and guidance was minimal. Several interviewees felt that the platforms "were not mature enough" at launch, causing early users to abandon them quickly.

1.4.4 Positive observations

Clear anchor points in customer journeys
Interviews revealed that predecessors were most successful wherever they offered a concrete trigger moment: for example, notifications at the right time, status updates, or a specific applicable workflow. Entrepreneurs responded positively to features that helped during a critical task rather than abstractly improving "general digital government."

The value of notifications and proactive service
Multiple interviewees argued that notifications were "crucial in getting entrepreneurs on board." When tied to real deadlines or opportunities, notifications anchored relevance. This supports the central role of notifications in MOZa's value proposition.

Start small: focus on one vital function
Internal teams emphasised that meaningful progress only emerged when projects focused on a single essential function rather than broad, general-purpose goals. A “coalition of the willing” and a minimal viable scope were repeatedly highlighted as success factors.

Strong leadership accelerates progress
Where predecessors benefitted from decisive leadership, progress accelerated. Interviewees described this as a “realistic leadership style” that cleared bottlenecks, built trust across agencies, and stabilised expectations. Leadership made the difference between theoretical alignment and actual delivery.

Incremental development and architectural reuse
Interviewees noted that reusing existing infrastructure and generic components significantly sped up development. Fragmenting problems into small, solvable pieces allowed teams to deliver visible results earlier, increasing organisational confidence. Many emphasised that “launching quickly and iterating” worked better than extensive upfront design.

Momentum grows with cross-organisational alignment
Where predecessors aligned multiple organisations behind a shared function, momentum grew rapidly. Agencies appreciated central funding, shared infrastructure, and simplified processes. Interviewees observed that early benefits for one organisation often motivated others to join later.

Negative observations

- Lack of user research and unclear value proposition
- Fragmentation, competing priorities, and misaligned incentives
- Absence of clear ownership and stable governance
- Over-complexity and unrealistic ambition
- Risk aversion and defensive behaviour
- Weak onboarding and fragmented early experience

Positive observations

- Clear anchor points in customer journeys
- The value of notifications and proactive service
- Start small: focus on one vital function
- Strong leadership accelerates progress
- Incremental development and architectural reuse
- Momentum grows with cross-organisational alignment

2.4.5 Contribution to the research

The internal precedents, summarised in the orange blocks, offered concrete lessons from earlier government initiatives. Their observations revealed what previously succeeded, failed or stalled, and why. Using these precedents as input ensured that the resulting insights build on institutional memory, avoid repeating known mistakes, and leverage proven patterns that can strengthen MOZa’s development and adoption. The enablers and pitfalls will be derived directly from these summarized observations.

2.5 Industry peers

To position MijnOverheid Zakelijk within the wider landscape of digital government, it is essential to understand how leading countries structure their citizen- and business-facing platforms. While the Netherlands has a fragmented ecosystem, other countries have succeeded in building more integrated and coherent digital experiences. This chapter investigates: **What can MOZa learn from international industry peers, and how do platforms like Borger.dk and Virk.dk in Denmark and GOV.UK in the United Kingdom differ in governance, design, and service delivery?**

2.5.1 Hypothesis

The hypothesis is that MOZa can learn the most from peers that combine strong central governance, unified digital identity, and fully integrated service delivery. Platforms that operate with clear ownership and centralised standards are likely to offer lessons that the Dutch ecosystem can realistically adopt. Furthermore, the comparison is expected to reveal a structural gap: the Netherlands has the necessary components—digital identity, secure messaging, sectoral portals—but lacks the level of integration and coherence seen in Denmark or parts of the UK system.

Denmark, with Virk.dk and Borger.dk, is expected to provide the most relevant insights due to its national digital infrastructure, unified identity (MitID), and fully centralised governance model. The UK provides strong lessons in design clarity and accessible content but operates within a political and administrative structure less comparable to the Dutch context. The hypothesis therefore anticipates Denmark as the more actionable industry peer for MOZa.

2.5.2 Method

This chapter is based on a comparative benchmarking of leading digital government platforms. Three sources of material were combined:

1. Desk research on GOV.UK, Borger.dk, and Virk.dk, focusing on governance, design standards, authentication systems, and service delivery models.
2. Publicly available documentation on digital identity systems, national design frameworks, and centralisation strategies.
3. A structured comparison using eight categories derived from international e-government literature: user experience, centralisation, login and identity management, service execution, business integration, secure messaging, design ecosystems, and accessibility.

The benchmarking framework allowed differences and similarities to surface systematically, supporting a grounded comparison that informs the Dutch context.

Why Denmark is the primary peer for MOZa?
Although both GOV.UK and Denmark's Borger.dk/Virk.dk are global reference points, Denmark is the more suitable peer for MOZa. The reason lies in governance similarity rather than digital maturity alone. Denmark, like the Netherlands, operates with a strong national ministry–agency structure, mandatory municipal integration, and a unified business and citizen identity system. The UK, by contrast, uses a more centralised political governance model that is deeply intertwined with the structure of the Government Digital Service (GDS), a model the Netherlands

cannot replicate due to its decentralised political and administrative arrangements. Denmark's setup therefore looks more alike the Dutch institutional complexity and offers insights that are worth more.

2.5.3 Observations

User experience (UX)
GOV.UK is internationally recognised for its exceptional clarity, tone of voice, and content simplicity. It provides a highly accessible, uniform content style and sets a global benchmark for content design.
Denmark's Borger.dk also delivers strong UX but is more functional, more government-like, and less editorial in tone. Its focus is coherence and completeness rather than simplified phrasing.
If MOZa wants clarity of language, GOV.UK provides the stronger reference. If it wants integrated service journeys, Denmark is more relevant.

Centralisation and platform structure
GOV.UK: Centralises information and content but continues to redirect users to departmental services for transactions.
Borger.dk/Virk.dk: Fully centralised service execution, data flows, and infrastructure. Denmark therefore offers true platform integration, whereas GOV.UK is still primarily a centralised content hub.
The Dutch ambition of offering entrepreneurs a "single place to handle obligations" aligns far more closely with the Danish model of platform-level service execution.

Single login and digital identity
GOV.UK: Transitioning (Verify failed; One Login in progress).
Denmark: Fully implemented MitID, uniform and mandatory.
Netherlands: Digid/eHerkenning exist but are not unified and differ between citizen and business use.
Denmark demonstrates what stable, mandatory identity architecture looks like—and how it enables integrated services. The UK is useful for understanding pitfalls in attempting to unify identity too late or without full political alignment.

Service execution
GOV.UK: Often links out to external departmental systems such as HMRC or Companies House.
Borger.dk/Virk.dk: Handles end-to-end processes, including applications for benefits, reporting, and business registrations.
Denmark therefore delivers smoother end-to-end experiences.
Entrepreneurs repeatedly express frustration about scattered processes. Denmark shows how integration reduces friction and clarifies responsibilities.

Business service integration
UK: Business services are scattered (GOV.UK, HMRC, Companies House).
Denmark: Virk.dk consolidates business services into unified workflows, smart forms, and consistent journeys.
Virk.dk demonstrates how to consolidate business-facing services in a fragmented ecosystem, precisely what MOZa aims to achieve.

Digital post and secure messaging
UK: No standardised national system for secure government messaging.

Denmark: Digital Post is universal and mandatory.
Use GOV.UK as inspiration for clarity and consistency but follow Denmark for governance structure, one design system owned centrally.

Accessibility
Both the UK and Denmark meet high accessibility standards.
The UK leads in global recognition and explicit design guidance.
Denmark focuses on implementation and consistency.
GOV.UK remains the better benchmark for accessibility guidance; Denmark, again, leads in integration.

Observations

- GOV.UK has the best UX, but in integrated service journeys, Denmark is more similar and succcefull.
- The Danish model is similar to the dutch goal woth MOZa
- Denmark has a great one-login architecture. (MitID)
- Denmark has the completer service execution, entrepreneurs agree
- Denmark has a universal Digital Post service
- GOV.UK is more consistent, Denmark has similar national/local governance
- GOV.UK has the better benchmark for accesability guidance

2.5.4 Contribution to the research

The summarized observations in the orange block, based on peers like GOV.UK and Denmark's virk.dk and borger.dk, highlighted effective patterns and recurring issues in mature platforms. These insights form the basis from which the enablers and pitfalls will be derived, ensuring they are grounded in real, tested practices rather than abstract assumptions.

2.6 Concluding DISCOVER: Enablers & pitfalls

The material produced a large number of empirical observations drawn from interviews, literature insights, and internal documentation. These observations were first clustered thematically to identify recurring patterns in behaviours, expectations, and system dynamics. From these clusters, each observation was translated into either an enabler or a pitfall, depending on whether it supported or hindered the adoption and effective functioning of MOZa. This step ensured that scattered insights were converted into structured, directional findings that could inform mechanism-based reasoning in later stages of the research.

In design and innovation studies, an enabler is understood as a condition or factor that facilitates the successful performance of a system, typically by reducing friction, supporting user goals, or strengthening alignment between actors. Enablers therefore consist of:

1. a contextual condition
2. a positive contribution to the desired outcome.

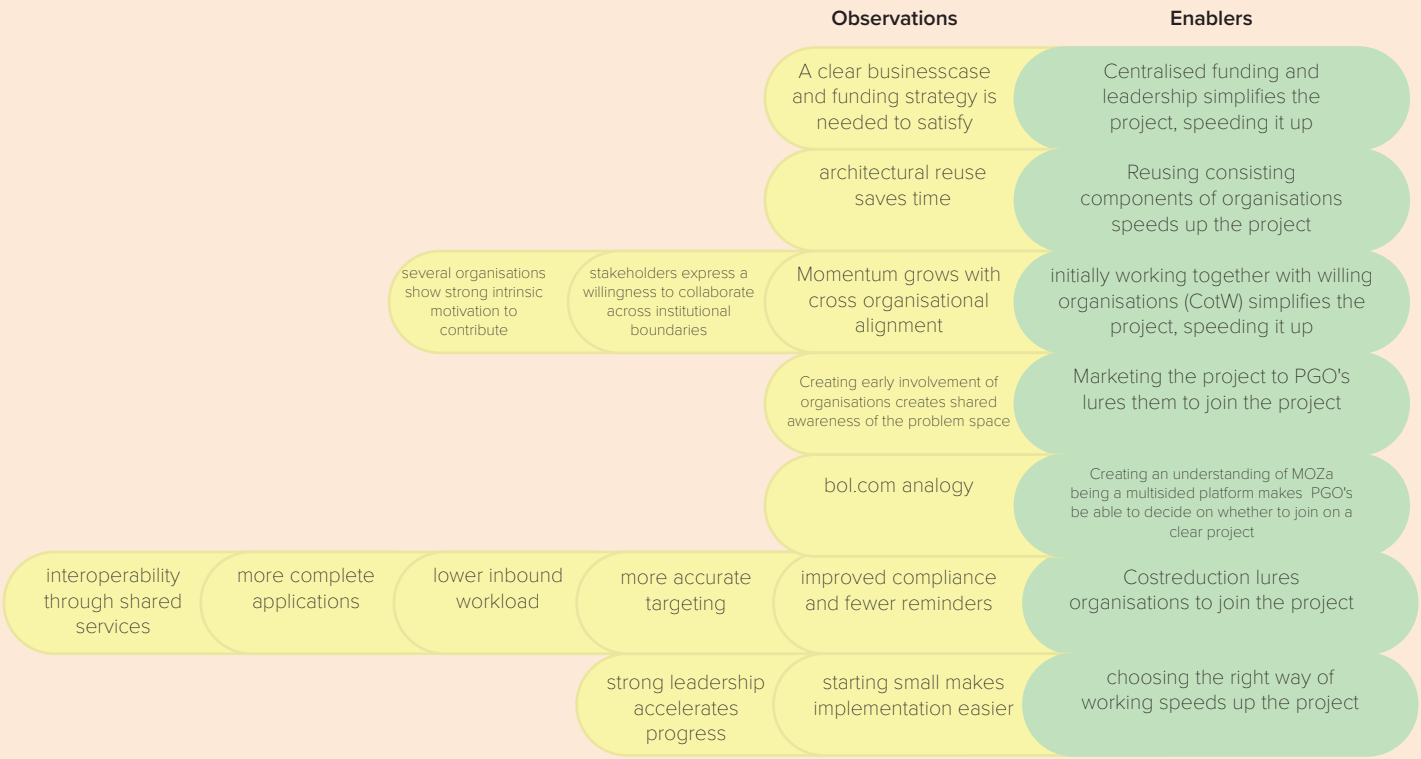
Conversely, a pitfall is a recurring condition that obstructs or weakens system performance, often by introducing ambiguity, additional effort, conflicting expectations, or misalignment between actors. A robust pitfall therefore includes:

1. A contextual vulnerability
2. Its negative impact on the desired outcome.

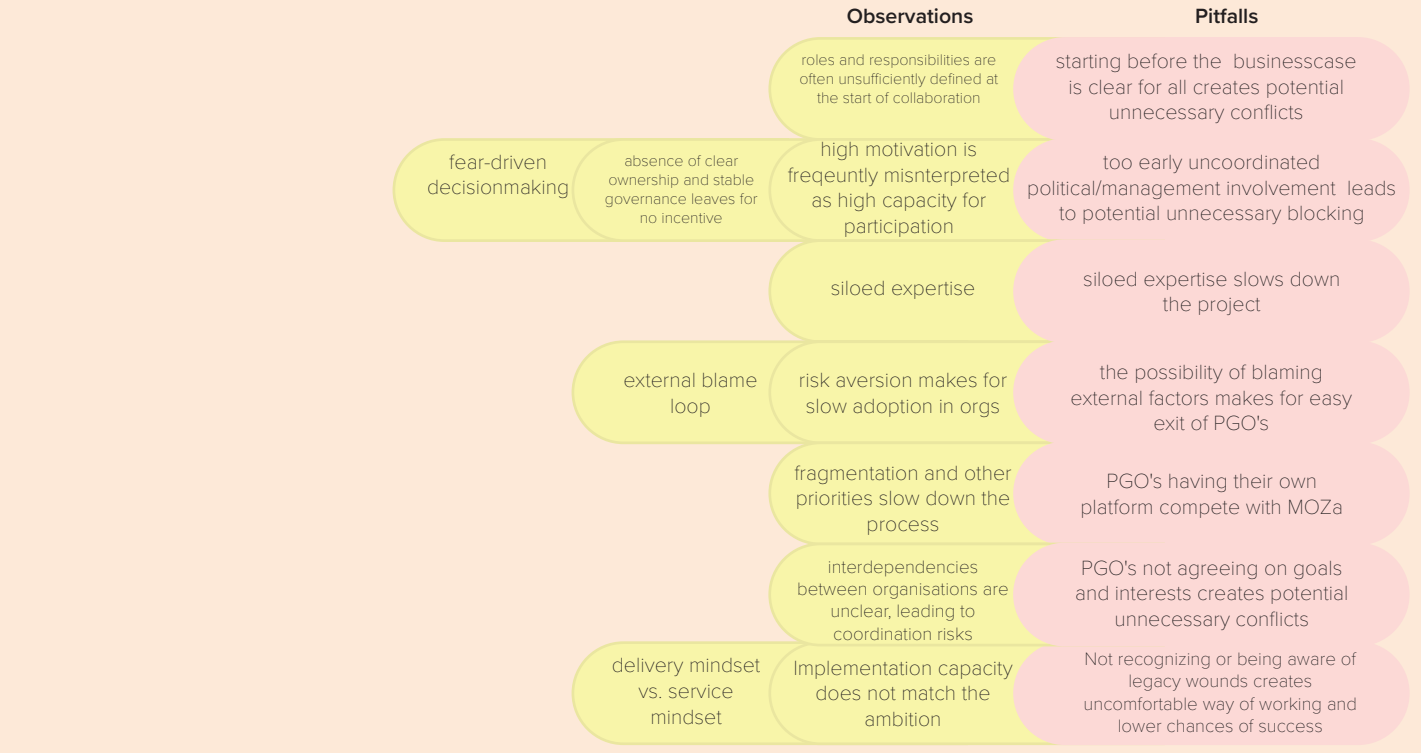
By converting empirical observations into enablers and pitfalls containing these elements, the analysis moved from descriptive to diagnostic insights. **This provided a clear view of the conditions that support or inhibit MOZa's adoption and functioning, forming the basis for the subsequent identification of underlying mechanisms, success factors, and design opportunities in the DEFINE phase.**

2.6.1 Participating Governmental Organisations

Enablers

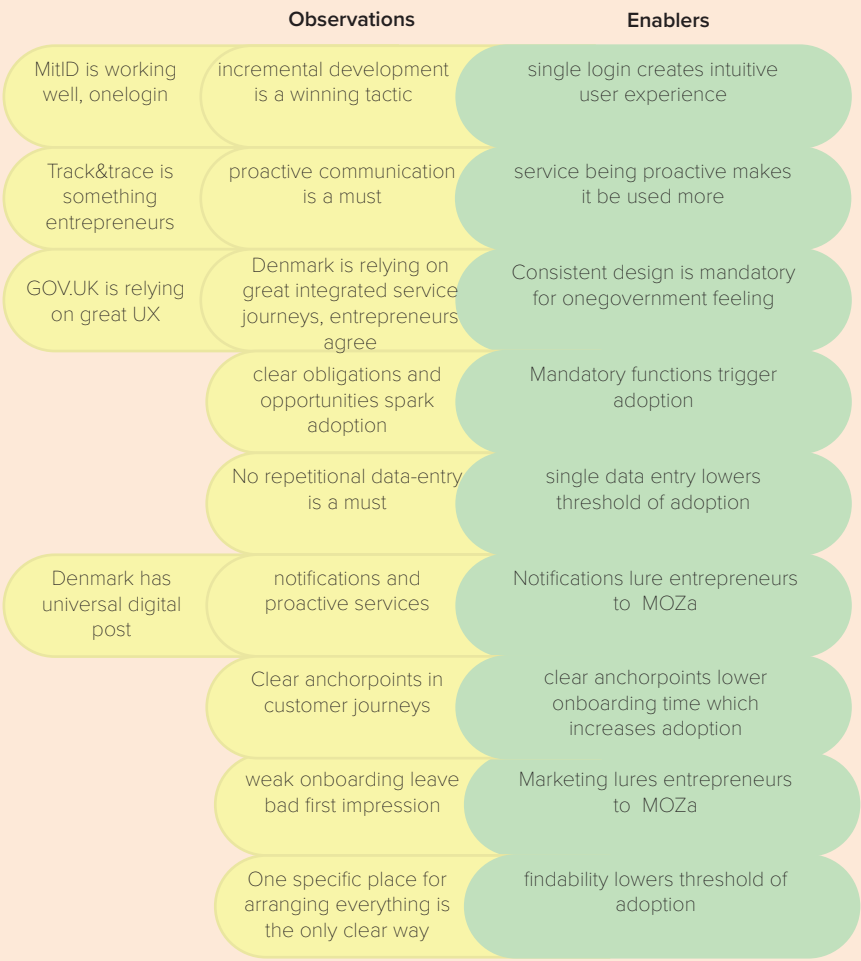


Pitfalls

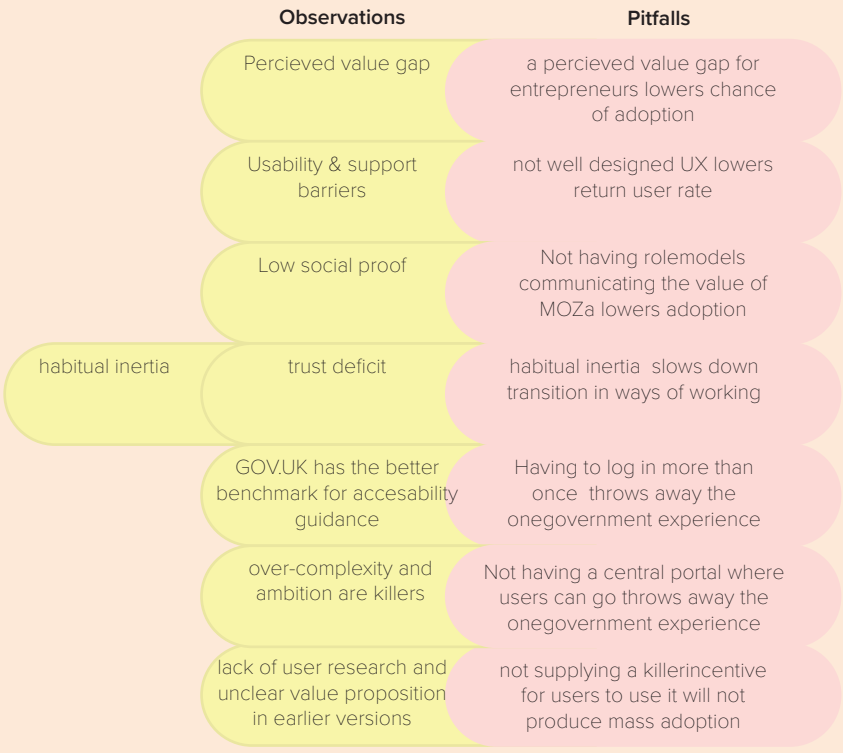


2.6.2 Entrepreneurs

Enablers



Pitfalls



The DEFINE phase shifts the focus from understanding the context to making sense of it. Insights from the DISCOVER phase are synthesised into a core mechanism that characterises the MOZa adoption challenge. Adoption is reframed as a chicken-and-egg situation, in which organisational commitment depends on entrepreneurial use, while entrepreneurs only engage once clear value is delivered. Based on this understanding, barriers and pitfalls were reframed into positive success factors and clustered into design opportunities. These were discussed and assessed with government organisations, resulting in three guiding design directions for the project.

DEFINE

3.1 Success & failfactors, and the flywheel of adoption

To understand how MijnOverheid Zakelijk can gain adoption across a fragmented digital-government landscape, all collected enablers and pitfalls were analysed using abductive reasoning. This approach enabled iterative movement between empirical findings and emerging theory, allowing the observations to be clustered into underlying mechanisms that form success and fail factors. Whenever a fail factor could be neutralised by a corresponding success factor, the two were matched. Building on insights from Wouter Welling and platform-economics literature, this process led to the reconstruction of MOZa's "flywheel of adoption."

3,1.1 Synthesising enablers and pitfalls

The research produced a broad set of enablers and pitfalls drawn from interviews, internal precedents, literature, international benchmarks, and cocreation sessions. Pitfalls were presented explicitly to provide a clear and shared understanding of what has gone wrong in earlier initiatives and what could go wrong again. However, enablers and pitfalls alone remain descriptive: they show what helps or hinders but do not yet explain why adoption succeeds or fails.

For analytical clarity, these observations were transformed into explanatory success factors and fail factors. The full list is in the 'from enabler to opportuntity' table on page 43. A success factor captures a stable underlying mechanism that accelerates adoption, whereas a fail factor captures a mechanism that obstructs it. In other words, enablers/pitfalls describe empirical observations, while success/fail factors explain the structural conditions behind them.

A strong success or fail factor therefore contains three components:
1. An underlying mechanism rather than a surface symptom
2. A causal link to behaviour or organisational response
3. A condition that can be reinforced or mitigated

Each pitfall was treated as evidence of a weakened mechanism, while each enabler indicated the presence of a strengthening mechanism. When a fail factor could realistically be countered by a success factor, the two were paired. For instance, the pitfall "low social proof" became the fail factor "absence of visible peer behaviour" , paired with the success factor "show entrepreneurs using MOZa". Similarly, the pitfall "fragmented login systems" became the fail factor inconsistent entry conditions, paired with the success factor single unified login.

Through this abductive transformation, enablers and pitfalls were converted into a coherent, mechanism-based structure that provides explanatory clarity rather than a collection of symptoms. This allows the analysis to identify precisely which conditions must be strengthened, or avoided, to create large-scale adoption of MijnOverheid Zakelijk.

