



AALBORG UNIVERSITY
STUDENT REPORT

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Service design in the public sector:
Applying a stakeholder-centered design approach to addressing tax related needs of Danish residents working abroad

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In collaboration with:

SKAT

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Abstract

Service Design is coming of age, and has entered the Public Sector. The Danish Public Sector is no exception, as both municipalities, healthcare and the tax authorities hire service designers, train their staff and try to adapt the methods and mindset. Service Design is regarded as a driver towards a more holistic, or end-to-end and surface-to-core view of the services across multiple public organisations that citizens expect at different stages in their lives. This holistic view fosters a more efficient outcome for the public sector, as well as for citizens as more people are able to get their job done with a positive user experience.

To investigate how the Danish Public Sector could practice Service Design, the authors of this Thesis collaborated with the Danish Tax Authorities; SKAT, on a design project aimed at learning more about the needs of danish resident who work abroad and how SKAT can accommodate those.

The design process was iterative, agile and stakeholder-centred; meaning that the needs of not only the user but a number of affected stakeholders was researched and incorporated. The methods used were co-creation workshop, interviews with user journey mapping, participatory observation, questionnaires, sketching, prototyping and validating with users.

The outcome of the design project is a service proposition consisting of a digital web application named UT, and recommendations for a closer digital collaboration between the public authorities and countries involved. UT is presented as a Minimum Viable Product that aids Danish residents working in Norway, as well as a vision for scaling.

Based on the authors application of service design (designing a service proposition), desk research and discussions with service designers in the field, it is concluded by offering a set of recommendation on how service design can be practised within the danish public sector, and the tax authority in particular.

This Master Thesis is presented in two parts, the Process Report describes and discusses the design process undertaken by the authors. It is accompanied by a Presentation Report which presents the service proposition.

Keywords: Service Design, UX, Systems, Tax, SKAT, Stakeholder-centered



Presentation Report

Service Design in the Public Sector

- Applying a stakeholder-centered design approach to addressing tax related needs of danish residents working abroad

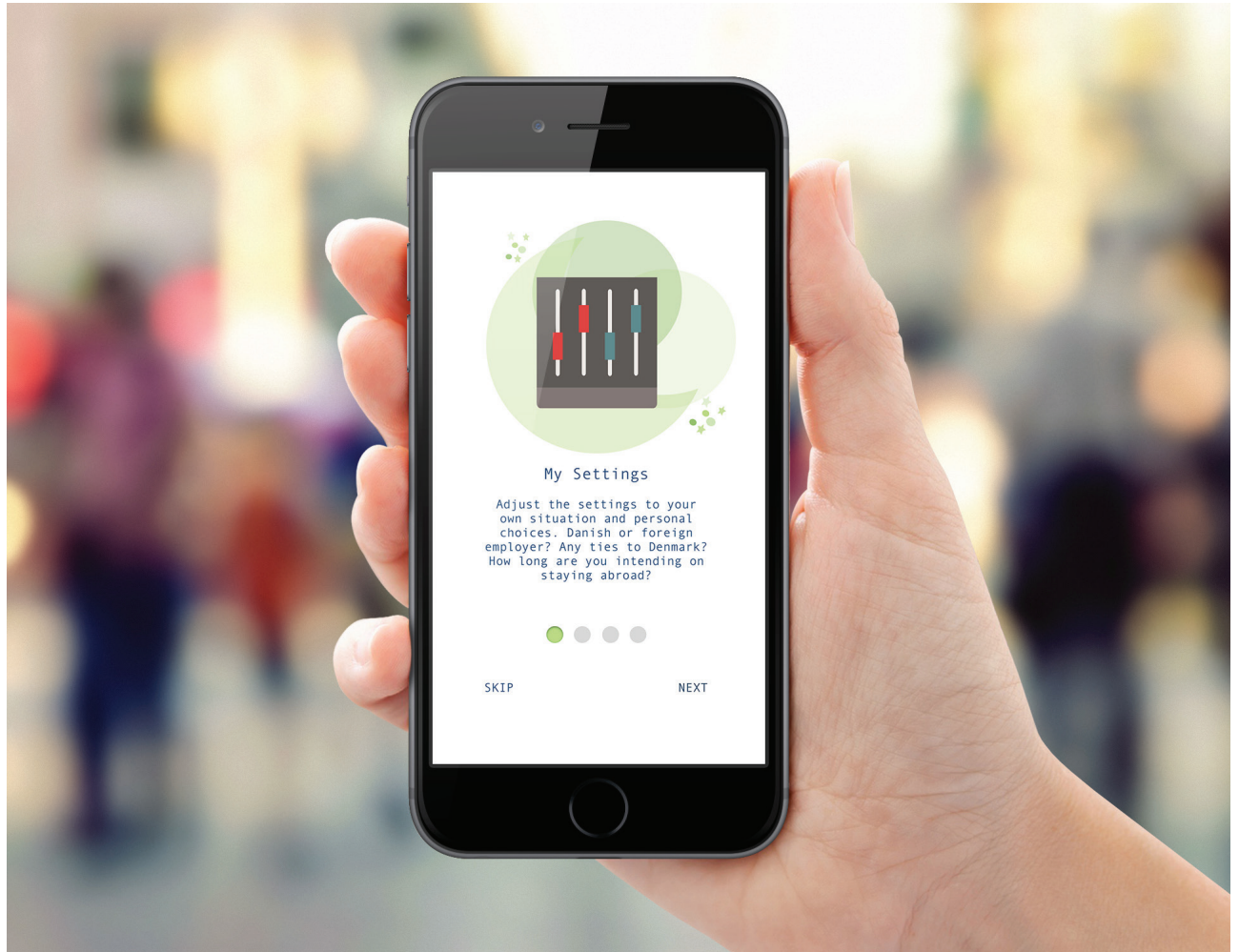
Master Thesis
Service Systems Design, Aalborg University

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Introducing UT

- a web application for danish residents working abroad

UT enables users to successfully navigate the tax regulations of working abroad, by providing situation specific content, guides and checklists so that the planning and aftermath of working abroad goes as smoothly as possible.





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STUDENT REPORT



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Master Thesis in Service Systems Design

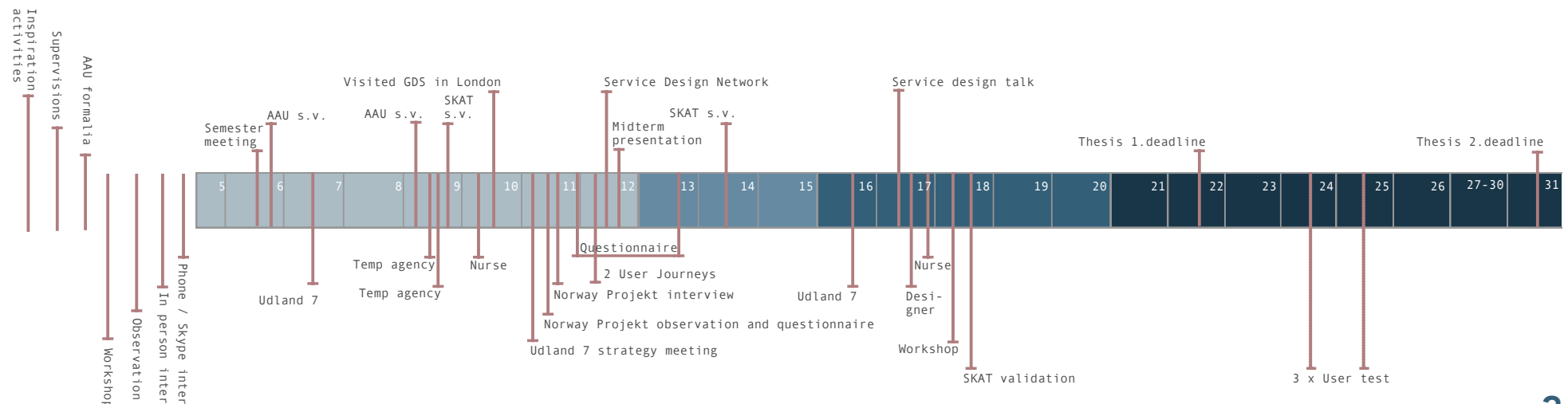
This presentation report is a part of a Master Thesis in Service Systems Design, carried out by the authors in spring 2017 at Aalborg University in Copenhagen. The intended readers are AAU censors, SKAT and other stakeholders in the project.

