



2035  
FRAMEWORK:

		TRUST ATTITUDE		
		NAIVE	PRAGMATIC	CYNIC
AGENCY	INDIVIDUAL LEVEL 			
	DETACHED FROM INFLUENCE	1	5	9
	RESISTING HELPLESSNESS	2	6	10
	CHASING EMPOWERMENT	3	7	11
SYSTEM LEVEL 	OVERLY EMPOWERED	4	8	12
		▽	▽	▽
	EMERGING CHALLENGES	A	B	C

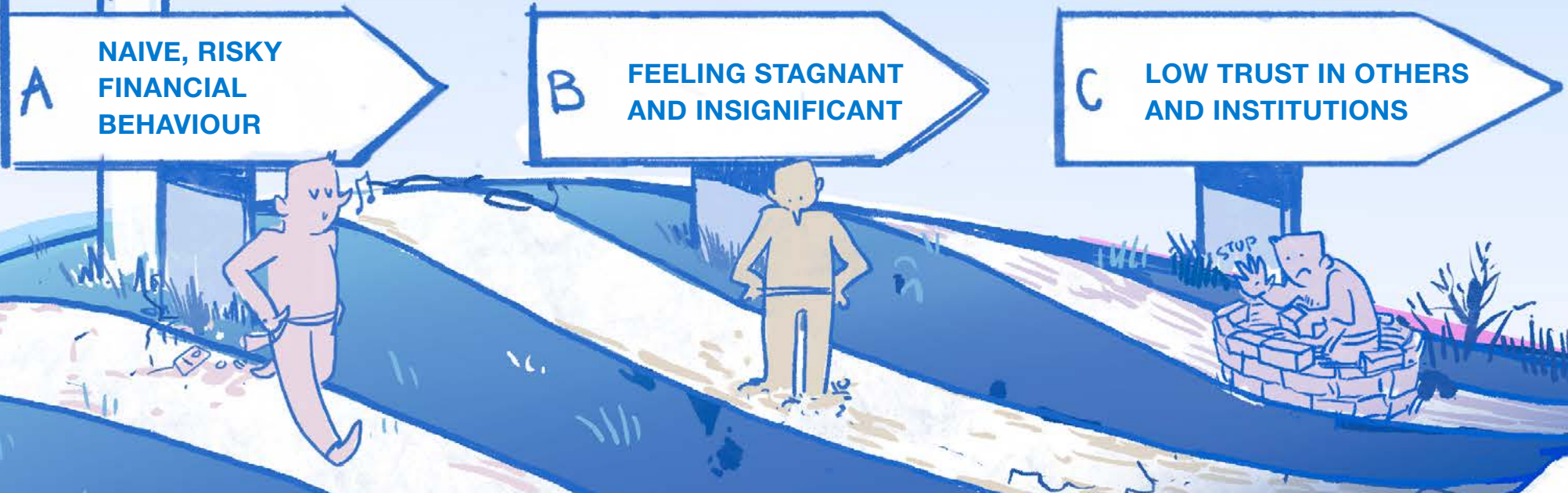
INVESTIGATING

THE FUTURE OF PAYMENTS

For my thesis at the De Nederlandsche Bank (DNB) I investigated how the relationship between people and paymentst is likely to change in the Netherlands until 2035. Based on the interplay between *feelings of agency* and *trust attitude* in payments situations, 3 challeges were identified, which were translate d into 3 visions, and ultimately illustrated using 4 designs for interventions based on the Digital Euro.

THREE VISIONS FOR THE FUTURE OF PAYMENTS

THREE EMERGING CHALLENGES FOR PAYMENTS



FOUR INTERVENTIONS  
FOR THE DIGITAL EURO

Every vision contains 4 sub challenges that could/should be adressed through design. For vision A, the digital euro is imagined as a healthy version of digital payments.

2035

- 1: TANGIBLE DIGITAL PAYMENTS

2: SECURE DIGITAL PAYMENTS

3: LEARNING DIGITAL PAYMENTS

4: APPRECIATING PUBLIC PAYMENTS

NEXT STEPS

Not all visions have been fully translated into interventions yet, and even the developed interventions leave many open questions. They serve as a starting point, inviting DNB and other actors in the payment infrastructure to further explore and refine these ideas.

To create a future where payments align with all three vision directions, DNB must continue its efforts in re-thinking and re-designing the payment infrastructure. This ongoing development is essential to ensuring that payments not only function efficiently but also empower individuals, foster trust, and create meaningful financial interactions.

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