3.1.2 Reconstructing the chicken-and-egg dynamic

Across interviews with policymakers, civil servants, and entrepreneurs, a recurring pattern emerged: the adoption of MOZa is shaped by a chicken-and-egg dynamic. This insight is consistent with Wouter Welling's work on proactive public services (2019) which emphasises that entrepreneurs only adopt when tangible value is present, while governmental organisations only invest when entrepreneurs already participate.To formalise this dynamic, concepts from platform economics and systems thinking were used:

- Network externalities demonstrate how value increases as more actors participate(Katz, 1985).
- Multi-sided platform theory explains how participation on one side raises incentives on the other (McIntyre & Srinivasan, 2016).
- Reinforcing feedback loops in systems thinking describe how interconnected actions can accelerate growth.

Integrating these theoretical foundations with empirical findings produced a MOZa-specific model: the Flywheel of Adoption.

3.1.3 The Flywheel of Adoption for MOZa

The flywheel operates through the following reinforcing logic:

1. **Number of PGO's that adopt MOZa's generic services**
   As more services, such as notifications, case-status updates, messaging streams, and data requirements (see chapter Value Proposition), are connected to the platform, the variety and reliability of interactions for entrepreneurs grows.
2. **Entrepreneurial incentive strengthens.**
   Entrepreneurs experience clear benefits. These benefits reduce perceived switching risks and increase willingness to adopt.
3. **Number of entrepreneurs using MOZa consistently.**
   Greater participation strengthens the measurable business case for governmental organisations by demonstrating reach, efficiency gains, and data-quality benefits.
4. **Organisational incentive strengthens**.
   As more entrepreneurs join, additional governmental organisations are encouraged to adopt the same generic services, restarting the cycle at step 1.

This loop reflects a self-reinforcing causal structure found in both platform theory and systems dynamics: growth on one side amplifies growth on the other until saturation is reached. (Figure 7)

The flywheel does not activate automatically. It only begins turning once generic services are launched in a usable form. Before this point:

- Entrepreneurs encounter no concrete value.
- Governmental organisations lack evidence of impact.
- Both sides hesitate, expecting the other to move first.

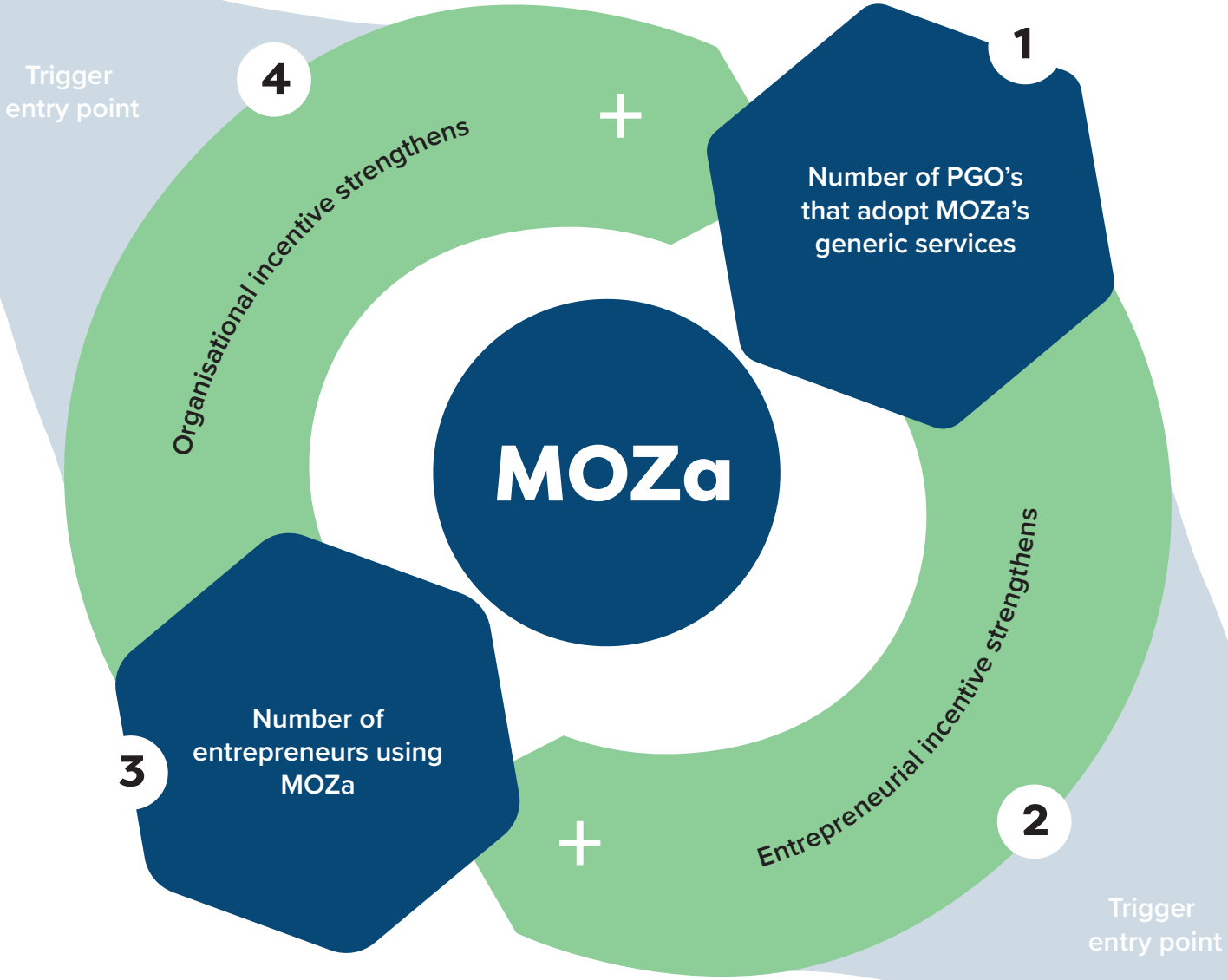
The initial launch of generic services provides the essential first proof that MOZa can reduce friction, consolidate interactions, and deliver a recognisable "one-government" experience. Early visible value is known to reduce uncertainty, particularly among early adopters, and is therefore central to activating the flywheel.

The resulting model provides a strategic foundation. The flywheel shows that:

- Adoption is driven by reinforcing interdependencies, not isolated decisions.
- Early visible value for entrepreneurs is indispensable.
- Governmental organisations must experience tangible operational benefits quickly.
- Unified login, consistent design, and generic services are structural prerequisites.
- Governance, incentives, and coordinated direction are essential to prevent early stagnation.

Through synthesis, the full set of enablers and pitfalls was transformed into a succes and failfactors that clarifies the exact conditions required to activate MOZa's Flywheel of Adoption.

Flywheel of adoption of MOZa services



3.2 Design opportunities

After identifying the mechanisms that drive adoption, the next step was to turn these insights into actionable design opportunities. Success and fail factors explain why adoption behaves as it does, but they do not yet indicate how design should respond. By clustering complementary mechanisms and interpreting their shared implications, a set of design opportunities emerged. These opportunities bridge the gap between analytical insight and practical direction, forming the foundation for shaping MOZa's future development.

3.2.1 From diagnostic enablers to mechanisms

Success and fail factors describe the underlying mechanisms that influence adoption, but design opportunities serve a different purpose. In design research, success/fail factors explain causal structures, whereas design opportunities translate those structures into potential directions for intervention (Cash, 2020). This distinction is important: explanatory factors reveal why something happens, while design opportunities articulate how design can meaningfully act on those insights.

In this context, transforming explanatory factors into design opportunities was particularly valuable because MOZa operates within a multi-stakeholder, multi-system environment. Mechanisms such as trust, coherence, clarity, and proactivity exist across organisational and entrepreneurial perspectives. Without converting these mechanisms into actionable opportunities, the analysis would remain too descriptive.

A design opportunity must meet several criteria to be effective. According to design theory and opportunity-framing literature (Cash, 2020b), a strong opportunity:

1. Builds directly on underlying mechanisms rather than superficial symptoms.
2. Is open-ended enough to explore but specific enough to guide decisions.
3. Targets a leverage point, an area where design can meaningfully shift behaviour or outcomes.

These criteria ensure that the opportunity is neither a predefined solution nor a vague ambition. Instead, it acts as a generative direction that enables design teams to innovate coherently and purposefully.

To generate these opportunities, success and fail factors were reviewed and grouped wherever they complemented, strengthened, or counteracted one another. The grouping made clear how certain mechanisms reinforce each other, for example, proactive communication depends on clarity and trust, while coherence depends on consistency and unified access conditions.

All resulting design opportunities have been systematically translated into clear statements and can be found in the from enabler to opportunity table on page 43. This table shows how grouped success and fail factors led directly to actionable opportunities that inform MOZa's strategic design directions. Together, these opportunities form the conceptual bridge between the adoption mechanisms identified in the research and the design decisions required to shape a more coherent, trusted, and widely adopted platform.

PGO's

Enabler 'DISCOVER'	Succesfactor (mechanism)
Centralised funding and leadership simplifies the project, speeding it up	Strong central governance and funding accelerate progress
Reusing consistent components of organisati-ons speeds up the project	Strong central governance and funding accelerate progress
Initially working together with willing organisations (CotW) simplifies the project, speeding it up	Early collaboration with motivated partners establishes project traction
Marketing the project to PGO's lures them to join	Effective stakeholder communication drives engagement and adoption
Creating an understanding of MOZa being a multisided platform makes PGO's able to decide on whether to join	Shared understanding of MOZa's multisided value proposition enables informed participation
Co-construction lures organisations to join the project	Collaborative co-construction fosters ownership and long-term engagement
Choosing the right way of working speeds up the project	Appropriate work methods accelerate implementation
Communicating the way of working well clears up the project	Transparent communication of work methods ensures coherence and clarity
Fragmenting the design problems and focusing on one at a time speeds up	Iterative problem-solving and focus enable timely progress

Pitfall 'DISCOVER'	Failfactor (mechanism)	Succesfactor (if cancels failfactor)
Starting before the business case is clear for all creates unnecessary conflicts	Unaligned initiation and unclear business rationale create early conflict and mistrust.	Shared understanding of the business case ensures aligned expectations and coordinated progress.
Too early, uncoordinated political/management involvement leads to potential blocking	Premature and uncoordinated political involvement causes decision misalignment and project stagnation.	
Siloed expertise slows down the project	Fragmented expertise and lack of cross-domain collaboration slow decision-making and innovation.	Integrated expertise and interdisciplinary collaboration accelerate learning and delivery.
The possibility of blaming external factors makes for easy exit of PGO's	Weak accountability mechanisms enable externalisation of responsibility and withdrawal.	
PGO's having their own platform compete with MOZa	Parallel platform initiatives fragment effort and compete for stakeholder attention and resources.	
PGO's not agreeing on goals and interests creates unnecessary conflicts	Divergent organisational goals and interests create misalign-ment and internal friction.	Shared strategic goals and aligned interests foster coherent collaboration.
Not recognising or being aware of legacy wounds creates uncomfortable ways of working and lower chances of success	Unacknowledged institutional history and legacy tensions erode trust and collaboration.	Recognition and open discussion of institutional legacy strengthen mutual understanding and trust.

Entrepreneurs

Enabler 'DISCOVER'	Successfactor (mechanism)
Single login creates intuitive user experience	Seamless authentication and access enhance perceived intuitiveness and trust.
Service being proactive makes it be used more	Proactive service delivery increases perceived usefulness and engagement.
Consistent design is mandatory for one-government feeling	Unified design language reinforces a coherent "One-Government" experience.
Mandatory functions trigger adoption	Formal mandates accelerate initial adoption and normalise platform use.
Single data entry lowers threshold of adoption	Once-only data entry minimises friction and increases willingness to adopt.
Notifications lure entrepreneurs to MOZa	Active communication through contextual notifications sustains engagement and recurring use.
Clear anchor points lower onboarding time which increases adoption	Guided onboarding and clear navigation anchors enable fast familiarisation and higher retention.
Marketing lures entrepreneurs to MOZa	Effective communication of value propositions drives initial awareness and adoption.
Findability lowers threshold of adoption	High service findability enhances accessibility and lowers barriers to use

Pitfall 'DISCOVER'	Failfactor (mechanism)	Successfactor (if cancels failfactor)
A perceived value gap for entrepreneurs lowers chance of adoption	Limited perceived value and unclear benefits reduce willingness to engage with MOZa.	Clear articulation of user value propositi-ons increases perceived relevance and adoption.
Not well-designed UX lowers return user rate	Poor user experience decreases satisfaction and discourages recurring use.	Intuitive and consistent UX design enhances satisfaction and user retention.
Not having role models communicating the value of MOZa lowers adoption	Absence of credible champions weakens social proof and perceived legitimacy.	Visible role models and ambassadors increase trust and social proof for adoption.
Habitual inertia slows down transition in ways of working	Routines and comfort with existing systems delay behavioural change.	
Having to log in more than once throws away the one-government experience	Fragmented authentication undermines the sense of a unified governmental interface.	Single sign-on strengthens the perception of "One Government" and seamless access.
Not having a central portal where users can go throws away the one-government experience	Lack of a central entry point causes fragmentation and user confusion.	A central, recognisable access point creates a coherent entry experience for all users.
Not supplying a killer incentive for users to use it will not produce mass adoption	Insufficient motivational triggers fail to initiate mass behavioural uptake.	Compelling incentives and visible benefits stimulate initial adoption momentum.

3.2.2 From mechanism and factors to design opporuntities

After identifying success and fail factors on both the entrepreneurial and governmental sides, the governmental factors were deliberately set aside for the remainder of the analysis. Because MOZa is an active, ongoing project, organisational conditions, priorities, and internal structures continue to evolve during the research period. This means that governmental mechanisms may shift, stabilise, or reconfigure before implementation takes place, making them a less reliable basis for concrete design intervention at this stage.

In contrast, the entrepreneurial side offers a more stable and actionable foundation. Entrepreneurs' needs, behaviours, and adoption triggers are significantly less dependent on internal governmental shifts and therefore provide a more consistent starting point for shaping design opportunities. For this reason, the flywheel of adoption will be intentionally started from the entrepreneurial perspective. Beginning the flywheel on this side reflects the current stage of the project, where entrepreneurial onboarding and value demonstration are still emerging.

Therefore only the entrepreneurial succes and failfactors will be turned into design opportunities.

Design opportunities

Successfactor (mechanism)	Design opportunity
Compelling incentives and visible benefits stimulate initial adoption momentum.	Trigger momentum through visible wins – Design onboarding sequences that showcase quick, tangible benefits and ambassador stories to challenge user inertia.
Visible role models and ambassadors increase trust and social proof for adoption.	
Effective communication of value propositions drives initial awareness and adoption.	
Once-only data entry minimises friction and increases willingness to adopt.	Lower friction by automating familiarity – Build adaptive onboarding that reuses known data and provides contextual guidance to make first use intuitive.
Seamless authentication and access enhance perceived intuitiveness and trust.	
Guided onboarding and clear navigation anchors enable fast familiarisation and higher retention.	
Unified design language reinforces a coherent “One-Government” experience.	Reinforce the “One-Government” perception - Create a shared design and interaction framework that makes all government touchpoints feel unified.
Single sign-on strengthens the perception of “One Government” and seamless access.	
A central, recognisable access point creates a coherent entry experience for all users.	
Clear articulation of user value propositi-ons increases perceived relevance and adoption.	Embed relevance through user value alignment – Co-create and test value propositions that link MOZa to entrepreneurs’ daily pain points.
Proactive service delivery increases perceived usefulness and engagement.	
Effective communication of value propositions drives initial awareness and adoption.	
Formal mandates accelerate initial adoption and normalise platform use.	Accelerate adoption via mandated yet empathetic desig – Combine necessary mandates with transparent UX and supportive guidance.
Intuitive and consistent UX design enhances satisfaction and user retention.	
Seamless authentication and access enhance perceived intuitiveness and trust.	

Success/failfactor (mechanism)	Design opportunity
Routines and comfort with existing systems delay behavioural change.	Reduce behavioural inertia with rewarding – Use timing or small rewards to shift users from old habits to new digital behaviour.
Compelling incentives and visible benefits stimulate initial adoption momentum.	
Active communication through contextual notifications sustains engagement and recurring use.	
Proactive service delivery increases perceived usefulness and engagement.	Design for proactive value delivery – Implement proactive notifications and service suggestions that anticipate user needs.
Active communication through contextual notifications sustains engagement and recurring use.	
Seamless authentication and access enhance perceived intuitiveness and trust.	Build trust through transparency and predictability – Make system logic, status, and data use visible to users to enhance confidence.
Intuitive and consistent UX design enhances satisfaction and user retention.	
Guided onboarding and clear navigation anchors enable fast familiarisation and higher retention.	Sustain retention with dynamic familiarisation – Offer adaptive, just-in-time onboarding that evolves with user proficiency.
High service findability enhances accessibility and lowers barriers to use.	
Active communication through contextual notifications sustains engagement and recurring use.	Encourage social proof through community and recognition – Highlight ambassadors and “digital pioneers” to inspire new adopters.
Visible role models and ambassadors increase trust and social proof for adoption.	

3.3 State and hierarchy of Design opportunities

After defining the design opportunities, the next step was to understand their strategic weight and practical feasibility. Opportunities only become actionable when their relevance, priority, and sequence are clear. To achieve this, the opportunities were evaluated against MOZa's current state of development and reviewed through targeted validation sessions with technical and policy insiders from the MOZa project team. This made it possible to determine which opportunities can be pursued immediately, which require groundwork, and how they should form coherent design directions.

3.3.1 Validation sessions

To establish a grounded hierarchy of design opportunities, two validation sessions were held with policy advisors, and strategic leads within the MOZa project team. These insiders provided crucial insight into feasibility, dependencies, risks, and organisational realities that cannot be inferred from user- or literature-based analysis alone.

The sessions had two core goals:

1. **Placing the design opportunities on the Effectscore framework:**
   Each opportunity was assessed using two axes.
   A. Impact captured the potential contribution to adoption and platform performance.
   B. Influencability captured how strongly MOZa's design team can shape or control the opportunity, given technical constraints, policy boundaries, and organisational commitment
2. **Identifying technical, organisational, or regulatory dependencies.**
   Insiders helped determine whether certain opportunities can only be designed or implemented after foundational components are in place. For example, some opportunities depend on data-exchange capability, secure messaging infrastructure, or cross-organisational agreements.

This assessment revealed forced sequences—opportunities that must logically precede others in the roadmap.

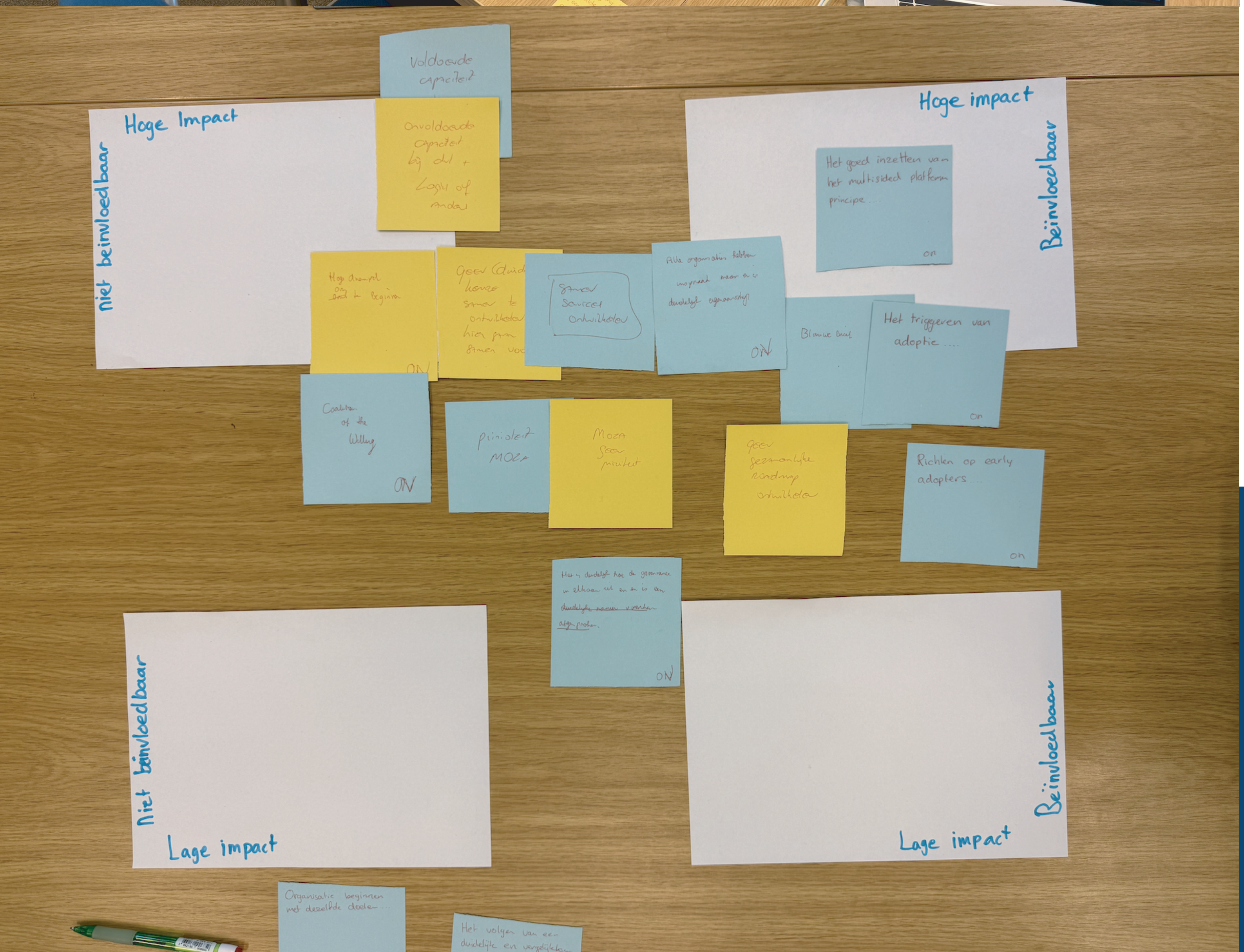
These sessions ensured that design opportunities were not only strategically relevant but also grounded in the realities of MOZa's architecture, governance, and implementation trajectory.