The other part of the Thesis is a process report (which will be available through AAU's project library (<http://projekter.aau.dk/projekter/>), or by contacting the authors).

The Master Thesis was done in collaboration with SKAT, and anchored in Digital Communication and Design at Østbanegade in Copenhagen with Head of Office, Anne Dorte Erstad Jørgensen. Our main collaborating partner was Tina Toft Pedersen at Udland 7 in Middelfart as well as Nanna Pedersen and Dennis Jørgensen, who are service designers in Østbanegade, who provided valuable support and feedback. A full list of people we would like to mention and thank, can be found in the process report.

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1

Design Context



Service Design in the Public Sector

A more efficient public sector is a benefit to the whole society, as we face increasing public expenditure towards climate change, aging population and society's demand for maintaining a certain degree of welfare benefits. New technological opportunities and means of delivering services from the private sector, develop new and different expectations from citizens and business for how the public sector should operate (Digitaliseringsstyrelsen, 2016). Being efficient, meaning reaching the desired result without wasting material, time or energy, is an important value proposition both in co-creating, providing and receiving services.

Holistic User Experience Design

Efficiency can be achieved by placing UX at the heart of forward facing activities, also known as the front-stage. A good seamless UX can however only be achieved by aligning the system activities, or the back-stage to the front-stage so that they work in unison. This is where Service Design comes in. Service Design can be a driver for a holistic approach that sees the citizens life situation and their jobs-to-be-done across a number of public authorities, rather than as single touchpoints that can be improved in silos.

Stakeholder-centered

The holistic approach of Service Design brings an opportunity to be not only user-centered when de-

signing improved or new public services, but to be stakeholder-centered. Being stakeholder-centered means identifying internal and external actors and by involving them in the design process, actively turning them into stakeholders that, shape, influence, are heard and take ownership of the design project (Segelström, 2013).

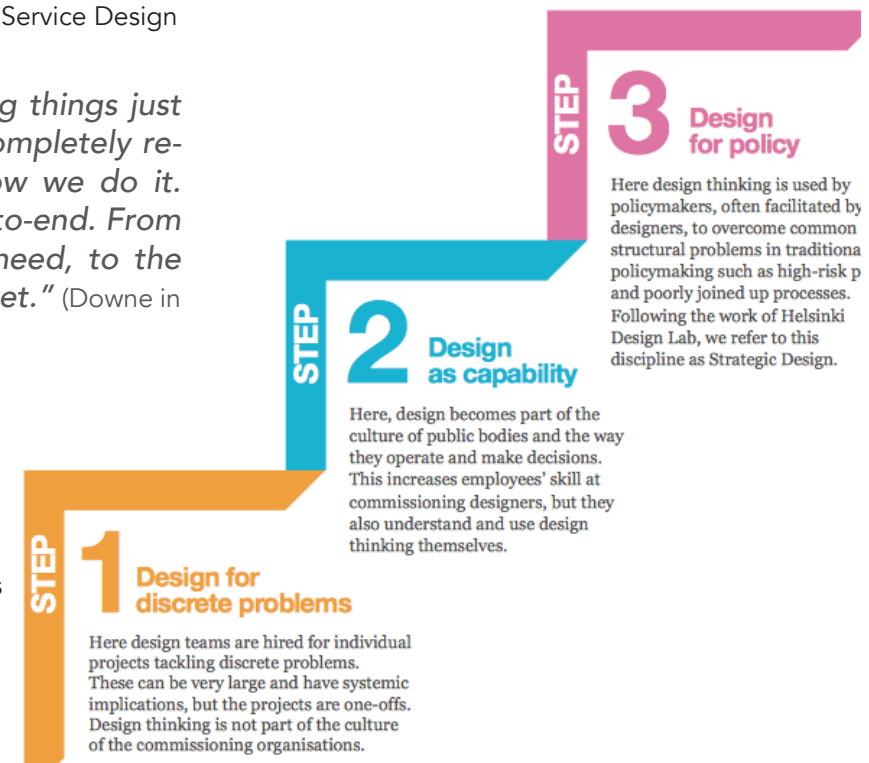
No common definition of Service Design exists, but a number of different ones. Louise Downe, head of Government Digital Service in the UK, offers this explanation when asked to describe Service Design in the Public Sector:

"It's not about making existing things just a little bit better: it's about completely re-thinking what we do, and how we do it. From front to back, from end-to-end. From the moment the user has a need, to the moment that need has been met." (Downe in Mager, 2016, p.92).

The Public Sector Design Ladder

is a framework for effecting change in the Public Sector. It can be used as a diagnostic tool for the maturity of design within an organisation, and as a roadmap for progression. (Design Council, 2013).

Various practitioners, scholars and programs advocate for pushing Service Design in the Public sector towards capacity building and policy making. (Design Council, 2013; Mager, 2016; The Spider Project, 2016).



Double Taxation- and Tax Withholding Agreements

Denmark has Double Taxation Agreements (DTA) in place with many countries. "The main purpose of DTA is to divide the right of taxation between the contracting countries, to avoid differences, to ensure taxpayers' equal rights and security, and to prevent evasion of taxation." (Ríkisskattstjóri, n.d.). In other words, the DTA makes sure that a person or a company is not made to pay full taxes for the same income twice. In addition to a DTA, the Nordic Countries have a Tax Withholding Agreement (the so called Nordisk Træk in danish) that stipulates which country can withhold tax (forskudsskat in danish) and how the Nordic countries can ask for and receive taxes paid in a the wrong country (Central Tax Office - Foreign Tax Affairs. 2016). The Tax Withholding Agreement and DTA stipulate a number of issues if a person wants to avoid being taxed in a certain country; such as how many days a person can stay abroad, if and how their apartment in Denmark should be rented out, if they should have social insurance at home or abroad, etc.

Working abroad is therefore not always straightforward and easy to manage. There are many considerations and questions that can arise at various phases in the process of working abroad. One of SKAT's many responsibilities is to guide people and companies in how to handle these tax related issues. Further SKAT has to collect the taxes and in some cases pay back taxes or collect taxes from a foreign

tax authority.

These responsibilities are mainly carried out by several Foreign Affairs offices.

We, the authors of this Master Thesis, were presented by SKAT with the following design challenge:

“

learn more about the people who work abroad, what are their needs and how can SKAT accommodate them?