Prioritising these design opportunities is essential in the multi-stakeholder digital transformation MOZa is. Without a structured hierarchy, design risks becoming too broad, misaligned with technical readiness, or disconnected from institutional constraints (src. The combined assessment of Impact and Influencability ensures that:

- Resources focus on opportunities that deliver the highest adoption value
- Early design work builds momentum for MOZa's flywheel of adoption
- Technical feasibility is respected
- Policy alignment is maintained
- Design decisions follow a logical and achievable order

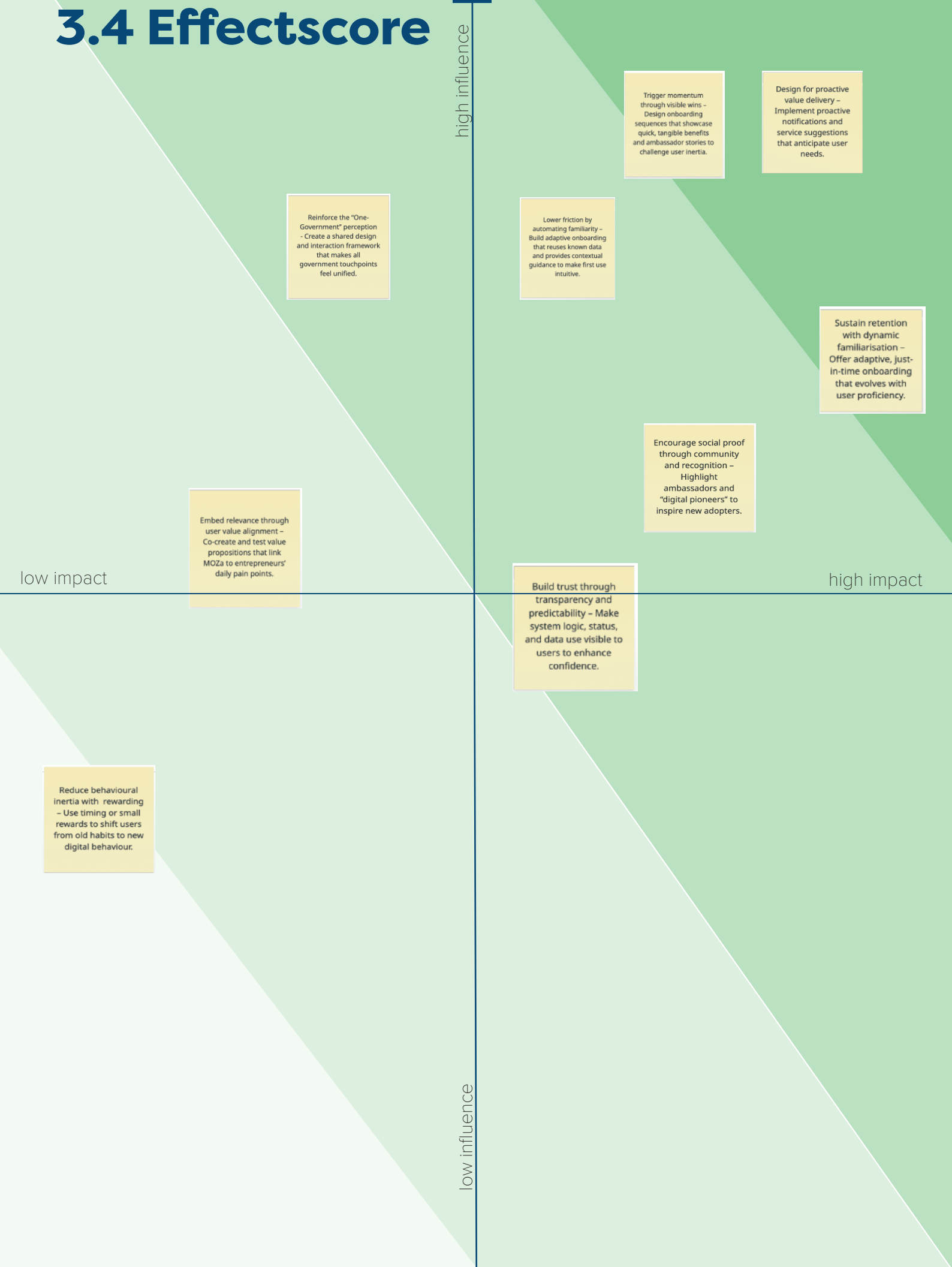
The identification of dependencies further prevents initiating design activities that rely on prerequisites not yet in place.

The outcomes of these validation sessions are visualised in the Effectscore and Prioritisation Framework, presented on the next pages.



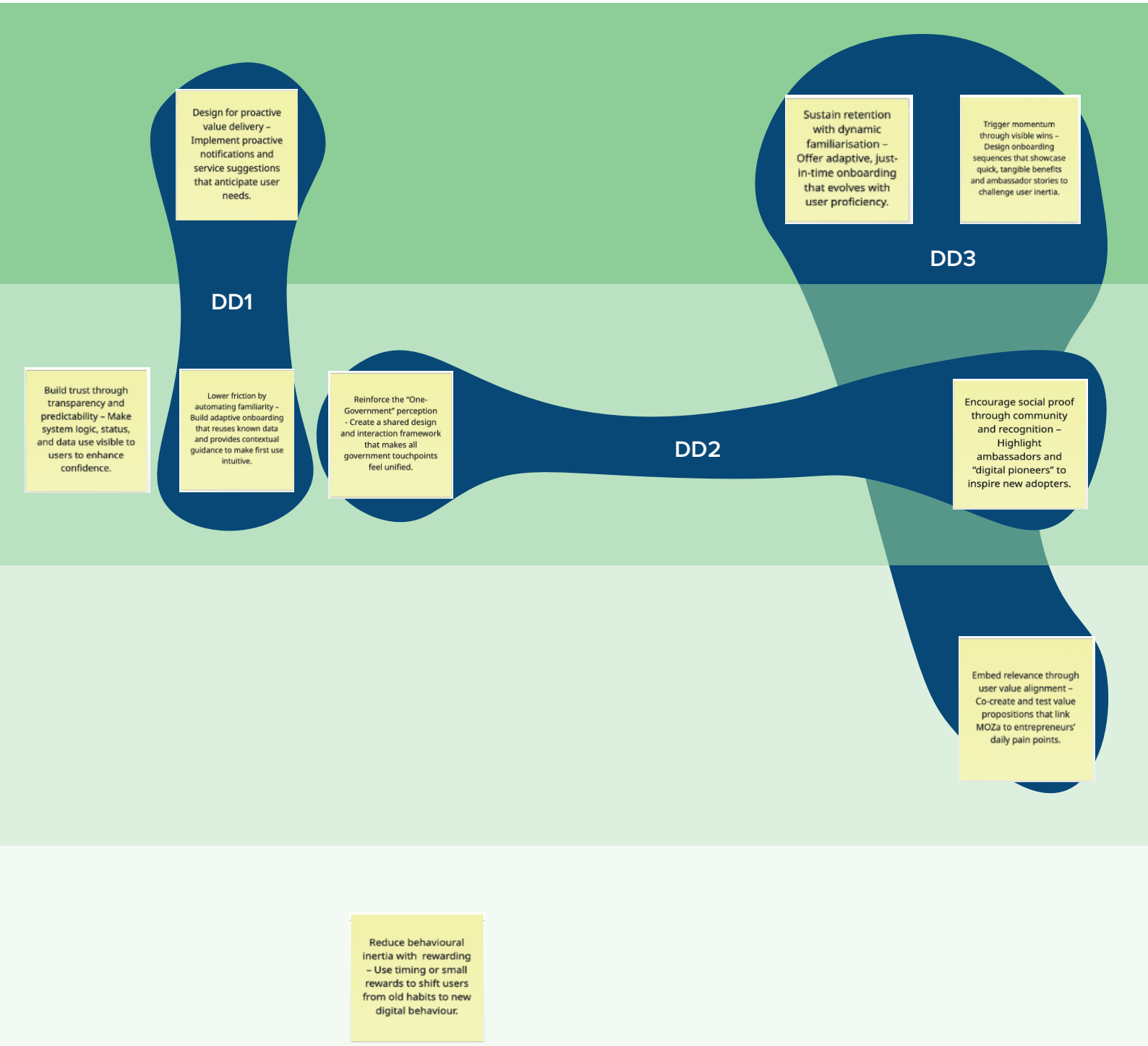
Voldoende capaciteit
Hoge Impact
niet beïnvloedbaar
Hoge impact
Beïnvloedbaar
Het goed inzetten van het multisided platform principe...
Het triggeren van adoptie ...
Richten op early adopters ...
niet beïnvloedbaar
Lage impact
Lage impact
Beïnvloedbaar
Organisatie beginnen met dezelfde doelen ...

3.4 Effectscore



3.5 Priorisation

In the prioritisation visual, each design opportunity is positioned according to its Effectscore, which determined by the corresponding colour in the figure on the previous page. Higher effectscores correspond to darker green colours, signalling stronger potential impact on MOZa's adoption dynamics. The horizontal axis reflects the suggested order of implementation, moving from left to right. Opportunities located further to the left are therefore both x and early in order, making them the most favourable starting points. Consequently, the upper-left opportunities represent the strongest strategic entry point, indicating which design opportunity should be addressed first to maximise early momentum in the development of MOZa.



3.6 Concluding DEFINE: Creating three design directions (DD)

The design directions were derived directly from the set of design opportunities identified in the prioritisation table. These opportunities were evaluated on their expected impact and influenceability. The highest-scoring opportunities revealed recurring patterns in how MOZa could create value for entrepreneurs and where the strongest leverage points for adoption are. Grouping these opportunities led to the formulation of three coherent design directions.

In line with design research literature (srcMM1), a good design direction must:

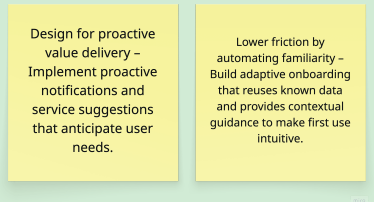
1. Articulate a clear intention
2. Provide a mechanism-based rationale
3. Include a meaningful scope
4. Set a boundary that prevents misinterpretation while still allowing multiple concepts to emerge.

A strong direction operates as an intermediate frame: it is more concrete than an abstract vision, yet not as fixed as a solution. **The three design directions developed in this project fulfil these criteria and serve as strategic guides for generating concepts in the DEVELOP phase that are grounded in empirical insights, aligned with adoption mechanisms and feasible within MOZa's evolving institutional landscape.**

DD1: Make MOZa... feel one step ahead of the user.

Be both coherent and proacive

Corresponding design opportunities:



Create a service experience that proactively delivers value, adapts to user context, and aligns with entrepreneurs' everyday workflows.

Instead of waiting for users to seek information, MOZa should anticipate needs through intelligent notifications that feel immediately relevant and helpful.

As seen in the priotisation table, this direction is made out of opportunities that have high priotisation. Actions for this direction can already be taken. This is backed, as this design direction is already looked into by the MOZa project team significantly.

Intention
Expresses the ambition for MOZa to behave proactively, anticipating user needs before they arise and reducing the cognitive load associated with navigating government processes.

Rationale
Findings show that uncertainty, missed signals, and fragmented information are major barriers to adoption. Proactivity addresses mechanisms such as perceived value, reduced complexity, and trust-building.

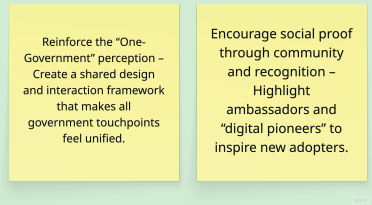
Scope
Broad enough to generate multiple concepts (predictive cues, aggregated signals, proactive nudges) yet specific enough that each concept can be evaluated on whether it genuinely "keeps the entrepreneur ahead."

Boundaries
The direction focuses on timing, relevance, and anticipation, not on expanding the functional breadth of MOZa. It does not imply automated decision-making or replacing human judgment.

DD2: Make MOZa... into a living community system.

Evolve with the users and grow collective trust.

Corresponding design opportunities:



Create a unified MOZa experience that feels recognisably governmental yet personally adaptive.

Combine a consistent "One-Government" interface with visible ambassador networks to create sustained confidence in the platform.

Intention
Aims to create a sense of shared experience and collective intelligence among entrepreneurs without turning MOZa into a social platform.

Rationale
Low social proof emerged as a critical fail factors. Community dynamics address mechanisms related to observability and behavioural validation.

Scope
Opens space for concepts around shared milestones, sector signals, confidence layers, and collective norms while remaining clearly distinct from traditional social networks.

Boundaries
It does not include user-to-user messaging or open discussion forums, which would be inappropriate for a government platform. The direction instead focuses on surfacing patterns, peer signals, and aggregated insights.

DD3: Make MOZa... create momentum by solving real pains.

Make value obvious, tangible and shared early on.

Corresponding design opportunities:

Design MOZa to prove its worth from the first interaction, co-create around entrepreneurs' real pain points, and showcase visible results that build momentum.

By aligning perceived value with lived experience and celebrating early successes, MOZa transforms hesitation into confident participation.

Intention
Positions MOZa as a system that generates immediate, tangible relief for entrepreneurs by addressing the most burdensome points in their administrative journeys.

Rationale
Entrepreneurs emphasised that adoption depends on visible value from day one. Addressing high-friction moments activates mechanisms such as trialability, immediate perceived value.

Scope
Allows for diverse concept families (unified inbox, track-and-trace, single data upload, guided onboarding) that all share the same core intention: generating momentum through reduction of friction.

Boundaries
The direction concentrates on pain-point relief, not on large-scale transformation of business processes or comprehensive digitisation. It prioritises high-impact, feasible interventions.

The DEVELOP phase focuses on exploring solutions that fit the three defined design directions. Co-creation sessions are organised with both PGO's and entrepreneurs, each structured around these directions. Insights from these sessions are used directly to design and refine new functionalities. Rather than converging on a single solution, this phase remains deliberately broad, acknowledging that the adoption challenge cannot be solved by one dominant intervention, but requires a coherent set of solutions that work together.

DEVELOP

4.1 Co-creation with PGO's

To further develop the design directions, two co-creation sessions were conducted with organisational stakeholders connected to the MOZa project. Each session involved nine participants. The first session took place with a policy team responsible for shaping national digital interactions between citizens and government, so broader than MOZa only. The second session was conducted with all Participating Governmental Organisations (PGO's) of the MOZa project team. These groups were selected because they work alongside the project and have direct influence on how digital services are interpreted, governed, and implemented.

The purpose of the co-creation sessions was to explore solutions within the three design directions formulated earlier. This meant not generating concepts from scratch, but ideating within the boundaries that emerged from the research. The sessions therefore aimed to test how organisational actors interpret these directions, how they imagine them becoming concrete, and what opportunities, tensions, or synergies become visible when they think as designers rather than policy-makers or as their role in **.**

4.1.1 Objectives of the sessions

The sessions were designed to achieve three goals:

1. To explore potential solutions within the three established design directions, enabling participants to expand, refine, or challenge their meaning.
2. To co-create actionable ideas that align with organisational realities, digital infrastructure constraints, and user needs already identified in this research.
3. To assess which ideas resonate most strongly across the organisational landscape, offering insight into opportunities that hold both strategic and operational promise.

4.1.2 Participant selection

Two groups participated:

Co-creation 1: nine national policy-makers working on digital interactions between citizens and government.
Co-creation 2: Nine representitives of Participating Governmental Organisations (PGO's) from the MOZa project team.

These groups were invited because they operate closely beside or in the project, influence how services are delivered across government, and have knowledge of limitations, processes, and opportunities.

Limitations of this selection:
The tight connection to the project can introduce shared assumptions, a tendency to defend existing structures, and a narrower interpretation of entrepreneurial needs. The perspective of entrepreneurs was therefore complemented in another co-creation session rather than relying solely on these sessions.

4.1.3 Session Design & Facilitation

Both sessions were held in person and lasted around 90 minutes. The structure was:

1. Warm-up. participants were invited to “think like designers,” encouraging divergence and creativity rather than policy-driven reasoning.
2. Idea writing. Participants generated ideas individually in response to a scenario.
3. Brainwriting. Participants rotated and built on each other’s ideas silently to avoid anchoring effects.
4. Presentation. Each group selected its strongest idea and presented it, followed by a short discussion.

The facilitator provided structure, kept time, and introduced the exercises, but avoided steering content. Bias was reduced by:

- Using silent individual writing rounds before discussion, preventing dominant voices from shaping early thinking,
- Rotating ideas through brainwriting, ensuring all contributions received equal attention,
- Keeping facilitator contributions procedural rather than interpretative, by never saying new things. Only linking things already said.

Due to the short format, only limited space was given for free-form conversation. Participants were encouraged to respond to each other’s ideas during the presentation stage, but the session emphasised structured ideation over open dialogue to maximise output within the time available.

Procedure

The sessions followed a fixed structure for transparency and replicability:

1. Introduction and briefing, including agenda and purpose
2. Short recap of the research and presentation of the three design directions
3. Presentation of scenario’s
4. Ideation rounds (individual idea generation)
5. Presentation of ideas by participants
6. Brainwriting on each other’s ideas
7. Final presentation and short group discussion on the strongest ideas

4.1.4Data collection & analysis

Data was collected through:

- Sticky-note clusters created during ideation
- Brainwriting sheets containing layered contributions
- Facilitator notes capturing key comments, tensions, and reflections

These materials served as the raw material for later analysis. All material was analysed using affinity mapping. Clusters were formed around recurring themes, perceived tensions, enabling conditions, and opportunities for optimisation. This process generated structured insights into how organisational actors envision solutions within the design directions. These clusters we're used as empirical data for concept forming.

4.1.5 Key insights and ideas

AI can reduce administrative noise if used with clear boundaries

PGO's consistently recognised that AI has potential to reduce repetitive work, both for entrepreneurs and for government. However, they emphasised that AI must be highly constrained and transparent, focusing on:

- pre-sorting messages,
- identifying missing documents,
- predicting bottlenecks in permit flows,
- highlighting "what needs attention now."

They stressed that AI should support civil servants, not replace their judgement, and that all AI-generated recommendations must be explainable.

Proactive functionality is crucial, but only when grounded in government-validated logic

Participants agreed strongly that MOZa should feel more "one step ahead," but insisted that proactivity must be built on stable business rules that governmental organisations can trust and maintain.

Examples they mentioned:

- seasonal patterns (e.g., subsidy opening periods)
- regulatory triggers (e.g., permit renewals)
- recurring administrative duties (e.g., tax cycles)
- life-events of organisations (e.g., hiring first employee).

They saw proactivity as high-value but high-responsibility, pointing out the need for clear ownership: "If MOZa tells them something is required, it must be correct every time."

New-feature tours help avoid confusion and explain the modular logic of MOZa

PGO's introduced the idea that every new capability in MOZa should come with a lightweight feature-tour or "guided introduction", similar to practices in modern SaaS platforms. These tours would:

- show what has changed
- explain why it matters
- highlight what MOZa now does automatically
- clarify what the entrepreneur still needs to do.

The group emphasised that such tours help manage expectations and prevent the "what changed and why?" confusion that often harms adoption.

Entrepreneurs need informal, peer-level information channels, government does not want to host them

PGO's noted that entrepreneurs often rely on WhatsApp or informal peer groups to interpret rules or share experiences. They recognised the value of this social layer but were clear that government cannot and should not host fully social platforms. Instead they suggested:
- surfacing anonymised "patterns from similar entrepreneurs"
- providing clearer explanations of common pitfalls
- offering "community-like signals" without becoming an actual social network
- They saw value in "community intelligence," not in "community chat."

Track-and-trace must evolve into "multi-actor visibility," not just a single timeline
PGO's argued that entrepreneurs need more than a simple status bar, they need contextual visibility:
- which organisation holds the file
- what step is being executed
- what is waiting on whom
- what typically happens next

They believe that better visibility reduces helpdesk load and prevents "Where is my case?" calls.

MOZa should reduce, not add, communication channels
The group repeatedly highlighted that MOZa should become a consolidation platform:
- one inbox
- one messaging channel
- one status view
- one notification logic

They warned against MOZa becoming an additional channel that duplicates existing ones.

Low-friction onboarding is essential for first-time trust

PGO's noted that the first experience determines whether an entrepreneur stays. They emphasised:
- simple login
- pre-filled profiles where possible
- a clear promise of what MOZa will do for them today (not in the future),
- a strong reason to return.

Government organisations need "invisible integration" to adopt MOZa sustainably
Behind the scenes, PGO's stressed the importance of MOZa being easy for oganisations to integrate with. They prioritised:
- reusable components,
- standardised data exchange,
- lightweight onboarding for new agencies,
- long-term maintainability.

4.1.6 Contribution to research

The co-creation session with the PGO's played an important role in shaping the subsequent entrepreneur-focused research. Their input helped narrow down the practical and organisational boundaries of what MOZa can and cannot feasibly deliver in the short term, clarifying technical constraints, integration realities, and institutional responsibilities. At the same time, the session generated a number of early solution directions, such as AI-supported sorting, proactive signalling, unified communication flows, and guided feature introductions. Together, these insights provided a well-informed starting point for the entrepreneur sessions. This ensured that the co-creation with entrepreneurs could focus on meaningful, viable opportunity spaces, rather than exploring directions that would later prove organisationally or technically unworkable.

4.1.7 Reflection on method quality

The co-creation approach offered several strengths. It enabled organisational actors to contribute expertise that cannot be inferred from user research alone, it generated solution-oriented perspectives grounded in institutional reality and it revealed where design directions require refinement.

However, limitations remain. Participants were closely connected to the project and may have shared assumptions that restricted free ideation. Time limitations constrained deeper exploration and discussion. Entrepreneurial voices were not present, meaning organisational enthusiasm for specific solutions might not directly reflect entrepreneurial value.

Still, when complemented with user research and the broader analytical framework, the sessions provided essential insight into how design opportunities can be made actionable within the system.

4.2 Cocreation with entrepreneurs

To complement the organisational perspective, a series of co-creation sessions was conducted with entrepreneurs. These consisted of eight online one-on-one sessions and one in-person group session with four participants, this allows individual depth and collective interaction. Incorporating entrepreneurs into the research strategy ensured that the design directions were grounded in real experiences of administrative burden, digital behaviour, and government interaction. The sessions offered insight into how the design directions resonate with users, how entrepreneurs interpret them in the context of their own workflow, and which kinds of solutions they naturally imagine when thinking about their interactions with government. By engaging directly with entrepreneurs, the research captured expectations, frustrations, and opportunities that cannot be derived from organisational analysis alone, thereby creating a more complete foundation for evaluating and shaping the future design of entrepreneurial adoption of MOZa.

4.2.1 Objectives of the sessions

The sessions were designed to achieve the following goals:

1. To explore actionable solutions within the three design directions. Entrepreneurs were invited to “think through” the directions and imagine what each could look like in practice for their own administrative tasks, communication needs, and daily workflows.
2. To surface friction points, mental models, and expectations that should shape the design of MOZa.
3. To identify early-adopter reactions, offering insight into which opportunities generate enthusiasm, which feel abstract, and which raise concerns.

4.2.2 Participant selection

Entrepreneurs were selected across a range of business types:

- ZZP’ers (self-employed without employees)
- Owners of small companies up to 10 employees
- A mix of sectors such as hospitality, creative industries, consulting, and small retail

This composition is relevant because administrative burden, government interaction frequency, and digital maturity vary strongly across these segments. Combining ZZP’ers and small employers provides a more complete view of where friction lies and which design directions resonate broadly.

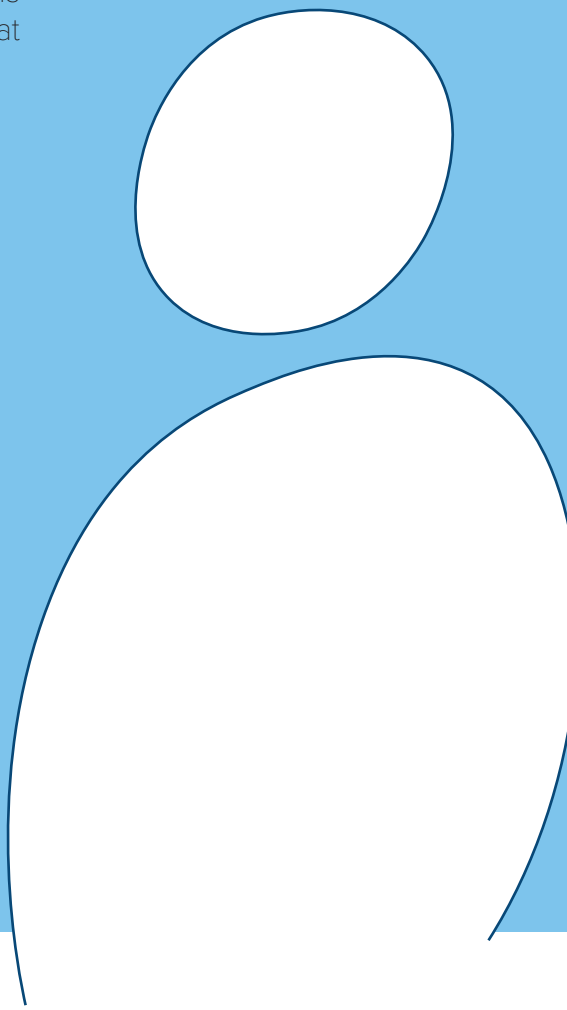
Recruitment followed a strategy aimed at attracting early adopters. Early adopters are essential participants in interview-based cocreation because they feel an immediate need for improvement and are motivated to explore new solutions. According to Ries (2011), they accelerate learning by engaging with early, imperfect concepts and offering rapid, concrete feedback.