Workers movement

Being members of EU, danes enjoy the free movement of workers. "This includes the rights of movement and residence for workers, the rights of entry and residence for family members, and the right to work in another Member State and be treated on an equal footing with nationals of that Member State." (European Parliament at your service, 2017).

Every year danish residents go abroad to work for a shorter or a longer period.

Some go on their own accord, some are stationed abroad by their danish employer, some work as subcontractors and others go work for a foreign employer.

There are a number of reasons why people choose to work abroad, according to our research, it can range from seeking new adventures or gaining work experience to financial gains such as higher pay or paying lower taxes.

Danes seem to be a bit more reluctant than other citizens to move abroad if the opportunity of their dream job presented itself. In a survey by Randstad in 2016, 34% were willing to move, while the global average, including Norwegians, was 59%. This could be due to the fact many danes are relatively settled with an apartment and a family when they finish their studies, and it can be hard for a partner to find work in the same place. (Mortensen, 2016). Still, some venture abroad and a 2014 analysis by



1) Design Context

Union for Employers estimated that 84.000 danes worked abroad at that time. (Olsen, 2014). According to SKAT's own data, 141.500 danish residents receive income from a foreign country in 2016, however the income is not confined to salary but can include things like property rent. The numbers are up from 2015, when 96.500 residents received foreign income. (Pedersen, T.T., 2017).

Looking closer to home, we learn that the Nordic Council estimates that 70.000 people move between the five Nordic countries. 49% are swedes in Norway, 38% are swedes in Denmark, 6% (4.200) are danes in Norway and 3% (2.100) are danes in Sweden.

The Nordic Council works towards removing obstacles to the free movement across borders. It is in the Nordic countries best interest to secure workers movement to provide work force for industries in need and employment to those who are lacking. (Nordisk Samarbejde, n.d.). Often the case is that industries needing employees are not the same in all of the countries, so strengthening their cooperation is a good strategy for all of them.



“

84.000 Danes worked abroad in 2014

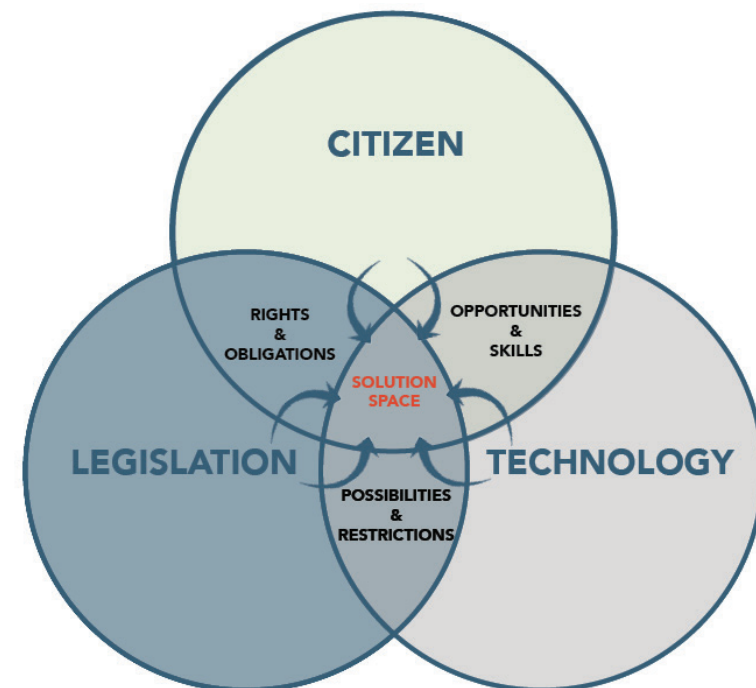
Trends and influences

Workforce trends

The social or economical implications derived from the free movement of workers will not be detailed in this report, only to say that this is an area highly influenced by outside forces. It is therefore hard for us to predict if the amount of danish residents working abroad will increase or decrease in the following years. We can however see that more danish residents received foreign income in 2016 than 2015, and that global cross-border labor migration continues to increase (The Economist Intelligence Unit, 2015) with employment trends like digital nomads who move from country to country on the rise (Mohn, T., 2017). On the other hand, the danish unemployment rate is relatively low (6,3 %) compared to the whole of EU (9,6%) (Nordisk Samarbejde, n.d.) which could suggest fewer people venturing abroad simply to seek employment.

Solution space

This model is inspired by Peter Vistisens 3-D (three domains) model for strategic digital design and illustrates how a solution space is defined and formed by the three major actors Citizens, legislation and technology (Vistisen, 2011). In the meeting between technology and legislation possibilities and restrictions are defined, the same goes for the meeting between citizen and legislation where rights and obligations are manifested and in between citizen and technology opportunities and skills appear. All of these things are something that we need to factor in when thinking about possible solutions for a service for SKAT.



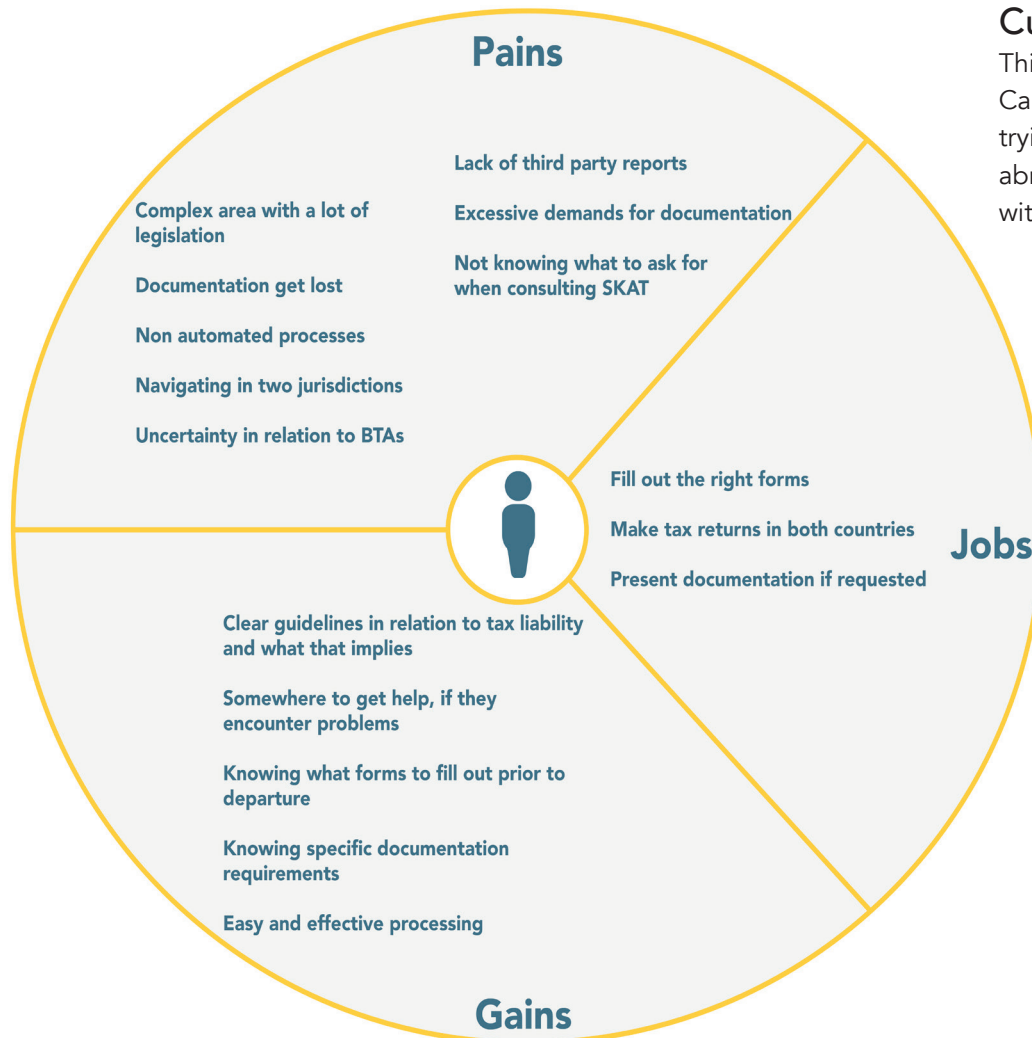
2

Danish Residents Working Abroad



2) Danish Residents Working Abroad

Insights about the target group



Customer Profile

This Customer Profile side of a Value Proposition Canvas, describes the jobs (or tasks) people are trying to get done, in conjunction with working abroad. It also shows the gains and pains associated with trying to accomplish the jobs.

4 Phases in a journey

We have identified 4 distinct phases involved in the journey of going abroad to work. We have called them:

- 1) Before I leave
 - 2) While I'm abroad
 - 3) When I'm back home again
 - 4) When I have to file my tax return.
- (see pages 13,14,16 & 17 for visual representation).

The phases can be in this order, but do not have to be. Particularly phase 4 can occur at any time, as a person may have to file his / her tax return while abroad. For people who are not working abroad for the first time, they can alternate between phase 2 and 3, and only go through parts of phase 1.

The following quotations are from our user research, coupled with different user needs in the 4 phases:

2) Danish Residents Working Abroad



“

I just really want to try something different. New experiences, new environment. I don't know where to start though. Do I have to move my address? What about meeting new people? I think I'll miss my family terribly.

Before I leave...

Planning

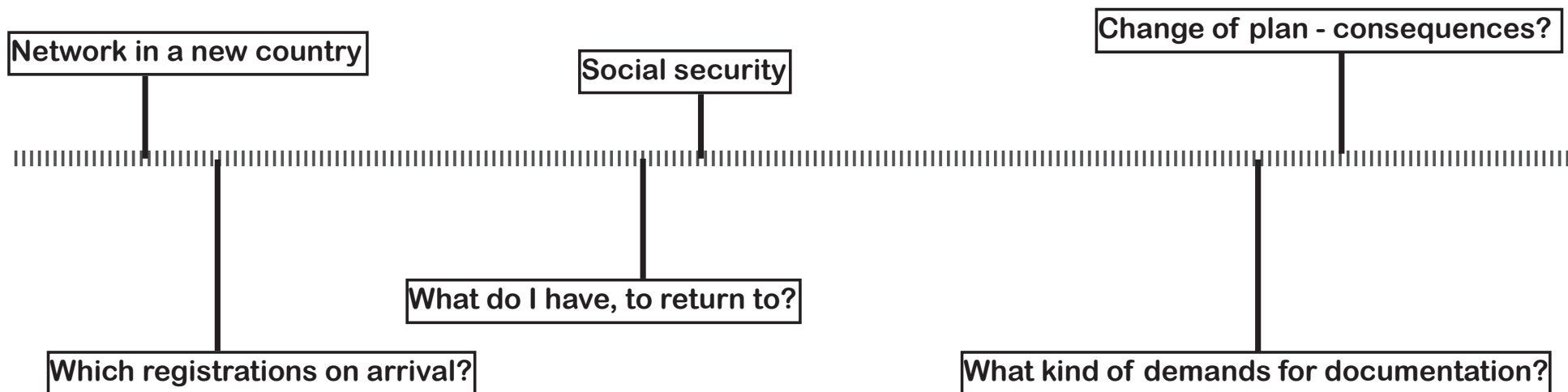
Check out rules

What is the easiest way to go about this?

How do I know what to ask for ?

Get an overview of what needs to be done

While I'm abroad...





“

I've gotten questions about so many things, *who pays for the apartment, who pays for the food the first day?* There are so many rules. So now I've given up, I don't call SKAT anymore, I just collect my receipts in case they ask.

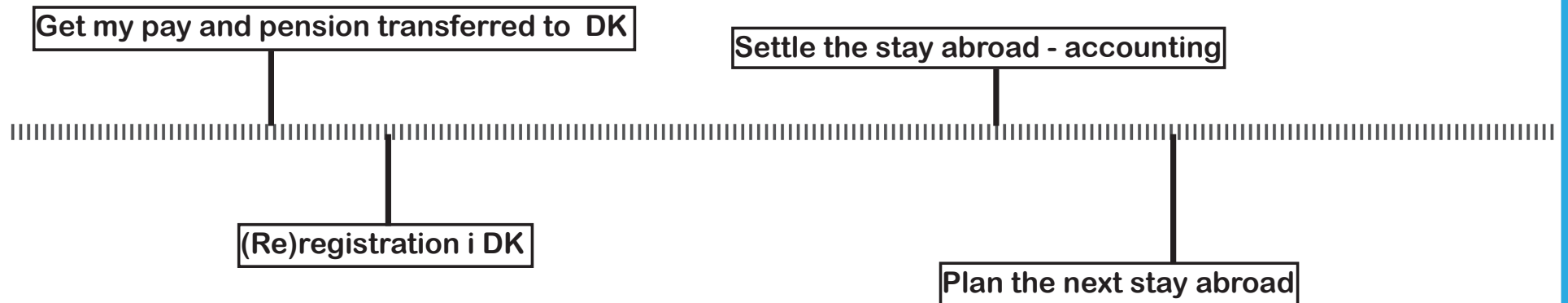
2) Danish Residents Working Abroad



“

So every time I was in Denmark for the weekend, I brought €100 with my and kept it at my parents place. I didn't dare to make a bank transfer, what if SKAT would want to tax them? I knew I'd already paid taxes in Germany, but still, I couldn't be sure.

When I'm back home again...



When I have to file my tax return...

What does SKAT know about me staying abroad? What do I have to tell them?

Which country should have the taxes? How much?

Be assured that I've filed taxes correctly

Later: Have documentation ready, if demanded →



“

And then I get sent around to four different people, and everytime I have to start all over. Finally someone knows what I'm asking about, but then he says it doesn't matter, I can just leave that field on the form empty!