Maurya (2012) notes that early adopters reveal themselves through active search behaviour, workarounds, investments in alternatives, or clear frustration. Potential early adopters were identified by asking around in my network, calling entrepreneurs for an introductory conversation, and asking three targeted questions to assess behaviour, intent and urgency.

1. “How are you currently dealing with government affairs?”
2. “What have you already tried to solve problems you encounter?”
3. “How urgent is it for you to see this improve?”

The following checklist distils the core characteristics of early adopters as described by Ries (2011) and Maurya (2012). This example list is filled in with the four most common characterics that came across in this research.

- [ ] Actively searching for a solution
- [x] Already using workarounds or hacks
- [ ] Willing to invest time in trying new tools
- [x] Strong, specific frustration with current processes
- [ ] Clear urgency affecting daily operations
- [x] Open to give detailed feedback
- [x] Comfortable with unfinished or conceptual solutions



For all participating entrepreneurs at least four boxes we’re ticked. From fifteen potential participants, twelve passed this criterium and wanted to participate in the research (80%).

4.2.3 Session design

The co-creation activities followed two formats. Eight one-on-one sessions were conducted online, each lasting between 30 and 60 minutes, using Miro boards as the main ideation tool. In addition, one group session with four entrepreneurs took place in person and lasted 90 minutes. This session used printed scenario prompts, sticky notes and lightweight canvases to support rapid idea generation.

Both formats relied on a progressive disclosure technique designed to spark creativity without anchoring participants to preconceived notions of MOZa. Each session began with blind prompting, in which participants were presented with scenario-based questions while only vaguely aware of what MOZa might become. Only the minimal amount of context was revealed—enough to stimulate imagination but not enough to narrow their thinking. Participants then moved into scenario-based ideation, responding from their own lived experience by describing what they would expect, need or wish for in each situation.

This method reduced premature judgement, limited bias and encouraged generative thinking. This was particularly important in a project like MOZa, where the goal is to rethink multi-agency interaction at a systemic level; genuine innovation required participants to step outside their default expectations.

4.2.4 Facilitation & bias minimisation

The facilitator played a procedural rather than interpretative role. Structure, instructions and timekeeping were provided, but ideas were not evaluated or steered. Participants were asked to think individually before sharing, which prevented anchoring around the first idea voiced. Neutral prompts such as “What would help you here?” replaced evaluative phrasing to minimise influence. During the group session, contributions were rotated using a short brainwriting round to ensure that every idea was expanded upon without interpersonal dominance.

This facilitation approach ensured balanced participation and allowed the content of the sessions to be shaped by the entrepreneurs’ own reasoning rather than by the expectations of the research team.

4.2.5 Procedure

Using two different procedures was essential because the formats serve distinct purposes within the research. The one-on-one sessions were designed to elicit deep, personal reflections and unfiltered reactions to the scenarios, benefiting from a flexible structure that allowed participants to think aloud without group influence. In contrast, the group session aimed to stimulate interaction, cross-pollination of ideas and rapid divergence through brainwriting, something that cannot be achieved in an individual setting. The difference in format therefore reflects the dual need for individual depth and collective creativity, ensuring that the resulting design opportunities draw on both personal experience and collaborative interpretation reflects the dual need for individual depth and collective creativity, ensuring that the resulting design opportunities draw on both personal experience and collaborative interpretation

Procedure for the One-on-One Sessions (online)

1. Introduction and briefing: participants were welcomed, informed about the purpose, and assured the session was exploratory rather than evaluative.
2. Initial blind prompt: participants received scenario-based questions without full context to capture unbiased first reactions.
3. Progressive disclosure: a minimal layer of additional context was introduced only when participants needed it to continue thinking.
4. Individual ideation: participants described what they would expect, need or want in each scenario, speaking freely while the facilitator captured key points on Miro.
5. Idea refinement: participants were invited to elaborate on promising thoughts or clarify emerging opportunities.
6. Short reflection: the session closed by summarising key themes and checking whether the participant wished to add anything.

Procedure for the Group Session (in person)

1. Introduction and briefing: the group was informed of the goals, the design-oriented mindset, and the structure of the session.
2. Warm-up exercise: participants shared a brief story to loosen the atmosphere and activate creative thinking.
3. Blind scenario prompting: small groups received scenario prompts without full explanation of MOZa, stimulating unbiased interpretation.
4. Individual ideation: each participant wrote down ideas independently to prevent early influence from others.
5. Brainwriting round: participants rotated their idea sheets and built on each other's ideas in silence.
6. Group selection: each mini-group chose its strongest idea to bring forward.
7. Presentation and short discussion: selected ideas were shared with the full group and briefly explored for clarity, potential and tension.

4.2.6 Data collection and analysis

Data collection relied on:

- Miro boards (online) and sticky-note sheets (in-person)
- Written brainstorm cards
- Facilitator notes capturing notable reactions, tensions, or patterns

These outputs formed the raw material for later analysis.

4.2.7 Key insights and ideas from individual cocreation

The most important insights from the one-on-one sessions are illustrated through representative qoutes written down by the facilitator or quotations taken directly from the entrepreneurs' contributions on the Miro boards.

"Honestly, if MOZa just gave me one dashboard where all my government stuff appears, permits, taxes, inspections, everything in one place, that would already save me hours each month."

"It would help if MOZa just opened with: 'These are the three things coming up for your business in the next month.'"

"I'd love a status page that works for my government requests, received, being reviewed, waiting on documents, estimated decision date. That would remove 80% of my governmetal stress."

"If MOZa could instantly confirm my upload,' document received, nothing else needed right now' that alone would stop the back-and-forth emails and phone calls."

"What I want is simple: upload my Chamber of Commerce once, and MOZa reuses it whenever another organisation needs it. No more sending the same PDF five times."

"one summary message when something important changes. Not every tiny update, just the one thing I need to act on today."

"I'd really use it if MOZa showed me tailored info, like: 'Because you're a catering business, here are the inspections and permits that matter this season."

"If the first time I log in MOZa already shows a few real tasks, like updating my business profile or checking a permit status, wuld be good. Not just an empty page."

4.2.8 Key Insights from cocreation group

“If I’m applying for a terrace permit, MOZa should automatically show the related hygiene checks, fire-safety requirements, or subsidies I can request right there in the same screen. Not ads—actual things that matter for my case.”

The group refined this into a functional mechanism:

- While the entrepreneur performs a task, MOZa detects relevant obligations and opportunities.
- These appear as linked actions with clear benefits (e.g., “Doing this now avoids a fine later,” or “You’re eligible for a subsidy on this permit”).
- The upsell is contextual, timed, and useful, not generic.

This mechanism became the foundation for a design direction that enhances value at the moment of interaction and supports adoption through real, immediate relevance.

4.2.9 Contribution to the research

With the boundaries and early solution directions provided by the PGO’s, the entrepreneur-generated ideas could be directly mapped onto the three design directions, allowing them to evolve from abstract orientations into concrete, fully formed concepts.

4.2.10 Reflection on method quality

The entrepreneur sessions generated value by showing how the three design directions translated into concrete expectations, intuitive behaviours, and emotional responses. Combining individual interviews with a small group session made for both analytical depth and collaborative richness, allowing pattern to emerge across personal narratives as well as shared exchanges.

Several limitations should be acknowledged. Early adopters, while insightful, may not represent the broader entrepreneurial population. The online format of the one-on-one sessions could have constrained spontaneity and limited opportunities for informal dialogue. Additionally, the structured nature of the exercises reduced room for unexpected divergence or open-ended exploration.

Despite these limitations, the insights offer a foundation for shaping the concepts. They reflect genuine entrepreneurial realities and align closely with observed adoption behaviour, thereby strengthening the validity of the results

4.3 From raw data to functions

The first stage of concept development translated the raw material from interviews, co-creation sessions, observations, and PGO workshops into a structured foundation for design. This combined step aimed to move efficiently from raw, fragmented insights to clear, actionable functions that describe how MOZa must behave to support entrepreneurs. Through affinity mapping and functional reframing, the data was organised into patterns and then converted into operational service functions. These functions subsequently formed the basis for constructing concept tools for toolboxes.

4.3.1 Method

The combined method consisted of two sequential and complementary activities: (1) affinity mapping to structure the empirical material, and (2) functional reframing to translate clustered insights into actionable requirements. Together, these steps ensured that the toolboxes were grounded in concrete user realities rather than abstract interpretations.

Affinity mapping, is a bottom-up synthesis technique widely adopted in human-centred design (Ge et al., 2021). All raw data fragment (quotes, frustrations, wishes, scenario reactions and PGO insights) were broken down into short statements and placed into a shared analytical space. These fragments were then grouped by natural similarity rather than predefined categories, allowing patterns to emerge organically from the data. This approach prevented premature theorisation and maintained the integrity of the original input. Each resulting cluster was anchored in concrete expressions from entrepreneurs or governmental stakeholders, such as: “I want one dashboard for everything,” “Tell me what’s coming next month,” and “If I apply for a terrace permit, show related hygiene checks.” Because the clustering was grounded in real-world statements, the outcomes preserved the practical problem-solving character of the raw material.

The second phase, functional reframing, transformed these clusters into explicit service functions (statements describing how MOZa must behave to address the underlying issues). This step draws on concept development practices from service engineering and multi-interface service design (Patrício et al., 2017). Rather than expressing abstract user “needs,” each function was articulated as a operational capability, traceable to observed behaviour. For example, the quote “Show me the three things coming up next month” became the function: predict upcoming obligations and surface them as a concise preview. Similarly, “I want one dashboard for everything” became: aggregate all government interactions into a unified overview.

This reframing step preserved the empirical grounding of the clusters while shifting the perspective toward service behaviour. It translated qualitative patterns into actionable requirements that can be designed, implemented, and evaluated. Combined, affinity mapping and functional reframing produced a structured set of functions that formed the designable core of the toolboxes developed in later stages.

Proactivity - I need MOZa to tell me what is coming

Most important entrepreneur quotes

- "It would help if MOZa just opened with: 'These are the three things coming next month.'"
- "Tell me before it becomes an issue."

Most important PGO insights

- Proactivity must rely on validated, rule-based triggers: seasonal patterns, renewals, recurring obligations.
- AI may assist, but must be transparent and correct every time.

Functions:

- Predict upcoming obligations using business rules, seasons and life events
- Generate monthly previews ("your next three actions")
- Trigger alerts based on rule-based timing ("renew permit", "deadline approaching")

Consolidation- Put everything in one place

Most important entrepreneur quote

- "One dashboard for all my government stuff would save me hours."

Most important PGO insights

- MOZa must reduce channels, not create new ones.

Functions:

- Aggregate all messages across government into one place
- Provide a single notification logic
- Present all tasks, inbox items, and deadlines in one dashboard
- Remove duplicated messages from agencies

Visibility & reassurance - I want to know what is happening with my case

Most important entrepreneur quotes

- "A status page with received / reviewing / waiting on documents would remove 80% of my stress"
- "Instant confirmation, 'document received', would stop back-and-forth calls."

Most important PGO insights

- Need for multi-actor visibility: who has the file, what step is next, what is blocking progress.

Functions:

- Show multi-actor status of all cases (who has it, what's next)
- Provide instant confirmation for uploads
- Provide estimated decision timelines

Reuse & efficieny - Stop asking me for the same thing 5 times

Most important entrepreneur quotes

- "Upload my CoC once and reuse it everywhere."

Most important PGO insights

- Need invisible integration
- Reusable components
- Government-wide exchange.

Functions:

- Store verified business data once
- Automatically pre-fill forms for any government agency
- Detect duplicate document requests and suppress them

Relevance filtering - Show me what is relevant for me

Most important entrepreneur quotes

- "Tailored info for my sector would make me like the platform."
- "Just the one thing I need to act on today."

Most important PGO insights

- Segmentation and rule-based filtering are crucial.

Functions:

- Score content based on user context, sector, and lifecycle
- Filter noise to highlight today's most important action
- Prioritise urgent items over informational updates

Transparency - Explain what changed an why

Most important entrepreneur quotes

none

Most important PGO insights

- Need lightweight feature tours for every update.
- Entrepreneurs often get confused when rules or modules evolve.

Functions:

- Provide a "What's new / What changed / Why it matters" feed
- Add lightweight feature tours to newly released functionality

Community intelligence - Show me what others in my sector do

Most important entrepreneur quotes

- "I rely on my Whatsapp groups in my daily life"
- "a lot of communication is already done with signal"

Most important PGO insights

- Creating 'sector signals' is feasible
- Government can't host a social media platform

Functions:

- Surface anonymised patterns ("80% of catering businesses do X this month")
- Provide sector benchmarks without personal data
- Show normative cues without enabling chat

Governmental upsell - If i'm already doing X, help me with Y

Most important entrepreneur quotes

- "If I'm applying for a terrace permit, show hygiene checks, fire safety, or relevant subsidies in the same screen."

Most important PGO insights

- Contextual, task-linked recommendations are feasible if rule-based.

Functions:

- Detect related obligations when a task is performed
- Present linked actions with clear explanation and benefit
- Time recommendations within the same workflow ("while doing a permit, show hygiene requirements")

First value onboarding - First experience needs to feel useful

Most important entrepreneur quotes

- "If the first time I log in MOZa already shows real tasks, not an empty page, I'd stay."

Most important PGO insights

- Early clarity
- Pre-filled data
- First-task guidance
- A reason to return

Functions:

- Generate real tasks immediately at first login
- Pre-fill the entrepreneur's profile
- Highlight the three things MOZa already solved for them
- Provide a first-guided tour

4.4 Concluding DEVELOP: Designing three concept sets of solutions

The three design directions established earlier (Make MOZa feel one step ahead of the user, Make MOZa into a living community system and Make MOZa create momentum by solving real pains) provide the framing within which the identified functions were organised. These directions already represent distinct experiential qualities: anticipatory behaviour, collective reassurance and momentum-building value. Because each direction describes a systemic mode of service delivery rather than a single feature, they naturally act as containers for multiple operational functions. This made them well suited to form the basis of sets, where several mutually reinforcing solutions work together to express a shared strategic intention.

Functions were assigned to each design direction by analysing the mechanism they activate in the user experience. Functions that enable prediction, timing, relevance filtering, or multi-channel signalling strengthen the anticipatory logic of the first direction and therefore belong in MOZa SENSE. Functions that enhance transparency, surface usage patterns, or provide sector-based signals amplify the collective intelligence and shared understanding described in the second direction, and thus form MOZa PULSE. Functions that support early value delivery, reduce friction, or identify natural joining moments contribute to the momentum principle of the third direction and therefore compose MOZa MOMENTUM.

A solution set format is appropriate because each direction requires multiple solutions working together to meaningfully shift behaviour. Solution selection followed two criteria: (1) the solution must operationalise a function essential to the direction's mechanism, and (2) it must be feasible and coherent within MOZa's multi-actor environment. This ensures that each set of solutions is both strategically aligned and practically implementable.

The division of functions into the three sets of solutions followed a theme-based mapping aligned with the three existing design directions. The affinity clusters were interpreted as thematic bundles. Each theme, including all underlying functions, was then linked to the toolbox whose intended effect it most clearly supports: SENSE (proactivity, consolidation, visibility, relevance, governmental upsell), PULSE (transparency and community intelligence), or MOMENTUM (reuse & efficiency and first-value onboarding). No themes or functions were split across toolboxes. This ensured that each toolbox is built from internally coherent functional themes that consistently express its design direction.

Before entering the DELIVER phase, each solution in the set was translated into screenshots and interactive digital environments you can find in Appendix 2.4 to 2.6. This preparation enables the solutions to be validated both with the project team, to assess feasability and integratability, and with entrepreneurs, to evaluate user value.

4.4.1 MOZa SENSE

Consists of functions that we're divided into the design direction 'Make MOZa feel one step ahead of the entrepreneur'.

The goal of the MOZa SENSE set is to enable MOZa to behave as an proactive service, one that recognises what an entrepreneur needs before they actively search for it. By combining predictive signals, relevance filtering, contextual timing, and notification strategies, the set helps MOZa surface the right information at the right moment and through the right channels. Its overarching aim is to reduce cognitive load, prevent missed obligations, and build trust by ensuring that entrepreneurs feel continuously supported, informed, and one step ahead in their administrative responsibilities.

Functions included

Proactivity
- Predict upcoming obligations using rules, seasons, life events
- Generate monthly previews ("your next three actions")
- Trigger alerts based on rule-based timing

Consolidation
- Provide a single notification logic
- Aggregate messages across government (because anticipation must surface coherently)
- Remove duplicated messages from organisations

Visibility
- Provide instant confirmation of uploads (removes uncertainty, reinforces anticipatory trust)
- Show multi-actor case visibility (who has it, what's next, blockers)
- Provide estimated decision timelines
- Provide a choice of communication

Relevance
- Score content based on context, sector, lifecycle
- Filter noise to highlight today's most important action
- Prioritise urgent items over informational updates

Governmental upsell
- Detect related obligations during a task (moment-of-interaction anticipation)
- Present linked actions with benefits ("doing this avoids a fine later")
- Time recommendations within the same workflow
- Detect related obligations and opportunities automatically

Not all functions we're used in the solution set because the functionality of the toolbox is already complete with a selection of them.

4 Concept solutions

What should we notify?

- Predict upcoming obligations using rules, seasons, life events
- Generate monthly previews (“your next three actions”)
- Provide instant confirmation of uploads
- Provide estimated decision timelines
- Show multi-actor case visibility
- Filter noise to highlight today’s most important action
- Remove duplicated messages from organisations
- Detect related obligations during a task (moment-of-interaction anticipation)
- Score content based on context, sector, lifecycle

When should we notify it?

- Generate monthly previews (“your next three actions”)
- Prioritise urgent items over informational updates
- Trigger alerts based on rule-based timing

Where should we notify it?

- Provide a single notification logic
- Provide a choice of comm.unication

How should we notify it?

- Present linked actions with benefits (“doing this avoids a fine later”)
- Detect related obligations and opportunities automatically
- Use sector-related words.

In this chapter, the ‘What should we notify’ solution from the set is explained in detail on the next page; the results of the remaining solutions can be found in Appendix 2.4.

Consolution: What should we notify?

The solution ‘What should we notify?’ focuses on identifying which types of content entrepreneurs actually find valuable to be proactively informed about. Instead of starting from existing systems or organisational logic, this solution was built from interviews with entrepreneurs. In these interviews, the focus was on moments of uncertainty, things they had missed in the past, and information they would rather have received earlier.

By asking the right questions, it became clear which topics entrepreneurs expect useful notifications about, and which information they experience as noise. The insights from these interviews were translated into concrete functionalities as seen on the previous page. These are reflected in the functionalities listed on the previous page and form the basis of this solution. Together, they define what proactive communication should be from the entrepreneur’s perspective, rather than from a technical or policy-driven one.

Functionality to design for

To support the selection and evaluation of a functionality to design for, a set of criteria was defined to assess its suitability for design and validation at this stage of the project. These criteria focus on how well the functionality can be tested with both entrepreneurs and policy-governing organisations, how clearly it can be evaluated, and how effectively it represents the broader ambitions of proactive and time-saving support.

The functionality “Generate monthly previews (‘your next three actions’)” was selected for further design because it can be effectively tested with both entrepreneurs and PGO’s at this stage.

Testability with entrepreneurs

Entrepreneurs can immediately judge whether the proposed actions make sense, feel relevant, and reduce uncertainty. Feedback can be gathered without long explanations or technical assumptions.

Testability with organisations

Organisations can assess feasibility using realistic scenarios, focusing on data availability, ownership, and responsibility without needing full system integration.

Clarity of evaluation criteria

The functionality can be evaluated on concrete criteria such as relevance of actions, correctness of prioritisation, timing, and perceived completeness.

Risk of misinterpretation during testing

Scores low.
The concept is easy to understand and explain, reducing the risk that feedback is distorted by misunderstanding the intended behaviour.

Content of the functionality

For this functionality, statements and quotes from entrepreneurs were used as direct input to shape the content of the monthly preview. During interviews and validation sessions, entrepreneurs described what kind of proactive information they would want to see in MOZa to feel in control and avoid last-minute stress. These statements were translated into concrete content elements for the preview, grounding the design in expressed needs rather than assumed priorities. Namely, entrepreneurs indicated the following:

Event-based previews

- Live events from the Chamber of Commerce register (new SBI code, changes in authorised representatives, address changes).
- Bank integrations (PSD2) detecting revenue peaks or transactions that trigger obligations.
- Collective CAO updates via sector organisations.

MOZa automatically previews:

- "Your recent turnover exceeds the threshold for regulation X. Check whether this has consequences for your business."
- AI detects inconsistencies in tax periods, payroll tax moments.
- Predictive compliance: "83% of entrepreneurs with a profile similar to yours need to renew this permit within 45 days."

Opportunity previews with sector context

- "New energy-saving subsidy activated for the hospitality sector in South Holland, with an average benefit of €1,200."
- "The municipality of Delft is launching a pilot for winter terrace permits. 120 spots available."

Design of the functionalities

To explore how different types of proactive content could best be presented, multiple versions of the functionality were developed. In these versions, content elements were either combined into a single overview or deliberately separated into distinct sections. This allowed exploration of how aggregation versus separation affects clarity and perceived usefulness.

On the next page, Figure 8 shows a version in which content elements are brought together as a todo list, while Figure 9 presents a version in which one seperate content element (todo) is shown. Developing multiple variants was a deliberate choice to improve testability, as it enables more concrete comparison during validation and makes it easier for participants to articulate preferences and points of confusion.