2) Danish Residents Working Abroad

User journeys

Sarah 2008 -2010

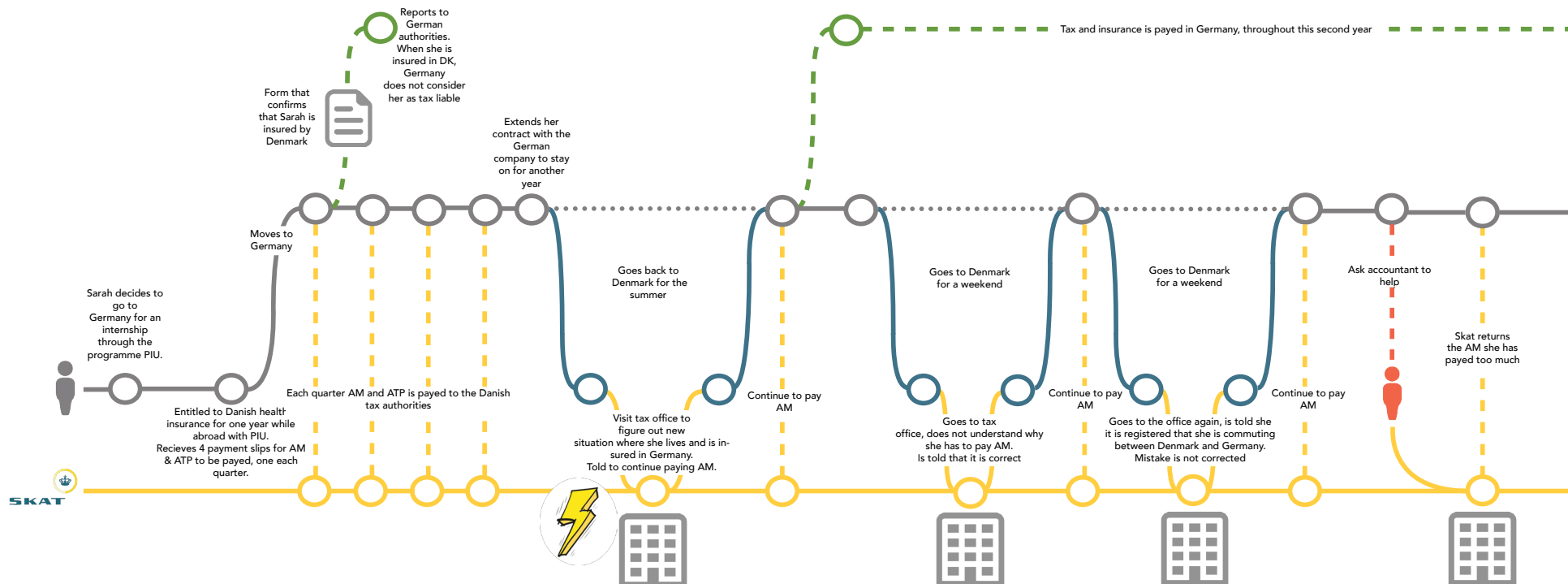
Consequences of incorrect census

The following three user journeys were mapped out with two anonymous user.

This first one is Sarah's journey of studying and working in Germany from 2008 - 2010. At that time SKAT still had local tax offices, so much of Sarah's interaction with SKAT is in person in such an office.

At one point she is incorrectly registered in the census, making her pay pension and labour market contribution (LMC), as if she was living in Denmark with her parents and commuting to Germany, when she in fact lived 1000 km. away from home. She is not informed about how she is registered in the system and therefore it takes a lot of effort to figure

out why she is charged LMC in Denmark, and to correct it. This experience has a profound effect on Sarah's view of SKAT and colours all her consequent interactions up to this date, as she is suspicious and unsure if everything is done correctly. (For a richer description and analysis of the three user journeys, please see the process report.)



Year 1

Year 2

Year 3

2) Danish Residents Working Abroad

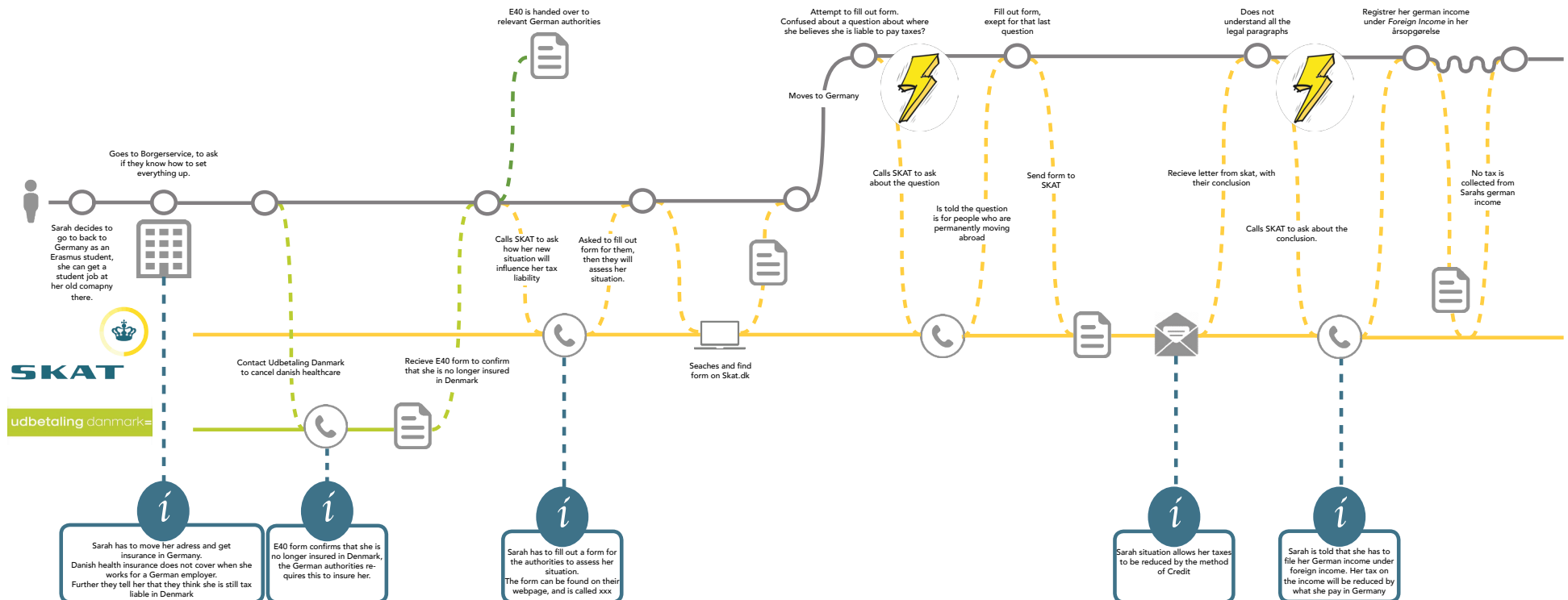
Sarah 2015

Just-to-be-sure calls

In 2015 Sarah returns to Germany. This time the local tax offices in Denmark have been closed, so Sarah's main interaction with SKAT is by telephone and letters. Given her previous experience with SKAT, she is wary of anything affecting her situation, so she calls SKAT many times, just to make sure she

has understood letter and forms correctly, or to get them to explain them properly. A positive improvement from the previous years, is that Sarah now feels she gets a more competent and reliable answers, dealing with Foreign Affairs on the phone, rather than having to go to her local tax office in her municipality.

Sarah shared another consequence of working abroad, not mapped out on this journey. She regularly receives letters from her pension company from the countries she has worked in, but she is unsure of if and how to move her funds to Denmark, and expects that to be a hassle. So she just files the letters and tries not to think about it for now.



2) Danish Residents Working Abroad

Christian 2010 -2017

Navigating the complex system

Christian's journey is complex and spans seven years, two employments and four countries.

Christian started off being employed by an airline who demanded that he set up his own company, and then bill them for his hours. Sensing that this could be difficult to navigate, he got an accountant who then got a binding reply from SKAT regarding his bilateral tax situation.

Later on he gets employed by another airline,

who pays him via another company in another country.

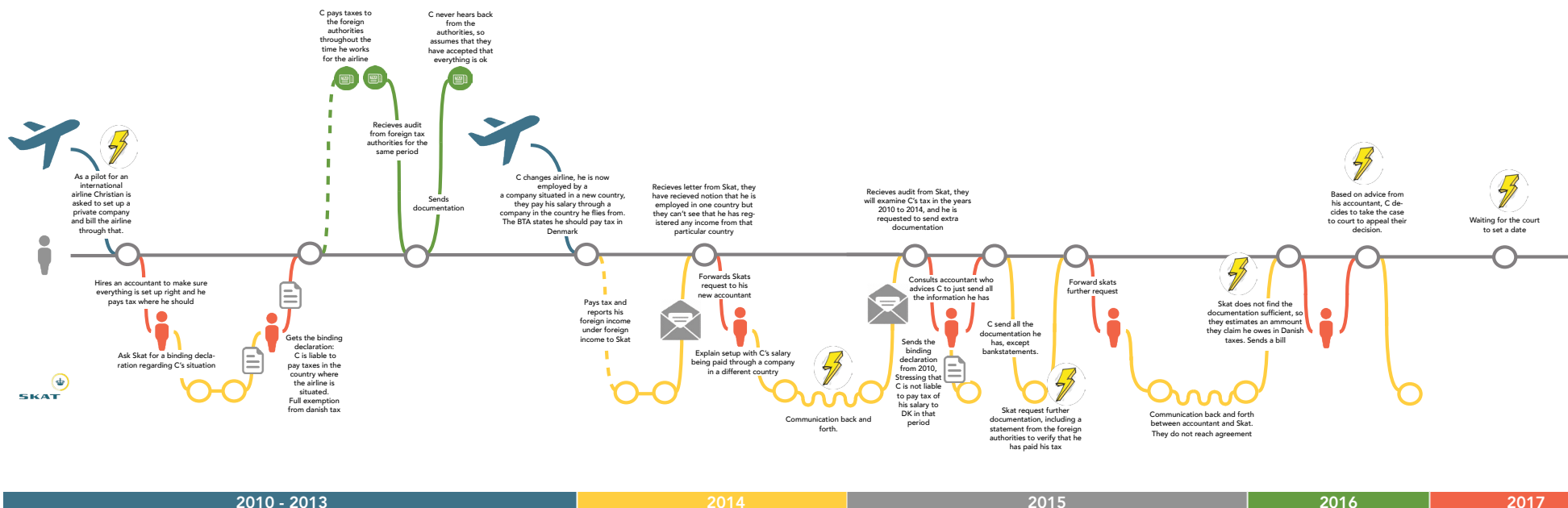
SKAT audits Christian, asking for information which he thinks is beyond SKAT's rights. They also ask Christian to document taxes paid and rules and legislation in another country, which he finds strange that SKAT is not aware of or does not want to find that information, especially since Denmark and that country have a Bilateral Tax Agreement.

SKAT's communication (mainly by letters) is worded in a way that makes Christian feel they

are just hoping he makes a mistake or says something wrong, so SKAT can then use that against him.

Christian feels singled out and criminalised, even though he believes he has followed the rules and tried to make sure to do everything right by hiring an accountant and getting a binding reply from SKAT.

Christian's journey represents many pain points, which have resulted in him appealing SKAT's audit to the courts, and moving permanently to another country.



3

Nordic Collaboration



Key Actors in Collaboration

Minimum Viable Product / 1.st version:

Initially UT should be a service targeted at Danes working in Norway, in the future it could possibly expand to include collaboration with other countries as well.

This is a recommendation based on the assumption that the conditions for exploring new ways of collaborating are present between Denmark and Norway.

Those countries already have an established collaboration, one where they exchange information about citizens as well as assist each other in collecting unpaid taxes. The countries have close connections and in terms of being digitized they are both rather advanced.

The first iteration would therefore benefit from a close collaboration between the following actors:



Skatteetaten

Skatteetaten (Norway)

Skatteetaten is the Norwegian counterpart to SKAT. It is under the Ministry of Finance, and is in charge of much of the same as SKAT, except customs which is a separate agency. Skatteetaten also handles the Norwegian population register and issues ID-numbers.



SKAT (Denmark)*

SKAT is a government agency directly under the jurisdiction of Ministry of Taxation. SKAT is the agency in charge of guiding taxpayers, handling tax, VAT and customs revenue and recovery of overdue taxes.



E-boks

e-boks is the digital mail box for over 5 million danes, who already receive information from SKAT and other public authorities. E-boks operates in seven countries, including Norway and has a contract with the Norwegian state regarding secure digital mail.



Nordic Co-operation

Nordic Co-operation is a coalition of the five Nordic countries, Sweden, Denmark, Finland, Norway and Iceland, as well as Åland, Greenland and Faroe Islands. One of their main vision is to ensure freedom of movement between the Nordic countries. Hallo Norden is a dedicated information service (web, phone, mail) to guide people when moving or working in another Nordic country. They report people and companies experiences of border obstacles, directly to a Council dedicated to removing these obstacles (Grænshinderrådet in danish).

*

This Thesis project began in February 2017, prior to the announcement, in June, of the reorganization of SKAT into seven new government agencies. None of them will be called SKAT. The department of Foreign Affairs will be placed in "Skattestyrelsen" and Digital design and kommunikation (the office where this thesis project is anchored) will be placed in "Udviklings- og Forenklingsstyrelsen".

Motivation Matrix

An important aspect in the system and in relation to make choices about a designed solution is understanding the relationship between the different stakeholders in the system, and their motivation for engaging in the service. To elicit this understanding several iterations of motivation matrices were done, leading to one final matrix focused on making the new service proposition.

	CITIZENS	SKAT	EXTERNAL STAKEHOLDERS	UT
Gives to.. CITIZENS	<ul style="list-style-type: none"> - Civic duty - Social security - Avoid backtaxes 	<ul style="list-style-type: none"> - Taxes - Sufficient documentation 	<ul style="list-style-type: none"> - Raison d'être - A foundation for their business 	<ul style="list-style-type: none"> - Feedback and knowledge about needs and pains
SKAT	<ul style="list-style-type: none"> - Provide financial foundation for society - Guidance - BTA - Control that taxes are paid correctly 	<ul style="list-style-type: none"> - Improved guidance - Knowledge about legislation - Leverage to negotiate with foreign authorities 	<ul style="list-style-type: none"> - Guidance about system and legislation 	<ul style="list-style-type: none"> - Knowledge about system and legislation - Statistics - Knowledge about common inquiries
EXTERNAL STAKEHOLDERS	<ul style="list-style-type: none"> - Guidance in relation to working abroad and foreign tax policies - A voice - Lobbyism 	<ul style="list-style-type: none"> - Natural touchpoint for the citizens - Help guide and inform citizens 	<ul style="list-style-type: none"> - Improve condition for citizens - Improve processes - Avoid backtaxes 	<ul style="list-style-type: none"> - Assistance in finding users - Knowledge about unmet user needs
UT	<ul style="list-style-type: none"> - A tool to guide them on their journey 	<ul style="list-style-type: none"> - Reduced support calls - Focussed and better support - More correct taxes 	<ul style="list-style-type: none"> - Allow for better support and confirmation that forms are in order 	<ul style="list-style-type: none"> - Improve service for citizens who are liable to pay taxes in two jurisdictions.