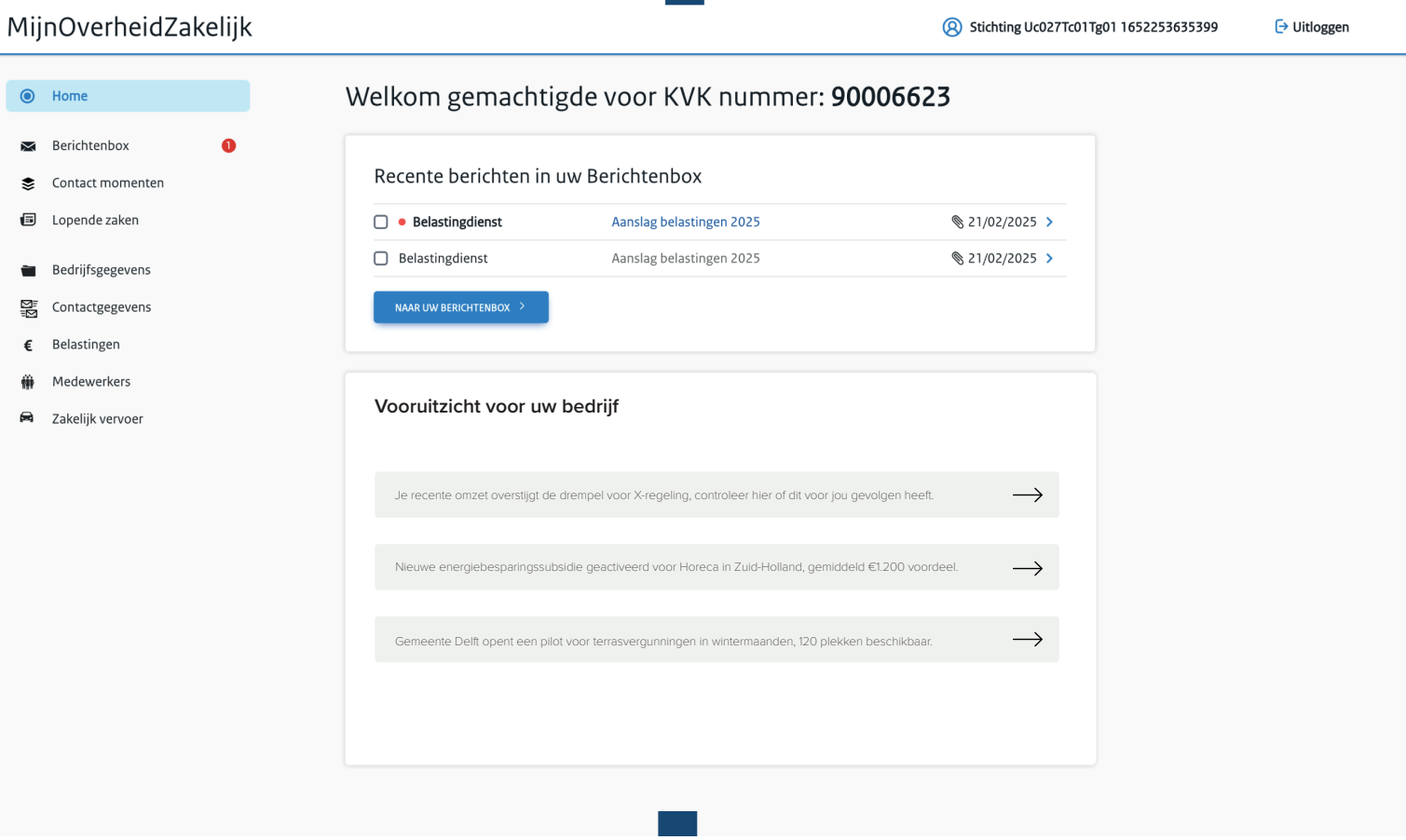


Figure 8. Content elements are brought together as a todo list

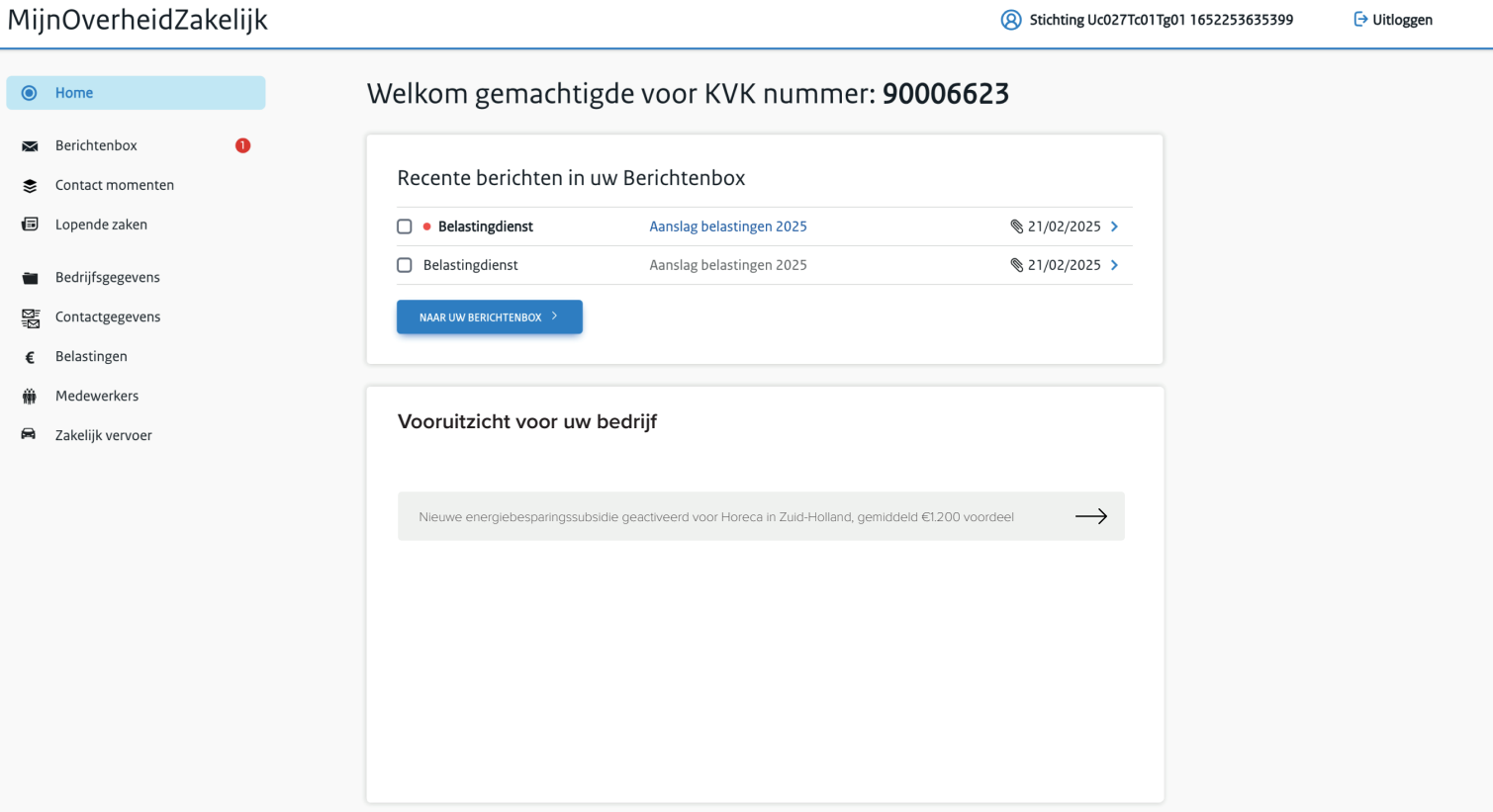


Figure 9. One seperate content element is shown

4.4.2 MOZa PULSE

Consists of functions that we're divided into the design direction 'Make MOZa into a living community system'.

The goal of the MOZa PULSE set is to create a sense of collective clarity, reassurance, and orientation by embedding transparency and community-derived intelligence into the service. Rather than providing social interaction, the set surfaces anonymised behavioural patterns, sector-specific signals, and clear explanations of system changes. It enables entrepreneurs to understand what others typically do, what has changed in the system, and what to expect next. By making MOZa feel transparent, predictable, and informed by real-world usage, PULSE strengthens trust and reduces the uncertainty that often accompanies government interactions.

Functions included

Transparency
- Provide a "What's new / What changed / Why it matters" feed
- Add lightweight feature tours to newly released functionality

Community Intelligence
- Surface anonymised behavioural patterns ("80% of catering businesses do X this month")
- Provide sector benchmarks without personal data
- Show normative cues ("others typically complete this step now"), without enabling chat
- Get feedback from entrepreneurs smartly and quickly.
- Build a starting community with early adopters

3 Concept solutions

Feedbackcommunity

- Get feedback from entrepreneurs, your users.
- Build a starting community with early adopters

Transparency

- Provide a “What’s new / What changed / Why it matters” feed
- Add lightweight feature tours to newly released functionality

Public Dashboard

- Surface anonymised behavioural patterns (“80% of catering businesses do X this month”)
- Provide sector benchmarks without personal data
- Show normative cues (“others typically complete this step now”), without enabling chat

In this chapter, the ‘Feedbackcommunity’ solution from the set is explained in detail on the next page; the results of the remaining solutions can be found in Appendix 2.5.

Concept solution: Feedbackcommunity

The solution ‘Feedbackcommunity’ builds on the initiative entrepreneurs themselves expressed during interviews to be more actively involved in the development of MOZa. Rather than assuming a fixed form of participation, this solution focuses on choosing a type of community involvement that delivers the most valuable feedback for the current development phase.

The solution explores how different forms of feedback fit different stages of development. This will be tested through role-play sessions, in which various question types and feedback formats are used to assess where they add the most value. By doing so, the solution helps determine when open exploration is useful and when more focused evaluation is needed.

In this way, ‘Feedbackcommunity’ translates entrepreneurial willingness to contribute into a structured and manageable feedback mechanism that supports iterative development without creating unnecessary overhead.

Functionality to design for

To support the selection and evaluation of a functionality to design for, a set of criteria was defined to assess its suitability for design and validation at this stage of the project. These criteria focus on how well the functionality can be tested with both entrepreneurs and policy-governing organisations, how clearly it can be evaluated, and how effectively it represents the broader ambitions of proactive and time-saving support.

The functionality “Build a staring community with early adopters” was selected for further design because it can be effectively tested with both entrepreneurs and PGO’s at this stage. It is also working great

Testability with entrepreneurs

Early adopters are motivated to participate. They can quickly say whether this way of giving feedback feels useful and respectful of their time. Feedback can be gathered without complex explanation. The most value in testability would be to test their willingness to join the feedback community.

Testability with organisations

Organisations are currently in a phase where a small group of entrepreneurs can still be overseen. This makes it easier to assess effort, responsibility, and follow-up. The scale is manageable at this point in the project.

Clarity of evaluation criteria

The functionality can be assessed using clear criteria such as quality of feedback, level of engagement, and required organisational effort. These aspects are visible early.

Risk of misinterpretation during testing

The idea of an early adopter community is easy to understand. Roles and expectations are clear. This limits misunderstanding during testing.

Content of the functionality

To support iterative development in the current phase of the MOZa project, a structured feedback community was designed. Rather than treating community involvement as a generic participation mechanism, this approach frames it as a practical development tool that fits the current level of maturity and uncertainty. At this stage, design decisions are still open enough to benefit from direct input, while the scope remains contained enough to manage feedback without creating organisational overload.

By working with a small and engaged group of entrepreneurs, feedback can be and was gathered quickly and translated into actionable design decisions.

Designing this community now creates a stable bridge between ongoing development and real-world use. It allows the project to validate assumptions early, adapt to changing policy contexts, and embed user perspectives structurally rather than incidentally.

Composition

- The community consists of 15–20 entrepreneurs. This size is large enough to capture variation, yet small enough to remain manageable.
- Participants are distributed across sectors, for example hospitality, retail, business services, and other sectors, to prevent sector-specific bias. (Figure. 10)
- A mix of newly started and experienced entrepreneurs is included to balance fresh expectations with practical experience.
- The group explicitly includes critical users who are more likely to question assumptions and identify friction, ensuring that feedback goes beyond confirmation.

Role distribution

A clear role division ensures that feedback leads to action rather than accumulation.

- Community lead coordinates sessions and synthesises feedback. This role also represents the community at the project team table, ensuring that insights are structurally embedded in decision-making. (Figure 10)
- Product owner decides which feedback is acted upon and how it fits within priorities.
- UX researcher guides interviews and usability tests to ensure methodological quality.
- Tech lead assesses technical feasibility and dependencies.
- Entrepreneurs provide real cases, feedback, and test input.

Rhythm

The rhythm balances continuity with limited time investment.

- Biweekly
  One-hour group session to discuss themes and patterns
  One-on-one usability tests for new prototypes
- Monthly
  Feature review and roadmap update
  “Reality check panel” in which entrepreneurs reflect on priorities and direction

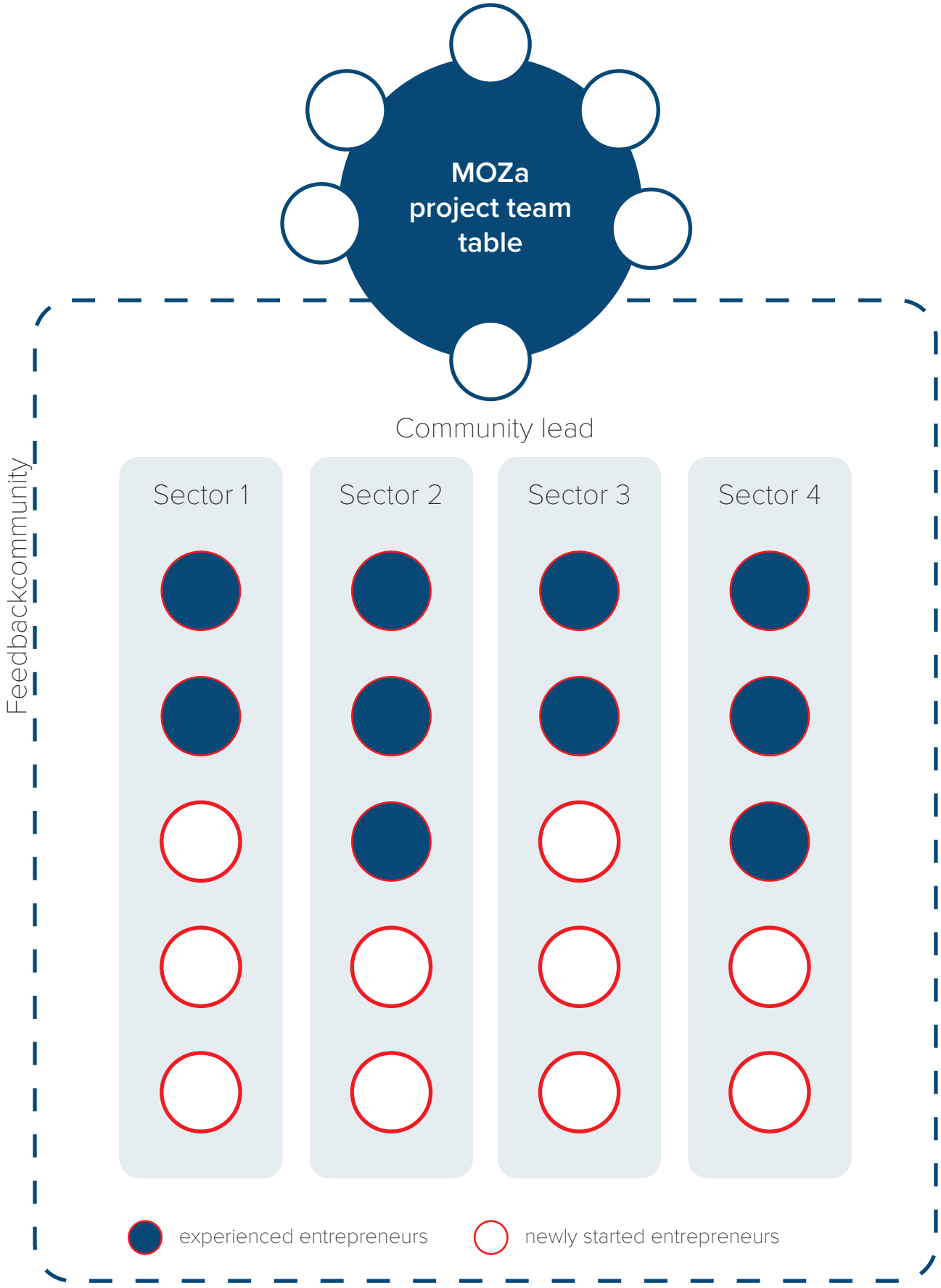


Figure 10. Composition feedbackcommunity

4.4.3 MOZa MOMENTUM

Consists of functions that we're divided into the design direction 'Make MOZa create momentum by solving real pains'.

The goal of the MOZa MOMENTUM set is to generate early, tangible value that motivates entrepreneurs to adopt and continue using MOZa. It focuses on eliminating friction during the first interaction, reusing information to minimise administrative effort, and identifying natural opt-in moments that align with entrepreneurial workflows. By making the platform useful from the start, through pre-filled data, immediate tasks, reduced duplication, and a clear sense of progress, the toolbox builds momentum and encourages repeated engagement. Its purpose is to create a compelling first impression and sustain adoption by consistently solving real pains.

Functions included

Reuse & effficiency

- Automatically pre-fill forms for any organisation
- Detect and suppress duplicate document requests

First-value onboarding

- Generate real tasks immediately at first login
- Pre-fill the entrepreneur's profile
- Highlight a number (between 1-3) things MOZa already solved
- Provide a guided first tour
- Find opt-in moments and their corresponding pain reliever

3 Solutions

Opt-in moments

- Find opt-in moments and their corresponding pain reliever

Onboarding

- Find opt-in moments and their corresponding pain reliever
- Generate real tasks immediately at first login
- Highlight a number (between 1-3) things MOZa already solved
- Provide a guided first tour

Direct pain relievers

- Pre-fill the entrepreneur's profile
- Automatically pre-fill forms for any organisation
- Detect and suppress duplicate document requests

In this chapter, the 'Onboarding' solution from the set is explained in detail on the next page; the results of the remaining solutions can be found in Appendix 2.6.

Concept solution: Onboarding

The onboarding concept focuses on the first moment of use, when entrepreneurs decide whether MOZa is worth their time. It is designed to make the value of MOZa immediately visible, without asking users to explore or search for it themselves.

Rather than explaining the full platform, onboarding is built around a specific opt-in moment. From there, it guides entrepreneurs through a small number of relevant steps that match their situation. The emphasis is on clarity and early usefulness, not completeness. Information is limited to what is needed at that moment, and friction is kept as low as possible.

By structuring onboarding in this way, the concept helps prevent early drop-off. It ensures that entrepreneurs quickly understand why MOZa is relevant to them and what they can expect next, setting a clear and confident starting point for further use.

Functionality to design for

To support the selection and evaluation of a functionality to design for, a set of criteria was defined to assess its suitability for design and validation at this stage of the project. These criteria focus on how well the functionality can be tested with both entrepreneurs and policy-governing organisations, how clearly it can be evaluated, and how effectively it represents the broader ambitions of proactive and time-saving support.

The functionality “Generate real tasks immediately at first login” was selected for further design because it allows direct testing of whether entrepreneurs experience value from MOZa within the first minutes of use. It also enables organisations to assess feasibility and responsibility using concrete scenarios rather than abstract concepts.

Testability with entrepreneurs

This functionality scores high on testability with entrepreneurs. Newly registered entrepreneurs can immediately judge whether the generated tasks feel relevant, correct, and helpful. Because the output is concrete, feedback can be gathered quickly on clarity, prioritisation, and perceived usefulness. This makes it well suited for early-stage validation.

Testability with organisations

This functionality scores high on testability with organisations. At the current stage of the project, organisations can still oversee how tasks are generated and assess data availability, ownership, and responsibility. The functionality can be discussed using realistic examples without requiring full technical implementation.

Clarity of evaluation criteria

The functionality can be evaluated using clear criteria such as relevance of tasks, correctness of prioritisation, timing, and completeness. These criteria are understandable for both entrepreneurs and organisations and can be assessed early in testing.

Risk of misinterpretation during testing

The risk of misinterpretation is low. The concept of showing real, actionable tasks at first login is easy to explain and understand. This reduces the chance that feedback is influenced by misunderstanding of the intended behaviour.

Content of the functionality

The functionality ‘Generate real tasks immediately at first login’ is based on insights from interviews and cocreation sessions in which entrepreneurs repeatedly expressed the need for immediate clarity and confirmation. Especially at the start, entrepreneurs want to see something that feels real, relevant, and actionable, rather than a generic welcome or explanation. This functionality translates that need into concrete tasks that are generated based on already known information, such as registration data and existing profiles.

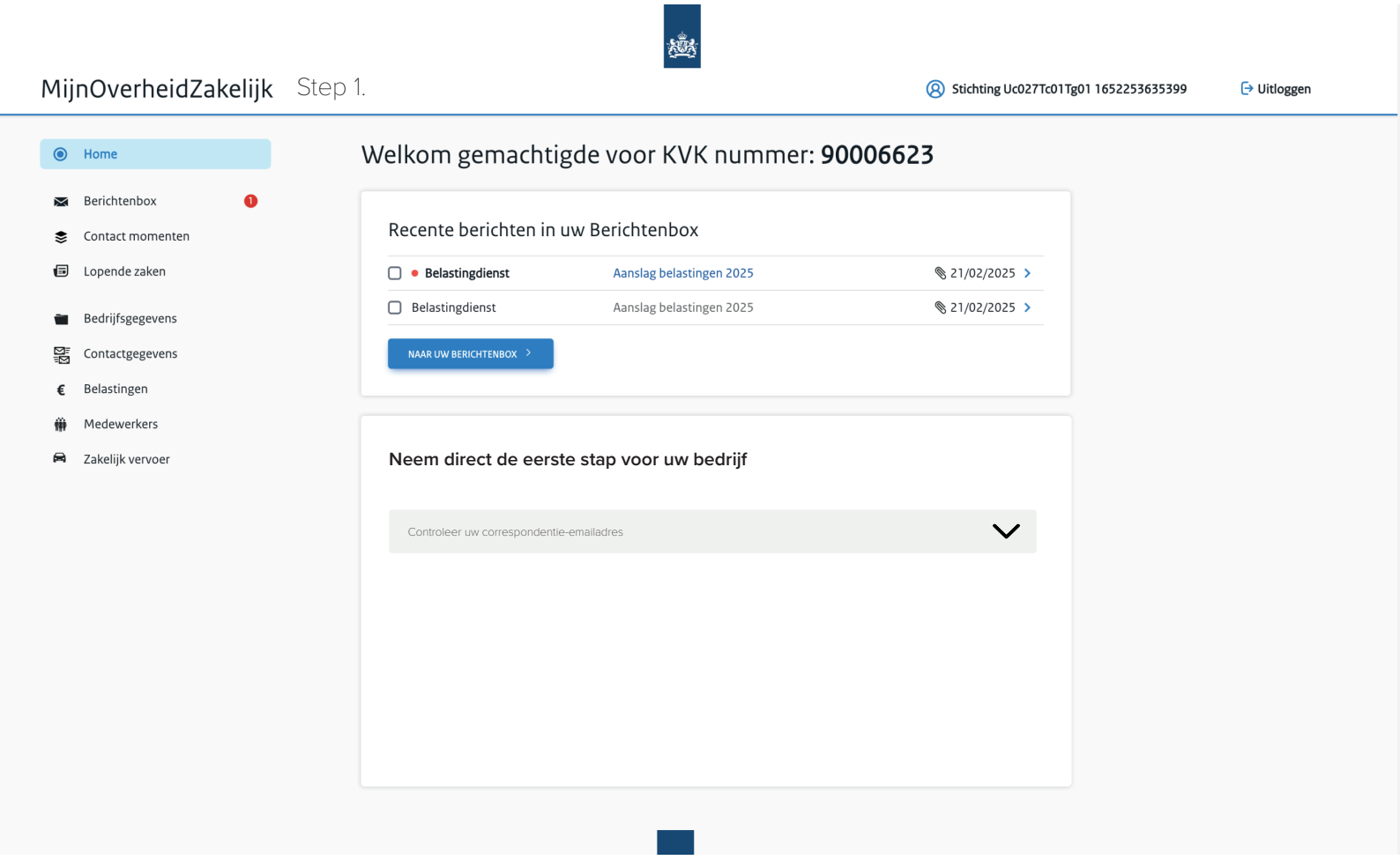
The content of these tasks is derived from common early-stage obligations and checks that apply to most entrepreneurs. By using existing data, the system can present tasks that are easy to complete, while still demonstrating value.