4

SKAT and Other Stakeholders

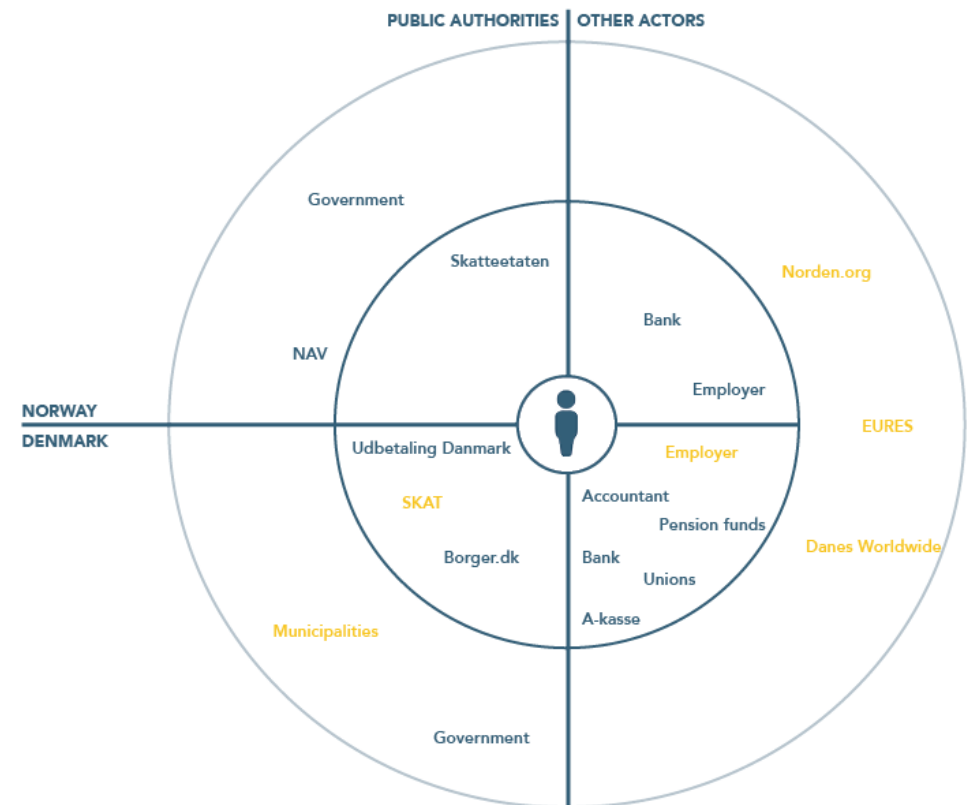
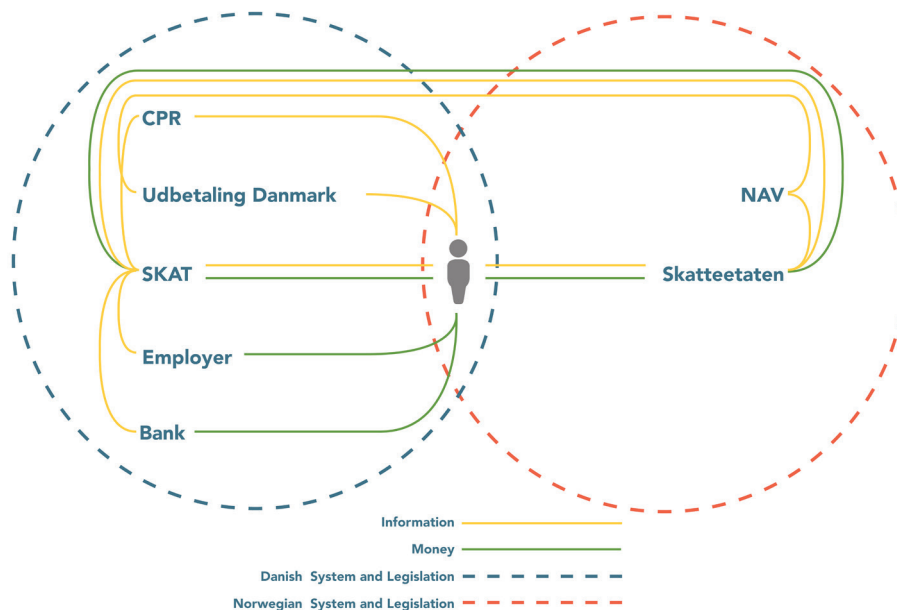


4) SKAT and Other Stakeholders

Mapping the actors and the system

System Map

A number of Danish and Norwegian actors, both government authorities and others, engage in a system consisting of flow of information and money, centered around the person working abroad.



Actors Map

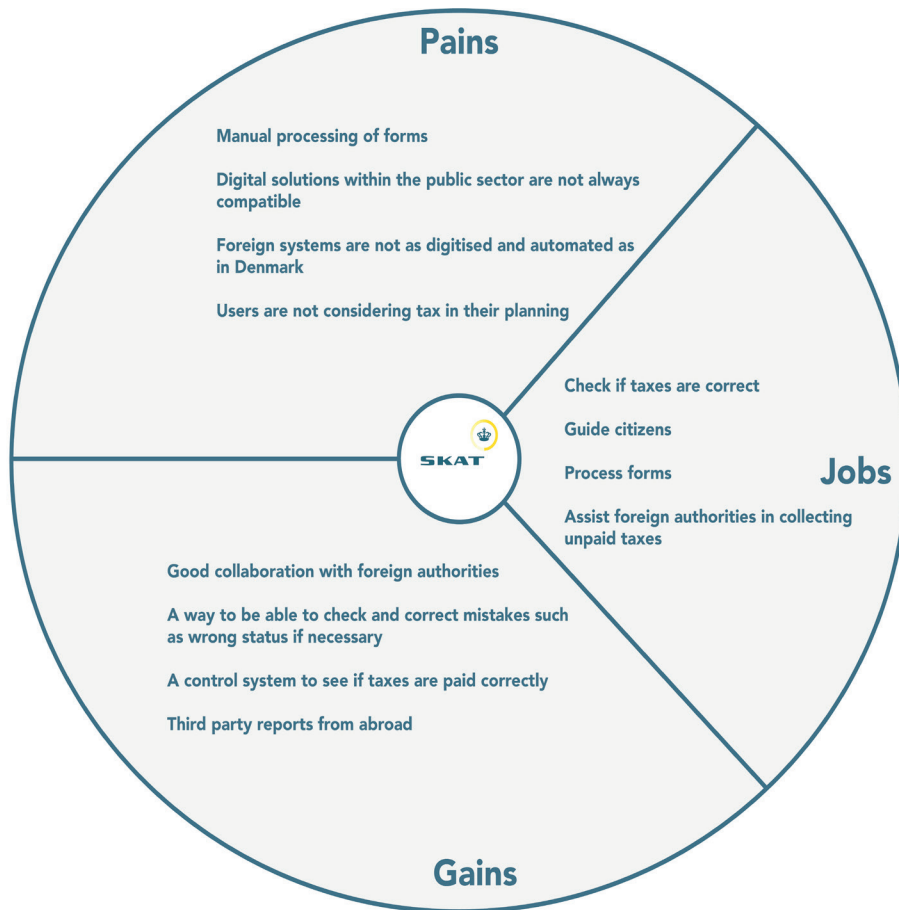
We have identified a number of actors in the ecosystem surrounding people who want to work abroad, who could be interesting partners in solving issues that people working abroad might encounter.

The actors map is divided between Norwegian and Danish actors as well as public authorities and others. The ones in yellow are actors that became stakeholders in the design process, by engaging with us, e.g. by conversations, helping us recruiting interviewees, being interviewed themselves and partaking in a co-creation workshop.