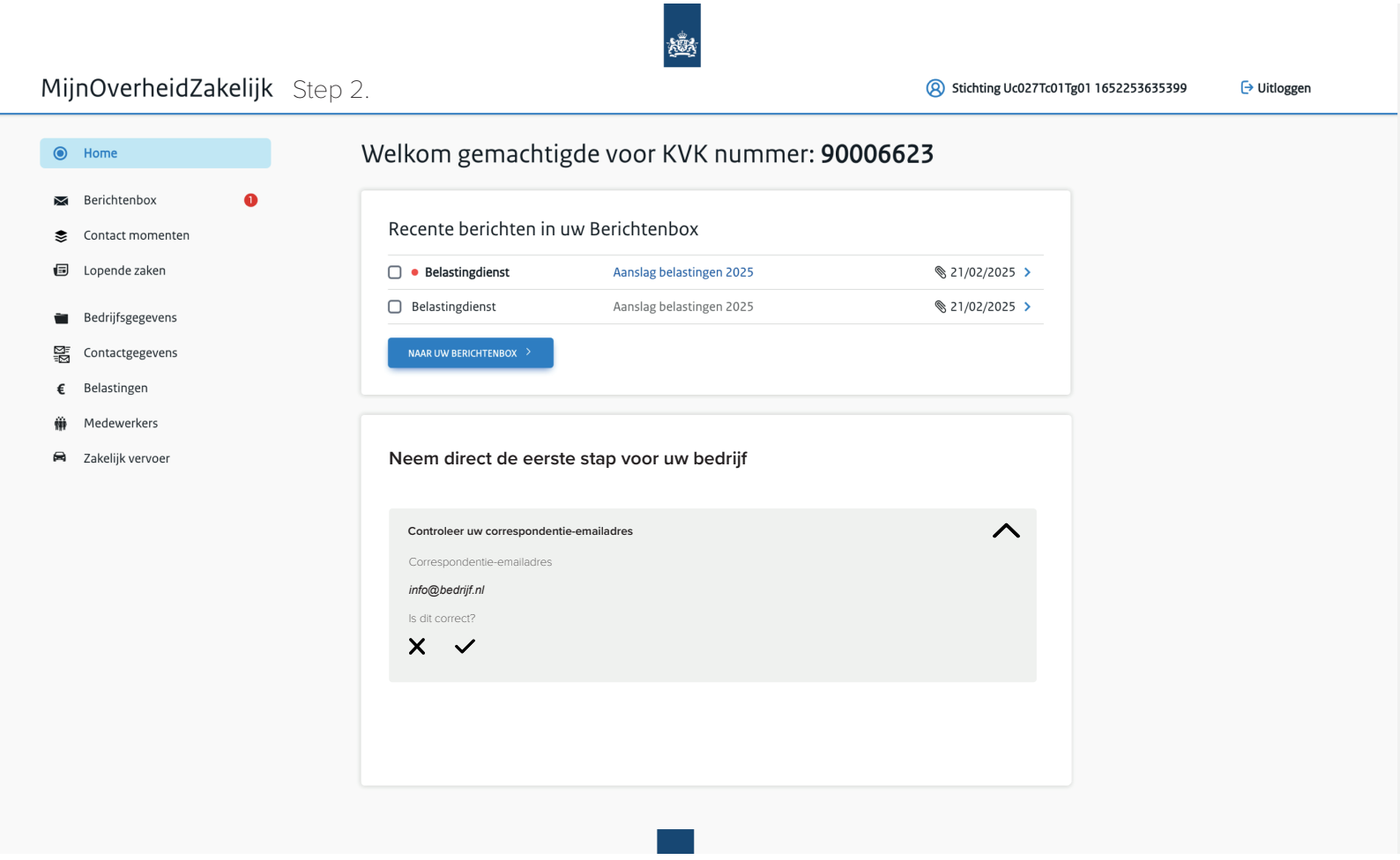
Example onboarding in Figure 11 :
At first login, MOZa presents a short task list instead of a dashboard. One of the first tasks shown is to confirm or update the known email address.

The task clearly states why it matters, for example to ensure future notifications are received correctly. The current email address is prefilled, allowing the entrepreneur to either accept it with one click or change it if needed. Once completed, the task is marked as done, giving immediate feedback and confirmation.

This simple interaction shows that MOZa already knows the entrepreneur and focusses on establishing trust by turning the first login into a meaningful action rather than an introduction.

Figure 11. Meaningful onboarding in 5 steps





Step 3. When emailadress is verified as correct

Step 4 When emailadress is not verified as correct

Step 5 Emailadress is corrected and verified

The DELIVER phase focuses on testing and refining the developed solution sets. Feasibility and usability sessions were conducted with PGO's, while validation sessions with entrepreneurs took place at the Chamber of Commerce, where newly registered entrepreneurs reflected on onboarding scenarios and the potential value of other solutions. These insights informed the final design decisions. The outcome of this phase is a set of three fully worked-out toolboxes delivered to the Ministry of the Interior and Kingdom Relations. Beyond the tools themselves, value lies in the underlying approach, which is designed to be reusable and adaptable as the context around MOZa continues to evolve.

DELIVER

5.1 Validation session with PGO's

To evaluate the usability and feasibility of the designed solutions, I conducted a joint validation session with representatives from multiple policy-governing organisations, including the Tax Administration and the Chamber of Commerce. The purpose of this session was not to formally validate or approve the solutions, but to assess whether the proposed tools could realistically operate within existing organisational, legal, and technical constraints.
During the session, the designed solutions were presented in a structured and comparable manner, enabling participants to reflect on both user-facing usability and internal feasibility. The discussion focused on clarity of interaction, anticipated behavioural effects for entrepreneurs, and the organisational effort required for implementation. Specific attention was given to potential conflicts with current responsibilities, data ownership, and existing processes.
The insights from this session were used to refine assumptions, identify constraints early, and better understand how the solutions align with the operational realities of the involved organisations.

5.1.1 Objectives of the session

The session was designed to achieve the following goals:

1. **Assess organisational usability and feasibility.**
   To evaluate whether the proposed solutions are understandable and usable from an organisational perspective, and whether they can realistically be implemented within existing legal, technical, and procedural constraints.
2. **Identify alignment and tensions in responsibility and value creation.**
   To understand where the proposed solutions align with, or conflict with, current organisational responsibilities, ownership structures, and perceived value for both entrepreneurs and government organisations..

5.1.2 Participant selection

For the validation session, participants were selected who were already closely involved in MOZa. All participants were part of the MOZa project team or the steering committee and represented key policy-governing organisations, including the Tax Administration and the Chamber of Commerce. As a result, everyone involved had a solid understanding of MOZa's goals, organisational constraints, and the dependencies between the different organisations.

Participants were selected based on their involvement in decision-making or coordination within their organisations, and their ability to reflect on both the feasibility of the solutions and their impact on entrepreneurs. Invitations were sent through the existing MOZa project structure, which ensured that the discussion remained realistic and closely connected to current practice rather than hypothetical scenarios.

5.1.3 Session design & facilitation

1. Set-up
   The validation session was conducted online. The facilitator presented each functionality one by one, using visual overviews to support explanation and ensure a shared understanding.

2. Presentation
   Each functionality was introduced in a fixed order. For each, the intended user value and the assumed organisational implications were briefly explained.

3. Feedback
   Participants were asked to reflect on two questions: what they saw as the value for entrepreneurs, and how feasible they considered the functionality within their organisational context. Feedback was given verbally and discussed briefly after each presentation.

   The facilitator guided the session, kept time, and ensured that feedback remained focused on usability and feasibility. Facilitation was deliberately light, aiming to capture participants' immediate reactions rather than steer discussion or generate new ideas.

   Due to the online format and limited time, the session allowed only a short discussion per functionality. The emphasis was on collecting clear, focused feedback rather than exploring solutions in depth.

Procedure

The session followed a simple and transparent structure:

1. Introduction and explanation of the session purpose
2. Short recap of the research and overall design directions
3. Presentation of each solution
4. Feedback on perceived user value and organisational feasibility
5. Short discussion and clarification where needed
6. Closing and summary of key observations

5.1.4 Data collection & analysis

During the validation session, data was collected through structured note-taking. Key points raised by participants were captured per functionality, with specific attention to perceived user value and organisational feasibility. Rather than transcribing the session verbatim, notes focused on recurring arguments, concerns, and confirmations raised across organisations.

The collected notes were analysed after the session to identify overarching patterns and shared perspectives. The aim of this analysis was not to refine or adjust individual features from a user-interface perspective, but to gain a higher-level understanding of which types of solutions were considered viable and valuable within the current organisational context. These

insights were used to assess the overall direction of the solution set and to understand where structural constraints or alignment existed, rather than to optimise individual user interactions.

5.1.5 Key Insights

1. The real value is in bringing things together, not in single features
   The solutions are most valuable because they reduce fragmentation. Having obligations, messages, and actions in one place matters more than adding new functions on top of what already exists.
2. Making this work is more about organisation than technology
   Most of the ideas seem technically doable. The harder part is aligning organisations, agreeing on ownership, and deciding who is responsible for what.
3. Things that help entrepreneurs act earlier are seen as most useful
   Solutions that warn, preview, or explain what is coming next are clearly valued. They help entrepreneurs avoid last-minute stress and mistakes.
4. Explaining what is happening builds trust without creating extra work
   Clear explanations about changes or next steps reduce uncertainty for users. As long as this does not turn into personal support or chat, it is also manageable for organisations.
5. Doing only parts of this would reduce the impact
   Individual solutions could be launched on their own, but that would weaken the overall effect. The risk is ending up with another fragmented experience instead of a clear platform.

Main takeaway: the strength lies in doing this together, as a repeatable way of working
The biggest value is not in any single solution, but in combining them into one coherent approach. Especially in a constantly changing policy world, these solutions work best as repeatable tools that can be adapted over time. Together, they can start the adoption flywheel and support a single platform that saves entrepreneurs as much time as possible.

5.1.6 Contirbution to the research

The validation session contributes to the research by providing grounded insight into how the proposed solutions are perceived in terms of organisational feasibility and user value. Rather than validating individual features, the session reveals shared patterns, constraints, and alignments across organisations at a system level. These insights will shape the form and structure of the final deliverable, ensuring that it aligns with organisational realities while still supporting the intended adoption strategy.

5.1.7 Reflection on method quality

The validation session provided useful high-level insight into perceived feasibility and value, but its methodological strength is limited. The session was short, conducted online, and involved only participants who were already closely involved in the MOZa programme. This increased realism, but also introduced clear bias, as feedback was strongly influenced by existing organisational structures, responsibilities, and interests.

The method did not allow for in-depth discussion or disagreement, and the online format limited interaction and reflection. Data collection relied on note-taking rather than full recordings or transcripts, which reduced analytical depth and made it difficult to revisit nuances or challenge initial interpretations.

Furthermore, the session focused on overall feasibility and direction rather than on concrete user interaction or behavioural validation. As a result, the outcomes are suitable for shaping the form of the final deliverable, but not for validating individual solutions or making strong claims about user impact.

5.2 Validation session with new entrepreneurs (chambre of Commerce)

To evaluate the relevance and clarity of the designed solutions from an entrepreneurial perspective, a series of 15 validation sessions was conducted with newly registered entrepreneurs. These sessions took place at the Chamber of Commerce, immediately after participants had completed their business registration. This timing ensured that feedback was grounded in a fresh and realistic context, closely aligned with the first moments in which entrepreneurs encounter government services.
The sessions primarily focused on testing the onboarding solution, as this represents the first interaction between entrepreneurs and the platform. Participants were asked to reflect on clarity, perceived usefulness, and expectations created by the onboarding. In addition, broader questions were posed about other proposed solutions to understand how entrepreneurs interpret their value and relevance within their overall administrative journey.

5.2.1 Objectives of the session

The session was designed to achieve the following goals:

1. **Assess the clarity and perceived value of the onboarding solution**
   To evaluate whether newly registered entrepreneurs understand the onboarding, recognise its relevance, and perceive it as helpful at the start of their interaction with government services.

2. **Explore how entrepreneurs interpret the value of other proposed solutions**
   To gain insight into how newly registered entrepreneurs understand and prioritise the broader set of solutions, and how these align with their expectations, concerns, and administrative needs..

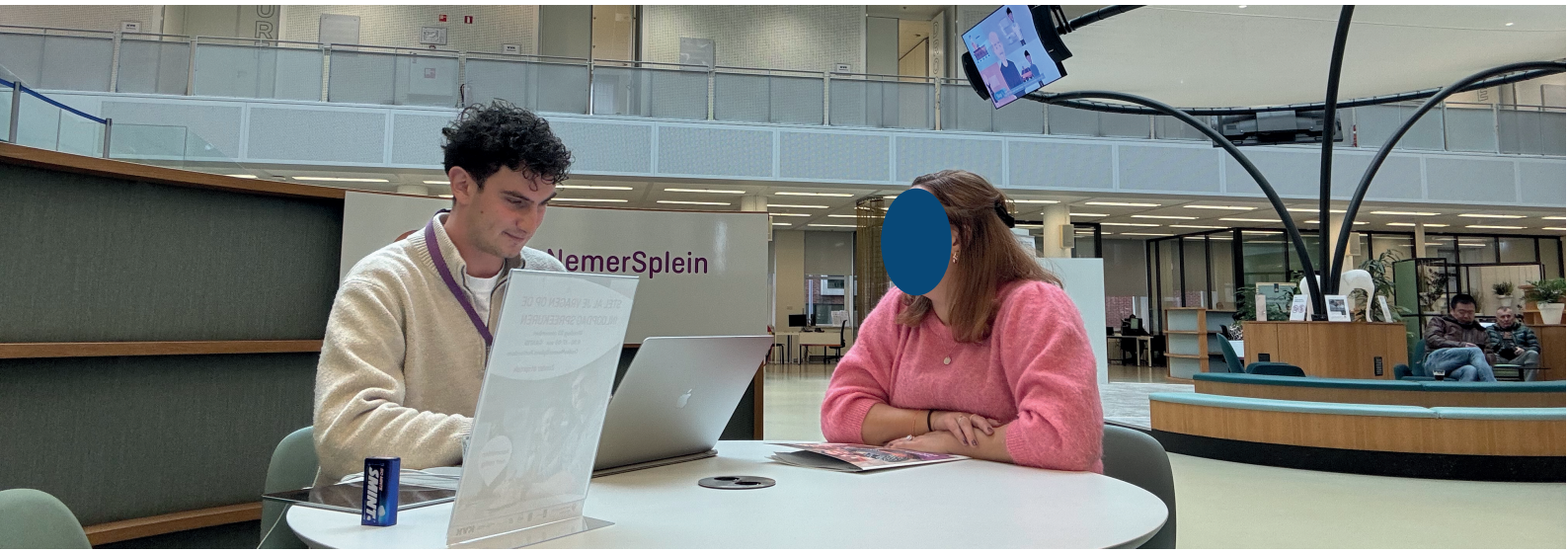
5.2.2 Participant selection

Participants were selected using convenience sampling at the Chamber of Commerce. Newly registering entrepreneurs were approached shortly before completing their business registration and asked whether they were willing to participate in a short validation session afterwards. This approach ensured that participants were at the very start of their entrepreneurial journey and that their expectations and questions about government services were still unformed. Selection focused on first-time registrations to capture initial perceptions and information needs. This method prioritised realism and immediacy over representativeness, as the aim was to understand early-stage perspectives rather than established behaviour.

5.2.3 Session design & facilitation

The validation sessions were designed as short, in-person conversations focused on capturing immediate reactions rather than conducting in-depth interviews. Each session took place directly after the participant had completed their business registration at the Chamber of Commerce. The onboarding solution was presented first, as it represents the initial interaction between entrepreneurs and government services. Participants were guided through the onboarding step by step and asked to reflect on clarity, relevance, and perceived usefulness.

After discussing the onboarding, participants were briefly introduced to several other proposed solutions. Open questions were used to explore how participants interpreted their value and whether they felt these solutions would support them in their early administrative journey. Facilitation focused on keeping the sessions accessible and conversational, allowing participants to speak freely while ensuring that feedback remained focused on perceived value and understanding rather than on detailed functionality.



5.2.4 Data collection & analysis

Data was collected through note-taking during each validation session. Key observations were captured directly after the conversations, focusing on how participants interpreted the onboarding, what they perceived as valuable, and where confusion or uncertainty emerged. In addition, remarks about other proposed solutions were noted to understand how entrepreneurs prioritise needs beyond the first interaction.

The notes were analysed across sessions to identify recurring themes and patterns rather than individual preferences. The analysis focused on shared expectations, common misunderstandings, and repeated expressions of value or concern. This approach supported a qualitative, pattern-based understanding of early-stage entrepreneurial needs, rather than detailed usability evaluation or feature-level optimisation.

5.2.5 Key Insights

Below are key insights on the onboarding:

1. Early prioritisation is essential
   At the start of onboarding, entrepreneurs benefit from a short overview of immediate next steps versus actions that can be postponed. This reduces uncertainty directly after registration.
2. Visibility of completed actions builds confidence
   Onboarding is more effective when it clearly shows which steps have already been completed automatically. This prevents duplicate work and reassures entrepreneurs that the system is functioning correctly.
3. Prefilled information is expected by default
   Entrepreneurs expect onboarding to reuse information provided during registration. Requests for repeated input reduce trust and increase perceived effort.
4. Context should precede obligations
   Before asking entrepreneurs to take action, onboarding should briefly explain why a step is relevant and what happens if it is delayed. This supports informed decision-making.
5. Progressive disclosure reduces cognitive load
   Presenting information step by step is more effective than showing a complete overview at once. Dense screens early in onboarding increase stress and reduce clarity.
6. Postponement should be explicitly supported
   Onboarding works better when optional steps are clearly marked and can be skipped without negative framing. This reduces pressure during the first interaction.
7. Predictability of follow-up increases trust
   When tasks are introduced, onboarding should indicate whether and when reminders will be sent. This lowers the mental burden of remembering obligations.
8. A clear end point supports return behaviour
   Onboarding should end with a clear landing page that shows where entrepreneurs can return to track remaining actions. This creates continuity beyond the first session.

Overall insights on other solutions:

1. Entrepreneurs want to act early, not react late
   Solutions that help entrepreneurs see what is coming next are valued more than those that respond after deadlines or problems appear.
2. Less information at the right moment is better than full overviews
   Entrepreneurs prefer small, focused pieces of information that are relevant now, rather than complete dashboards or long lists.
3. Reusing known information is expected, not appreciated as a bonus
   Entrepreneurs assume that data provided once is reused everywhere. When this does not happen, trust in the system decreases.
4. Clear status reduces the need to double-check elsewhere
   When tasks, obligations, or processes have a clear status, entrepreneurs feel less need to call, search, or ask for confirmation.
5. Explanations prevent unnecessary interaction
   Short explanations about why something matters or what changed reduce confusion without creating extra work for the user.
6. One coherent place matters more than individual solutions
   The greatest value is experienced when solutions work together in one central place. Fragmentation across platforms or channels quickly reduces usefulness, even if individual solutions are well designed.

5.2.6 Contirbution to the research

These validation sessions contribute to the research by grounding design decisions in the lived experience of newly registered entrepreneurs. By capturing reactions at the very start of the entrepreneurial journey, the sessions provide insight into how onboarding shapes expectations and reduces early uncertainty. The findings inform both arguments about adoption and more detailed design decisions at the level of individual functions, strengthening the overall validity of the solutions.

5.2.7 Reflection on method quality

The validation sessions with newly registered entrepreneurs provided useful and realistic insights. A key strength of the method was the timing. Participants were approached around the moment of registration. This made their feedback direct and grounded in a real situation. This was especially valuable for evaluating onboarding and early expectations.

At the same time, the method has clear limitations. The sessions were short. This limited the depth of discussion. Data collection was based on note-taking and not on recordings. This reduced precision and made it harder to capture nuance. Participants were recruited at a single Chamber of Commerce. This limits how representative the findings are.

The feedback focused on what participants thought was useful and clear. It did not measure actual behaviour over time. Because of this, the method works well for shaping direction and improving individual functions. It is not suitable for making strong claims about long-term adoption or impact.

4.4 Concluding DELIVER: Delivering three fully worked out toolboxes

Based on the overall insights from the validation session with PGO's and the specific feedback from newly registered entrepreneurs, a clear direction for the final deliverable emerged. From the organisational perspective, the strongest value was not seen in individual solutions, but in their combined effect. In particular, the Ministry emphasised the importance of repeatability, as policies, regulations, and priorities continuously change. This reinforced the need for solutions that can be reused and adapted over time, rather than fixed features tied to a single moment.

At the same time, feedback from entrepreneurs highlighted the importance of clarity, timing and reducing effort in concrete interactions, especially during onboarding and early use. These insights showed that solutions need to work together as a coherent whole, while still being understandable and actionable at a functional level.

Based on this, the decision was made to further develop and update the Figma designs and translate the solution sets into three structured toolboxes, each retaining the name of the original solution set. Rather than delivering static designs, each solution is reframed as a tool that can be applied repeatedly by the Ministry in different contexts.

The final deliverable takes the form of an interactive Figma environment with the structure of the ten tools below in Figure 12. For each tool, this environment explains the goal of the tool, the intended result, when the tool should be used, and the type of tool it represents. From there, a full explanation of the tool is provided, followed by a concrete example in the form of the designed outcome. In this way, the deliverable supports both understanding and reuse, allowing the Ministry of the Interior and Kingdom Relations to apply the same design logic as the policy environment continues to evolve. On the next page, an example of the extra documentation made for the Ministry is shown. The example of the tool shown is from 'Onboarding'. The rest can be seen in the showcase accompanied with this thesis.

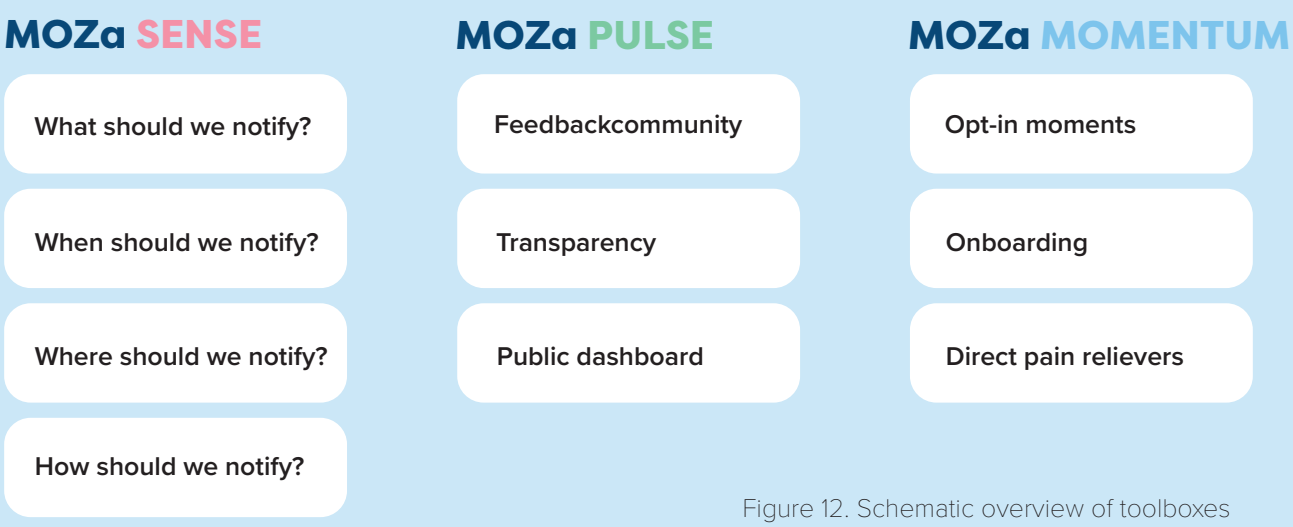
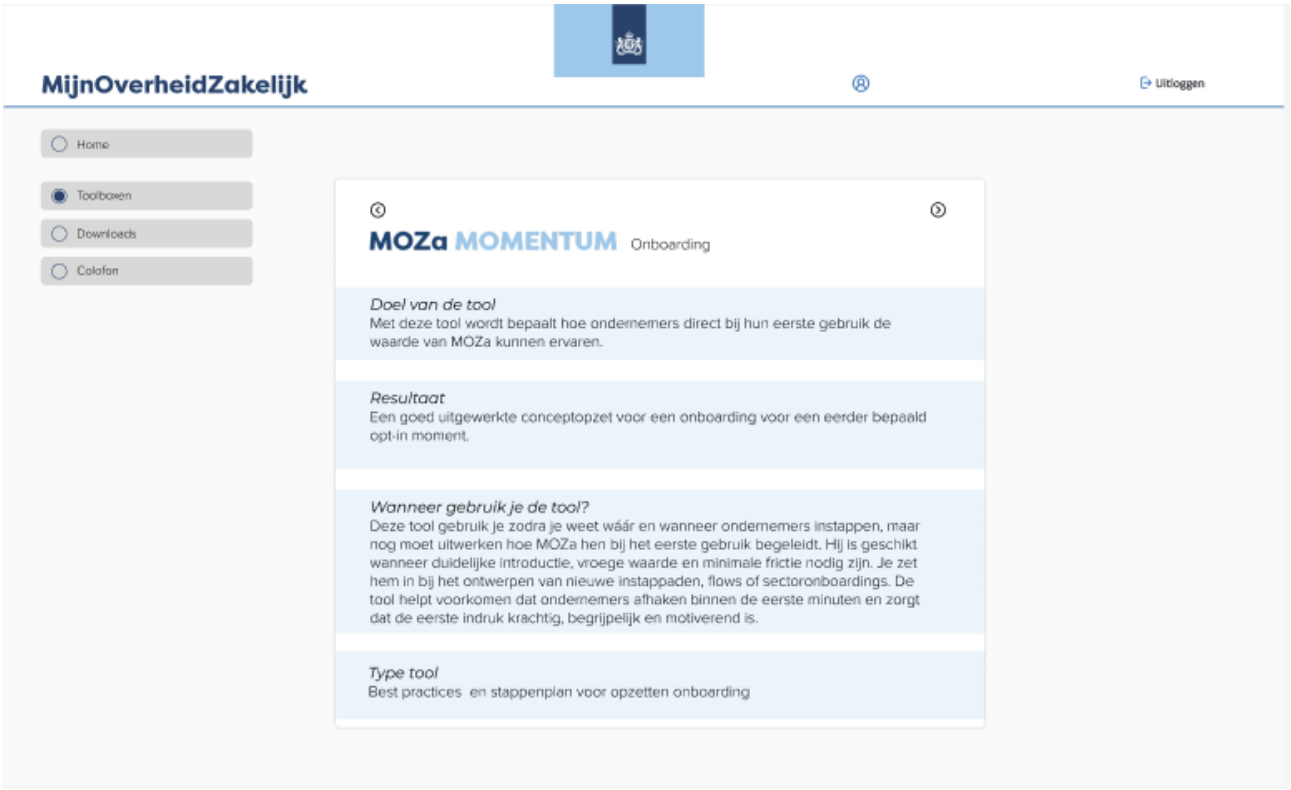
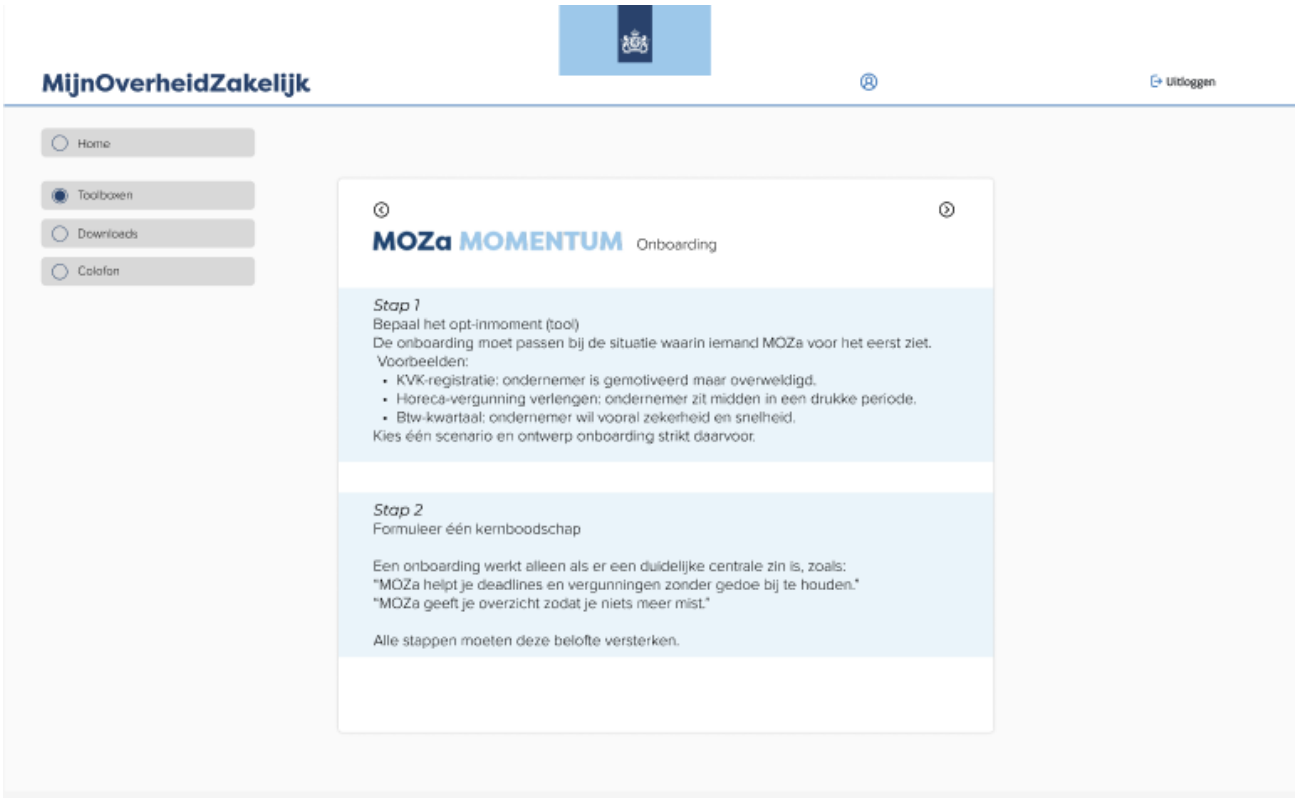


Figure 12. Schematic overview of toolboxes

4.4.1 Onboarding tool

The information shown in this section represents the additional documentation that was developed for the 'onboarding' tool in the interactive Figma showcase. The explanation and design of the onboarding and the other tools have been updated based on the outcomes of the validation sessions and are included in the showcase as part of the final deliverable. In this way, the tools themselves reflect the insights gained during testing.





MijnOverheidZakelijk

Uitloggen

- Home
- Toolboxen
- Downloads
- Colofon

MOZa MOMENTUM Onboarding

Stap 3

Bouw de tour in 3–5 schermen met deze structuur:

1. Intro “Waarom verandering?” (optioneel)
2. Wat er precies anders is (
3. Wat je eraan hebt (tijd, overzicht, minder moeite)
4. Eventuele actie (1 stap)
5. Slot met link naar helpcentrum of volledige uitleg

Zorg dat iedere stap één duidelijke boodschap heeft.

Stap 4

Stap 4. Bouw de onboarding op in 3–4 stappen

Gevalideerde structuur:

- Welkom + belofte
  Waarom MOZa werkt voor jouw sector.
- Automatische check
  “We hebben je bedrijfsgegevens al opgehaald.”
- Eerste waarde
  “Deze deadlines staan nu voor je klaar.”
- Kleine actie (optioneel)
  “Kies je notificatievoorkeur.”
- Afsluiting
  “Je bent klaar, MOZa laat het weten als er iets te doen is.”

MijnOverheidZakelijk

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MOZa MOMENTUM Onboarding

Wat elke onboarding moet bevatten

1. Een heldere belofte
   Wat levert MOZa onmiddellijk op voor deze ondernemer? (tijd, overzicht, minder gedoe).

2. Maximaal drie eerste acties
   Ondernemers willen snel “klaar zijn”; geen lange takenlijst.

3. Eerste waarde vóór uitleg
   Toon iets wat al helpt voordat je iets vraagt (bijv. een automatisch voorgevuld profiel).

4. Context per sector
   Horeca, bouw of zzp hebben verschillende mentale modellen. Toon sectorrelevante voorbeelden.

5. Een laagdrempelige afsluiting
   “Je bent klaar voor nu, MOZa laat het weten als er iets te doen is.”

4.4.1 Concluding; what was added to create a tool?

For every tool, a clear goal, an expected result, and a defined moment of use were articulated to support consistent application. This structure makes the tools understandable not only within the context of this thesis, but also for future team members and stakeholders who were not involved in their development.

In addition to defining what each tool delivers, a repeatable execution plan was added. This plan explains how the tool can be applied in practice and reused in future situations, even as policy priorities, organisational structures, or technical constraints change. By doing so, the tools shift from being one-off design artefacts to operational instruments that support ongoing decision-making within the MOZa project team.

Finally, a textual version of the improved solution, as developed in this project, is included for each tool. This provides a concrete reference point that demonstrates how the tool can be executed and what outcomes it can produce. Together, these elements ensure that the tools are robust, transferable, and directly actionable within the evolving context of MOZa.

Conclusion

This thesis set out to explore how entrepreneurial adoption of MijnOverheid Zakelijk (MOZa) can be designed in a meaningful and sustainable way within the Dutch digital-government ecosystem. Rather than approaching adoption as a communication or usability problem, the research revealed that MOZa operates within a fundamentally more complex dynamic. Adoption is not linear, nor can it be triggered by a single intervention. Instead MOZa exists in a chicken-and-egg situation in which organisational commitment and entrepreneurial engagement are mutually dependent. Government organisations hesitate to fully invest without clear usage, while entrepreneurs only engage once clear and tangible value is delivered. This dynamic creates inertia on both sides and explains why earlier initiatives struggled did not work out.

A central insight of this thesis is that this adoption challenge can not be solved through single improvements or incremental feature development. Throughout the research and design phases, no single “killer function” popped up that could realistically trigger adoption on its own. Instead, adoption appears to be a systemic problem, requiring a coordinated set of interventions that together create momentum. This directly inspired the design outcome of this thesis: three coherent toolboxes, each consisting of multiple tools that collectively address anticipation, reassurance, and momentum. Only through their combined execution can the adoption flywheel begin to turn.

The flywheel metaphor is particularly relevant in the context of MOZa. On the entrepreneurial side, tools that reduce uncertainty, save time, and make obligations predictable lower the threshold for first use. On the organisational side, increased usage enables better targeting, data quality, and coordination across government bodies. Each side reinforces the other, but only if the system is allowed to function as an integrated whole. Fragmented implementation risks stalling the flywheel before it can generate momentum.

This brings forward a key tension identified throughout the thesis. On the organisational side, there is a strong tendency to retain responsibility, ownership, and control within individual policy-governing organisations. While understandable from a governance and accountability perspective, this tendency risks undermining the very value MOZa is intended to create. When responsibility remains fragmented, the result is a chance on percieved fragmentation at the interface level: percieved multiple logins, multiple locations and inconsistent user experiences for entrepreneurs. From the user perspective, this directly contradicts the promise of MOZa as a single point of access.

The findings in this thesis clearly show that entrepreneurs do not need another informational layer or coordination mechanism behind the scenes. They need one platform that reduces cognitive load, interactions and time. Designing MOZa primarily as an organisational compromise, rather than as a user-facing platform, risks lowering trust and adoption before the flywheel can even start. This thesis therefore explicitly advocates against fragmenting MOZa into partial or distributed solutions. Its value lies precisely in being one platform, even if this requires organisations to release some control at the interface and service layers.

Another important conclusion concerns the nature of success for MOZa compared to commercial digital services. Unlike commercial platforms, MOZa should not aim to maximise engagement time. Its success lies in the opposite direction. The ultimate ambition is that as many entrepreneurs as possible register, and that they can then leave the platform again as quickly as possible, confident that nothing has been missed. In that sense, MOZa succeeds when it becomes quietly reliable rather than continuously engaging.

A fitting way to summarise this ambition is:
MOZa should scale in users, not in user time spent.

The tools developed in this thesis explicitly reflect this logic. Rather than optimising for stickiness, they focus on anticipation, clarity, and momentum. Notifications are designed to arrive before urgency emerges. Transparency tools reduce uncertainty rather than inviting exploration. Onboarding and opt-in moments are tied to real pains instead of abstract benefits. Together, these tools respect the limited time and attention entrepreneurs have, while still enabling the government to function more effectively.

Finally, this thesis demonstrates that the true value of the proposed toolboxes does not only lie in their specific outcomes, but also in the way they were developed. The methods, design reasoning, and validation approach form a reusable framework that can be applied as MOZa evolves. Given the changing political, legal, and organisational context in which MOZa operates, this adaptability is essential. The toolboxes are therefore not a fixed endpoint, but a structured way of continuously designing for adoption within complexity.

Entrepreneurial adoption of MOZa cannot be designed through simplification alone. It requires acknowledging complexity and committing to a genuinely unified platform vision. Only by executing a coherent set of tools, centered on the entrepreneur and supported by all organisations, can the adoption flywheel be set in motion.

Limitations

This thesis was conducted within a complex, evolving policy and organisational context, which introduces several limitations. First, the research and design work focused primarily on entrepreneurial adoption as a leverage point for improving MOZa uptake. While this focus was deliberate and well-supported by the findings, it means that organisational adoption dynamics within individual policy-governing organisations were addressed indirectly rather than in full depth.

Second, although insights were gathered from multiple PGOs and entrepreneurs, the empirical basis remains qualitative and exploratory. The number of interviews and co-creation sessions was sufficient to identify patterns, enablers, and pitfalls, but not to statistically validate the effectiveness of individual tools. As a result, the proposed solutions should be understood as directionally rather than empirically proven at scale.

Third, the solutions were developed and validated in conceptual and prototype form. While feasibility and usability were discussed with stakeholders, real-world implementation could reveal additional constraints related to legal frameworks, technical architecture, or political decision-making. These factors may influence both the sequencing and the scope of implementation.

Finally, the evolving nature of MOZa itself limits the temporal validity of some findings. Policy priorities, organisational structures, and technical dependencies may change over time, which means that specific tools may need to be adapted or reinterpreted in future iterations.

Recommendations for further research

This thesis provides a design-oriented exploration of entrepreneurial adoption within the context of MijnOverheid Zakelijk. While it offers a coherent set of design directions and tools, several areas require further research to deepen understanding and strengthen future decision-making.

First, further research is recommended into organisational adoption dynamics within policy-governing organisations. This thesis intentionally focused on entrepreneurial adoption as a leverage point, but the findings indicate that internal decision-making, ownership structures, and accountability mechanisms strongly influence the feasibility of a unified platform. Future research could examine how responsibilities can be shared across organisations without fragmenting the user-facing experience, and how governance models affect long-term platform coherence.

Second, longterm research is needed to study how adoption evolves over time once MOZa is partially or fully implemented. The chicken-and-egg dynamic identified in this thesis suggests that adoption mechanisms may shift as usage grows. Observing how entrepreneurs' trust and expectation develop over multiple years would provide valuable insight into when and how the adoption flywheel stabilises.

Third, quantitative research could complement the qualitative insights generated in this thesis. Measuring the impact of specific tools on metrics such as time saved, reduced uncertainty, and compliance behaviour would help validate design assumptions and support prioritisation decisions. Such research could also explore whether combinations of tools indeed outperform isolated interventions, as hypothesised in this study.

Fourth, further research could investigate alternative success metrics for public digital platforms. Unlike commercial services, MOZa aims to minimise time spent rather than maximise engagement. Developing and testing metrics that reflect this inverse relationship between use and value could contribute to broader academic discussions on public-sector UX and service design.

Finally, comparative studies across countries are recommended. While this thesis drew inspiration from platforms such as Virk.dk and GOV.uk, a more systematic comparison could reveal structural patterns in successful business-facing government platforms. Understanding how different institutional contexts address adoption, platform unity, and trust could inform future iterations of MOZa and similar initiatives.

Process reflection

At the start of this thesis, I significantly underestimated the complexity of the MOZa project. I initially assumed that MOZa would go live relatively quickly and that the Ministry would already have a clear and extensive narrative to communicate. After the first few weeks, it became clear that this was not the case. Instead, MOZa turned out to be a complex multi-organisational initiative. While this initially created uncertainty, it ultimately made the project more interesting, as I was required to navigate ambiguity rather than execute a predefined plan.

A key turning point in my process was recognising the chicken-and-egg dynamic underlying MOZa's adoption challenge. This insight emerged through reading relevant literature and becoming more deeply engaged with the problem space. Understanding adoption as a mutual dependency between organisational commitment and entrepreneurial use helped me structure the complexity of the project into manageable parts. It allowed me to approach the design challenge as a flywheel rather than a linear process, making the work both clearer and more feasible.

One of the most deliberate decisions I made was to focus primarily on the entrepreneurial side of the flywheel. This choice was driven largely by where my expertise lies, rather than by a neutral assessment of what would be best for the overall process. While this focus strengthened the depth of insights on the user side, it also meant that organisational adoption dynamics were addressed more indirectly. I believe this trade-off was justified, but it clearly influenced the direction and scope of the outcomes.

Throughout the project, I encountered the complexity of working within a multi-organisational government context. In the early stages, I experienced meetings in which stakeholders were not aligned and did not appear to be facing the same direction, at times making the project feel fshaky. I had also expected a more layered hierarchy, rather than multiple organisations operating at the same level, which made decision-making more difficult than anticipated. Collaboration improved and alignment increased, and the project now feels more stable, but this experience significantly shaped my understanding of public-sector design.

Not all methods proved equally valuable. I spent a considerable amount of time studying Virk.dk, partly because I was physically in Denmark. While this research provided a useful horizon and comparative reference, it resulted in relatively few directly applicable insights. In retrospect, I would allocate less time to this activity and focus more on methods that generate direct design input.

The absence of a clear "killer function" was initially unsatisfying. The outcome felt broader and less immediately impressive than I had anticipated. However I now see this as an appropriate result given the nature of the problem. The project resulted in more work, but also in a more realistic and systemically grounded outcome.

Throughout the process, my role shifted. I increasingly found myself acting as a consultant-designer: sometimes collaborating closely, at other times observing from the outside. Rather than feeling fully embedded in a single team, I often acted as a change agent, helping existing systems adopt a more design-oriented way of thinking. Conversations and interviews were central to this role, reinforcing my belief in co-creation as a core design principle.

If I had more time, I would prioritise more rigorous testing of individual tools with entrepreneurs and invest more effort in finding even better-suited test participants. This would strengthen both the prioritisation of tools and the confidence in their potential impact.

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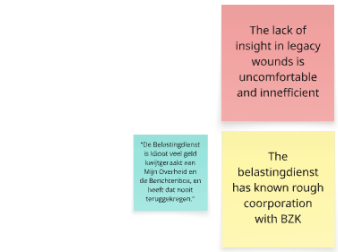
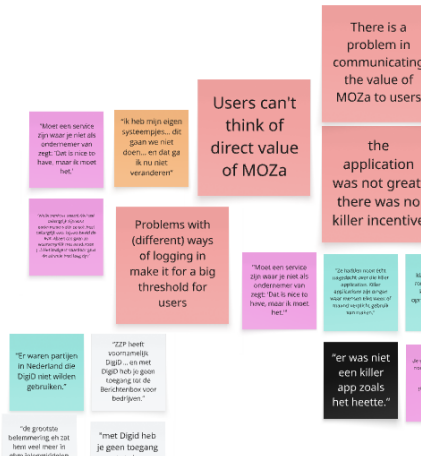
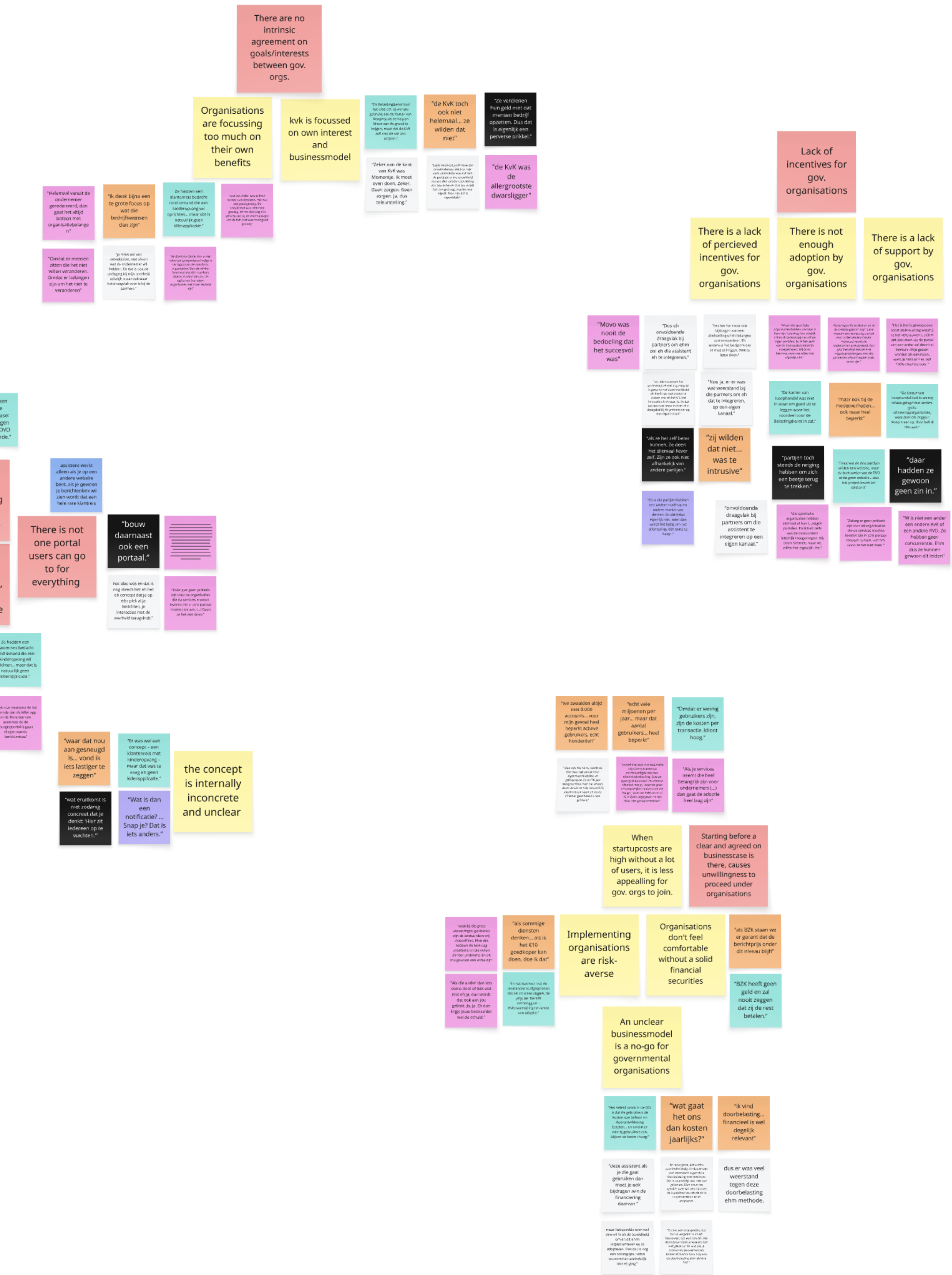
A1.1 Method internal precedents





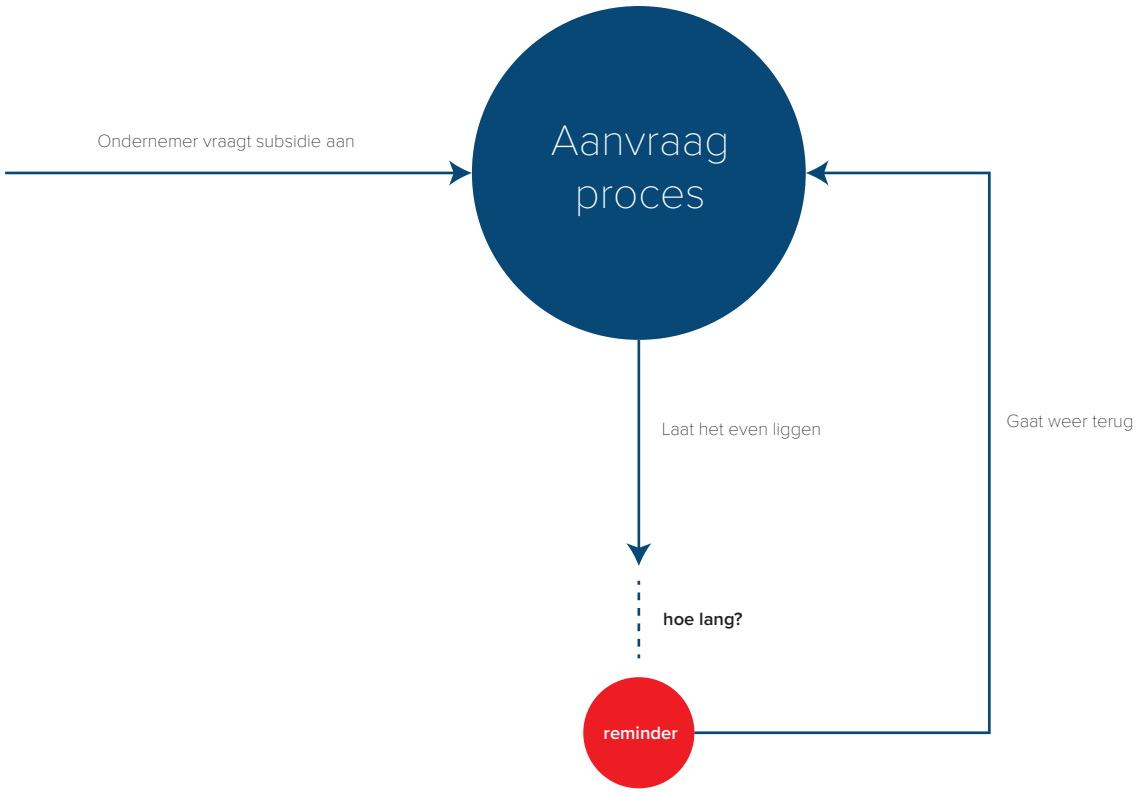


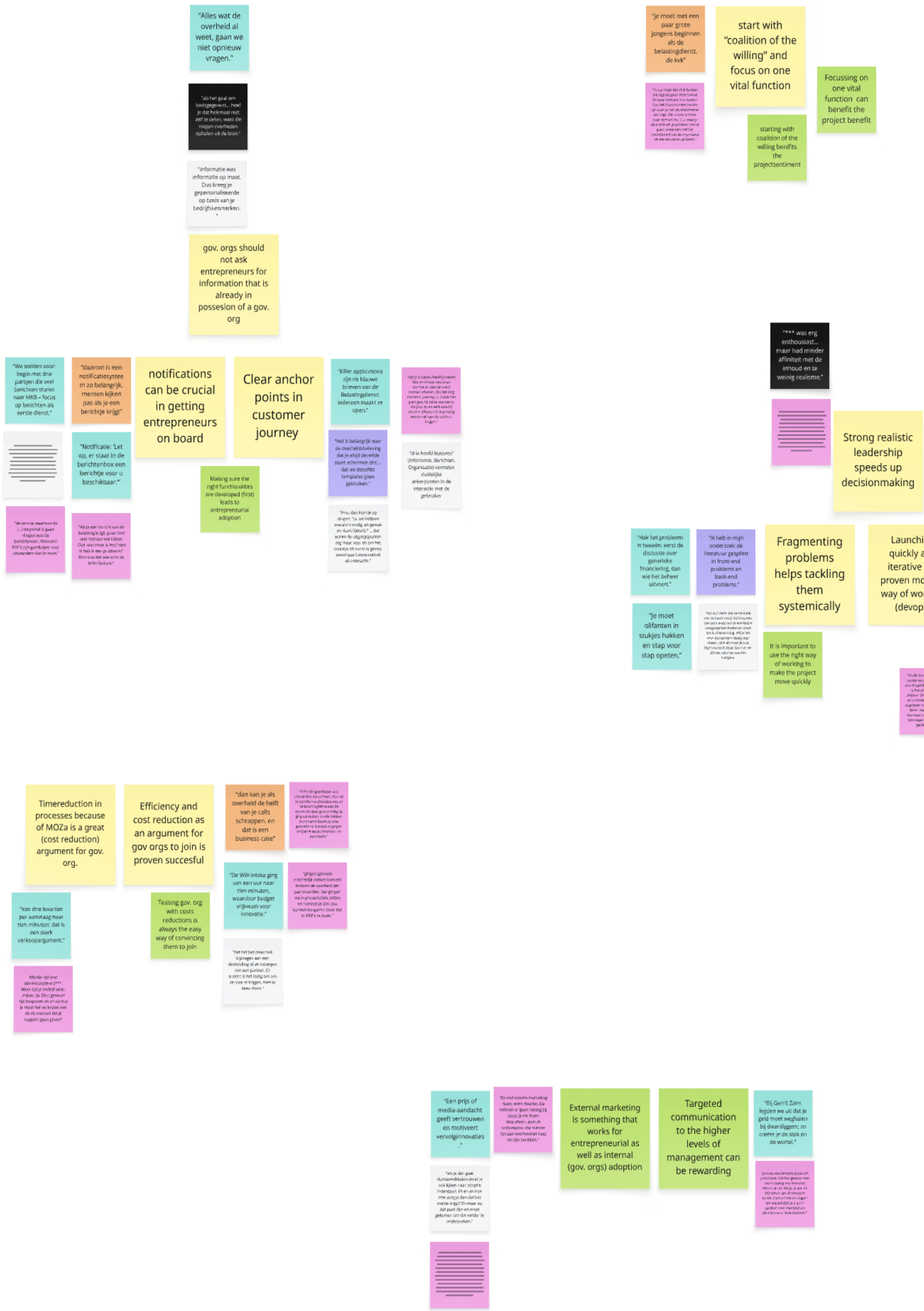
There are no intrinsic agreement on goals/interests between gov. orgs.
Organisations are focussing too much on their own benefits
kvk is focussed on own interest and businessmodel
"de KvK toch ook niet helemaal... ze wilden dat niet"
"Ze verdienen hun geld met dat mensen bedrijf opzetten. Dus dat is eigenlijk een perverse prikkel."
"de KvK was de allergrootste dwarsligger"
Lack of incentives for gov. organisations
There is a lack of percieved incentives for gov. organisations
There is not enough adoption by gov. organisations
There is a lack of support by gov. organisations
"Movo was nooit de bedoeling dat het succesvol was"
"zij wilden dat niet... was te intrusive"
"daar hadden ze gewoon geen zin in."
There is not one portal users can go to for everything
"bouw daarnaast ook een portaal."
"waar dat nou aan gesneugd is... vond ik iets lastiger te zeggen"
the concept is internally inconcrete and unclear
"Wat is dan een notificatie? ... Snap je? Dat is iets anders."
When startupcosts are high without a lot of users, it is less appealing for gov. orgs to join.
Starting before a clear and agreed on businesscase is there, causes unwillingness to proceed under organisations
Implementing organisations are risk-averse
Organisations don't feel comfortable without a solid financial securities
"BZK heeft geen geld en zal nooit zeggen dat zij de rest betalen."
An unclear businessmodel is a no-go for governmental organisations
"wat gaat het ons dan kosten jaarlijks?"
"ik vind doorbelasting... financieel is wel degelijk relevant"
dus er was veel weerstand tegen deze doorbelasting ehm methode.

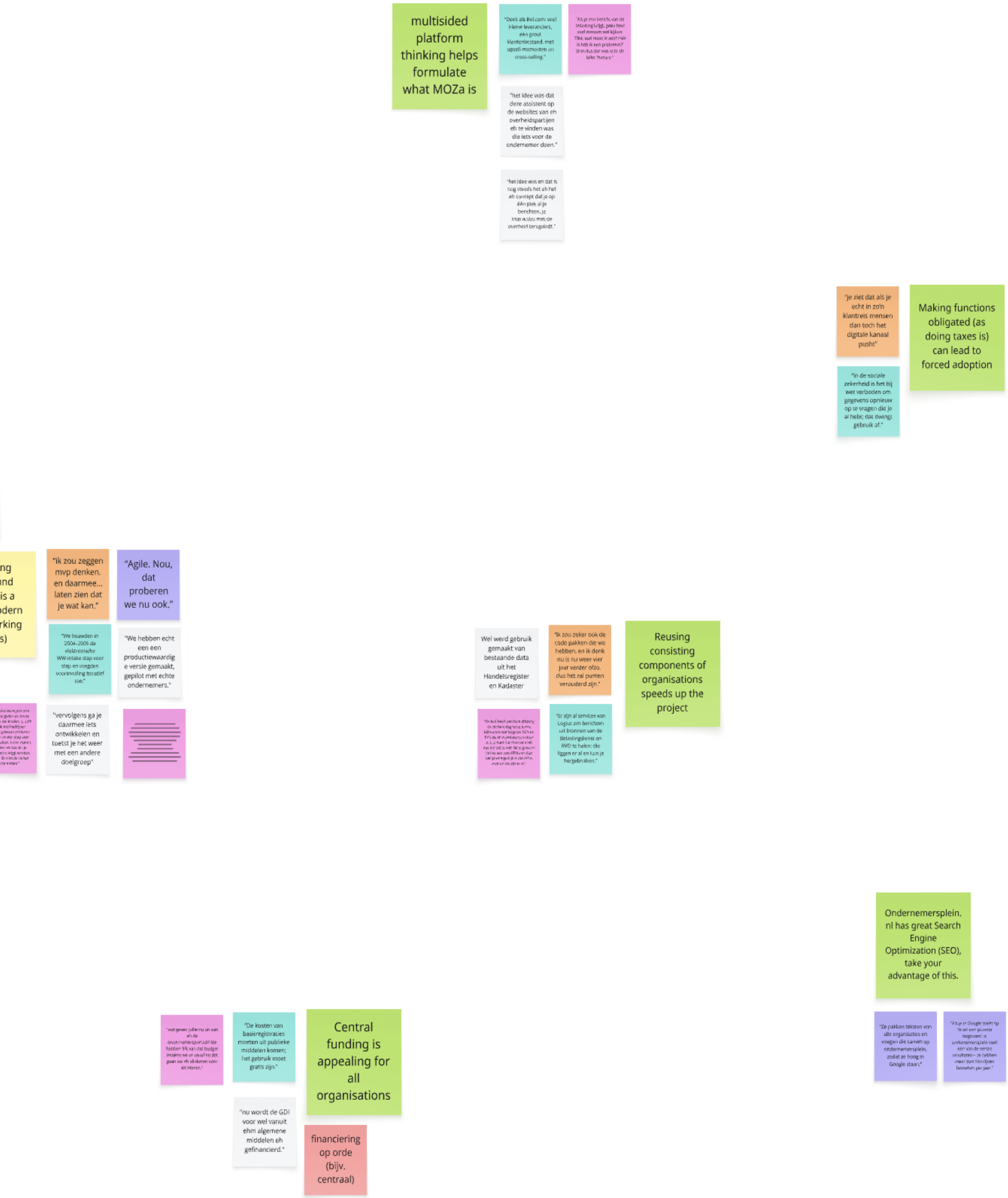
2.4 MOZa SENSE

This appendix presents the final designs used during validation for the “when to notify,” “where to notify,” and “how to notify” elements.

When should we notify?




"Alles wat de overheid al weet, gaan we niet opnieuw vragen."
"informatie was informatie op maat. Dus kreeg je gepersonaliseerde op basis van je bedrijfskenmerken."
gov. orgs should not ask entrepreneurs for information that is already in possesion of a gov. org
"je moet met een paar grote jongens beginnen als de belastingdienst, de kvk"
start with "coalition of the willing" and focus on one vital function
Focussing on one vital function can benefit the project benefit
starting with coalition of the willing benifits the projectsentiment
"We stelden voor: begin met drie partijen die veel berichten sturen naar MKB – focus op berichten als eerste dienst."
"daarom is een notificatiesysteem zo belangrijk, mensen kijken pas als je een berichtje krijgt"
notifications can be crucial in getting entrepreneurs on board
Clear anchor points in customer journey
"Killer applications zijn de blauwe brieven van de Belastingdienst: iedereen maakt ze open."
"Notificatie: 'Let op, er staat in de berichtenbox een berichtje voor u beschikbaar.'"
Making sure the right functionalites are developed (first) leads to entrepreneurial adoption
"die hoofd features" (Informatie, Berichten, Organisatie) vormden duidelijke ankerpunten in de interactie met de gebruiker
Strong realistic leadership speeds up decisionmaking
Fragmenting problems helps tackling them systemically
"Je moet olifanten in stukjes hakken en stap voor stap opeten."
It is important to use the right way of working to make the project move quickly
Timereduction in processes because of MOZa is a great (cost reduction) argument for gov. org.
Efficiency and cost reduction as an argument for gov orgs to join is proven succesful
"dan kan je als overheid de helft van je calls schrappen, en dat is een business case"
"De WW-intake ging van een uur naar tien minuten, waardoor budget vrijkwam voor innovatie."
Teasing gov. org with costs reductions is always the easy way of convincing them to join
"Van drie kwartier per aanvraag naar tien minuten: dat is een sterk verkoopargument."
"Een prijs of media-aandacht geeft vertrouwen en motiveert vervolginnovaties."
External marketing is something that works for entrepreneurial as well as internal (gov. orgs) adoption
Targeted communication to the higher levels of management can be rewarding
"Bij Gerrit Zalm legden we uit dat je geld moet weghalen bij dwarsliggers; zo creëer je de stok en de wortel."


multisided platform thinking helps formulate what MOZa is
"Denk als Bol.com: veel kleine leveranciers, één groot klantenbestand, met upsell-momenten en cross-selling."
"het idee was dat deze assistent op de websites van eh overheidspartijen eh te vinden was die iets voor de ondernemer doen."
"het idee was en dat is nog steeds het eh het eh concept dat je op één plek al je berichten, je interacties met de overheid terugvindt."
"je ziet dat als je echt in zo'n klantreis mensen dan toch het digitale kanaal pusht"
"In de sociale zekerheid is het bij wet verboden om gegevens opnieuw op te vragen die je al hebt; dat dwingt gebruik af."
Making functions obligated (as doing taxes is) can lead to forced adoption
"ik zou zeggen mvp denken. en daarmee... laten zien dat je wat kan."
"Agile. Nou, dat proberen we nu ook."
"We bouwden in 2004–2005 de elektronische WW-intake stap voor stap en voegden voorinvulling iteratief toe."
"We hebben echt een een productiewaardige versie gemaakt, gepilot met echte ondernemers."
"vervolgens ga je daarmee iets ontwikkelen en toetst je het weer met een andere doelgroep"
Wel werd gebruik gemaakt van bestaande data uit het Handelsregister en Kadaster
"Ik zou zeker ook de code pakken die we hebben, en ik denk nu is nu weer vier jaar verder ofzo, dus het zal punten verouderd zijn."
"Er zijn al services van Logius om berichten uit bronnen van de Belastingdienst en RVO te halen: die liggen er al en kun je hergebruiken."
Reusing consisting components of organisations speeds up the project
Ondernemersplein.nl has great Search Engine Optimization (SEO), take your advantage of this.
"Ze pakken teksten van alle organisaties en voegen die samen op ondernemersplein, zodat ze hoog in Google staan."
"De kosten van basisregistraties moeten uit publieke middelen komen; het gebruik moet gratis zijn."
"nu wordt de GDI voor wel vanuit ehm algemene middelen eh gefinancierd."
Central funding is appealing for all organisations
financiering op orde (bijv. centraal)

Where should we notify?

How should we notify?

Volledig

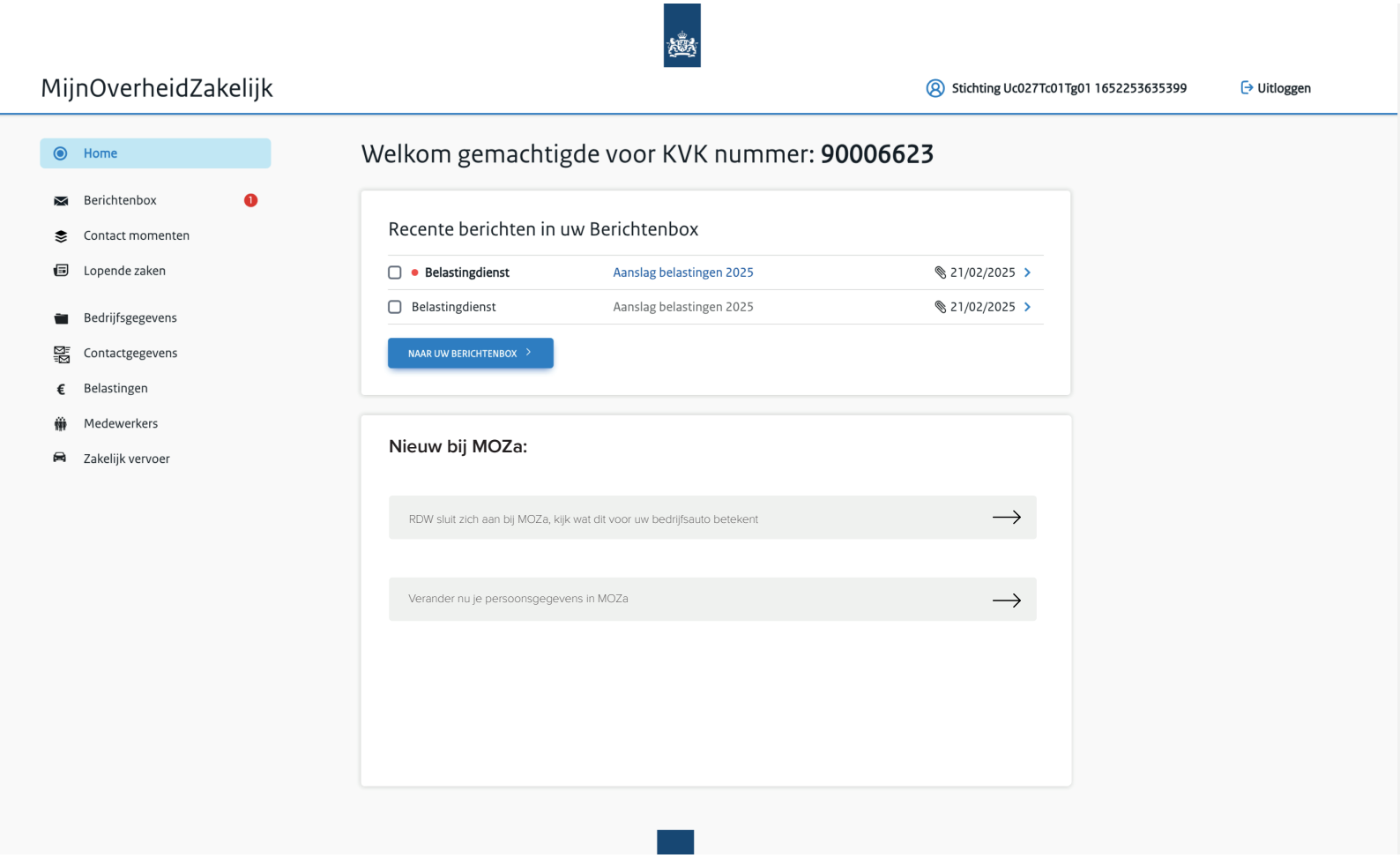
Deels verhullend

Marketing

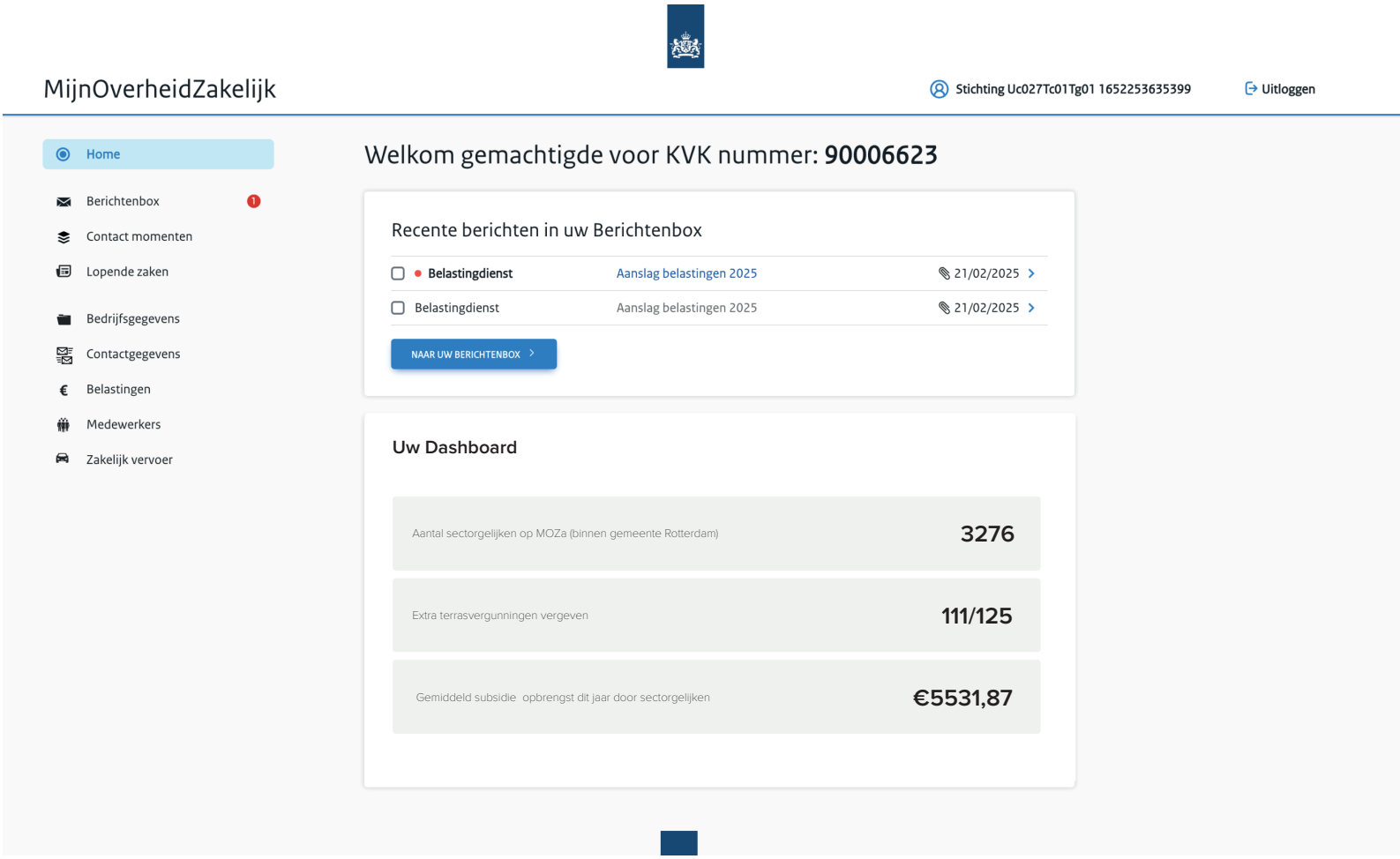
2.5 MOZa PULSE

This appendix includes the final design artefacts for the Transparency features and the Public Dashboard.

Transparency



Public Dashboard



2.6 MOZa MOMENTUM

This appendix showcases the final design artefacts for Opt-In Moments and Direct Pain Relievers.

Opt-in moments (checklist)

VAT Return (BTW-aangifte)
April 1, July 1, October 1, January 1 ➜ awareness
7 days before ➜ preparation
3 days before ➜ action
This is the moment when entrepreneurs are typically in “admin mode.”

Income Tax (Inkomstenbelasting)
February 15 ➜ start of the season
March ➜ peak activity
April 1–30 ➜ deadline period
MOZa can offer onboarding here: “All your documents are already prepared.”

Terrace Permits for Hospitality (Delft-specific)
February ➜ preparation
March ➜ application period
April ➜ opening rush

Hiring a New Employee
At contract signing
Before wage tax registration
During payroll setup
Entrepreneurs want: “Just give me a checklist, what do I need to arrange?”

Starting a Business (Startersmoment)
At Chamber of Commerce registration
First login to government systems (DigiD/Business ID)
First tax deadline
Starters are highly receptive at this stage.

Switching from Sole Proprietorship to Private Limited Company (BV)
Week of signing incorporation documents
Obligations change, MOZa can deliver immediate value here.

Renewing Supplier Contracts (Hospitality, Retail)
Often annually in January or September
A moment when entrepreneurs are already handling administrative tasks.

Direct pain relievers