4) SKAT and Other Stakeholders

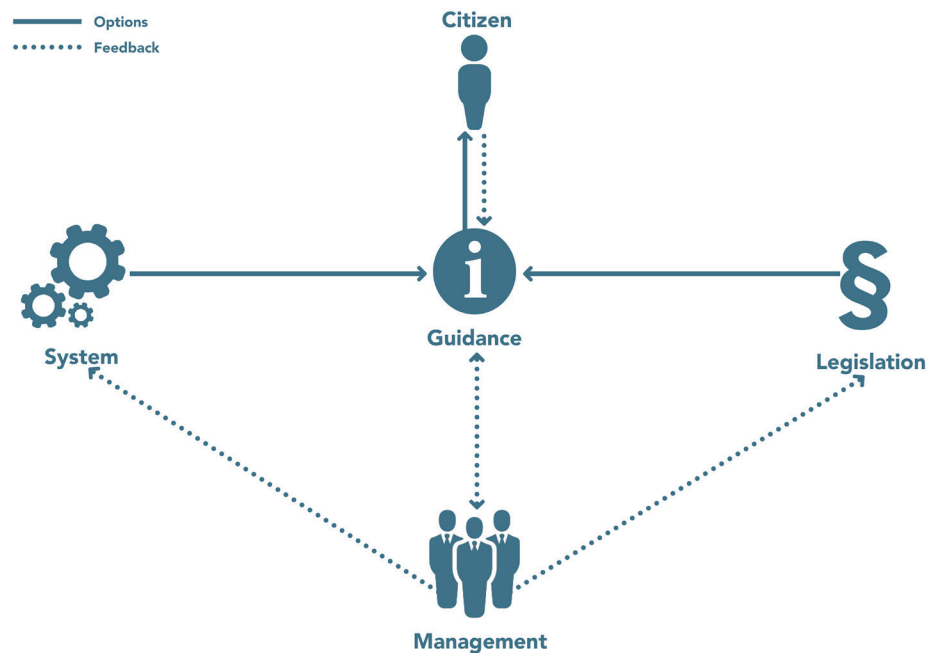
Insights about SKAT

Customer profile of the Value Proposition Canvas



Influence diagram depicting the internal system at SKAT

SKAT's department Foreign Affairs, as well as others, is concerned with guiding citizens in their tax affairs. Guidance, which is comprised of e.g. the website skat.dk, customer support (phone and mail), information meetings and videos, operates within boundaries of a certain system and legislation. The system (meaning IT-systems as well as work processes) and legislation give options (and restrictions) to how guidance can operate. There are feedback channels from the citizens to guidance, and from there to management (meaning Chief executives in SKAT and Ministry of Taxation), which in turn can influence both legislation and the system. Improved public service has to take all this into consideration, while acknowledging that some parts are more difficult to change and take longer time. In light of this, this service design project proposes a new service within guidance that works with the current system and legislation, while at the same time shedding light on their inadequacies with some suggestions for improvements.



Insights about temp agencies / employer

Some pain points

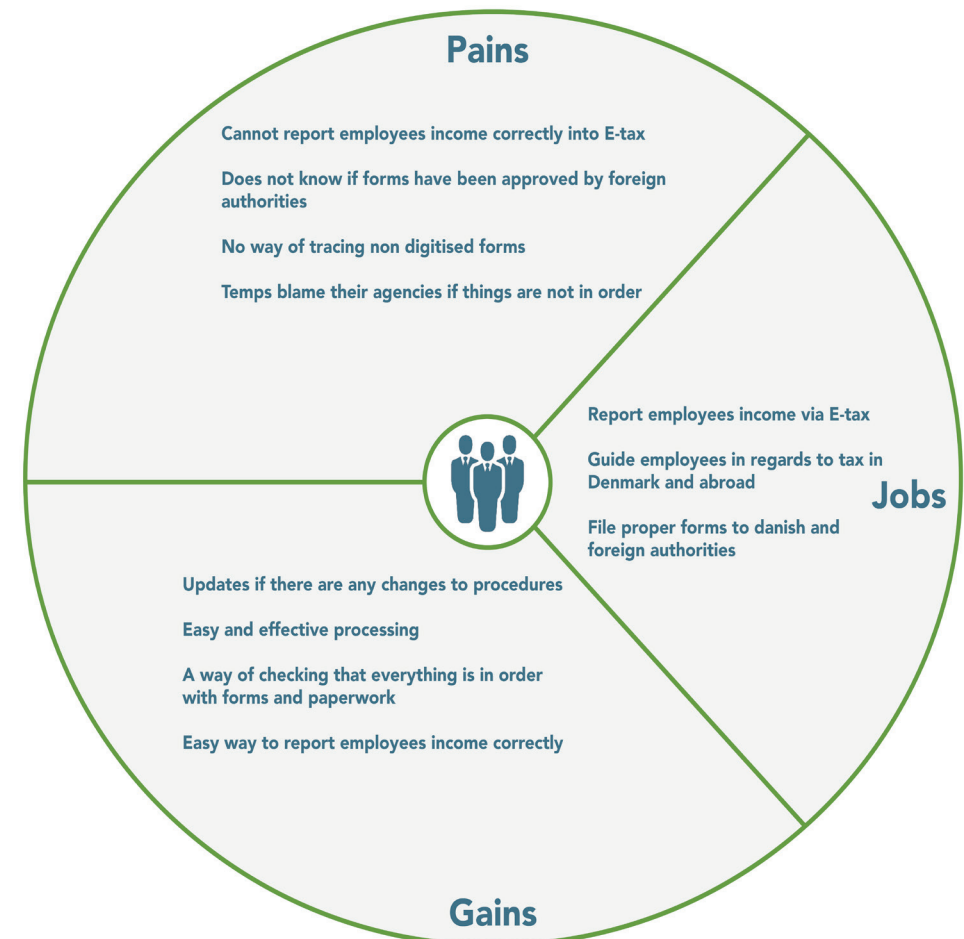
The temp agencies experience problems regarding the form A1 which is a form that attests to a persons right to social security in the country of residence and the obligation to pay the 8% ATP tax in Denmark. These forms are accessed at Virk, attested by Udbetaling Danmark, and a copy is sent to the employer, employee (e.g. a nurse) and NAV (the Norwegian Labour and Welfare Administration) in Norway. After NAV has approved the form, they notify Skatteetaten. It appears that this last step is not always carried out, and since the temp agencies are not allowed to follow the status of the form, they have no way of knowing if everything is in order.

The consequence is that the temp agency has to wait until the Norwegian tax returns are released before they know whether or not the A1 has reached Skatteetaten. They also get billed repeatedly by Skatteetaten for labour market contribution (norwegian:trygde) because they have not received the A1 form from NAV. They are therefore asked to send the A1 again to Norway.

There is also a consequence for the nurse, when the A1 form does not reach the proper authorities, as Skatteetaten will request the nurse to pay for labour market contributions in Norway. It can be a lengthy process to rectify such a mistake, and until this happens the nurse will be registered with outstanding taxes in Norway. This can have the further consequence that if he/she has paid too much tax in Denmark, SKAT will check with Norway before paying the excess tax back to the nurse. If Norway say they have outstanding taxes SKAT will transfer the money to Norway instead, this means that it will take even longer time before the nurse gets his/her money.

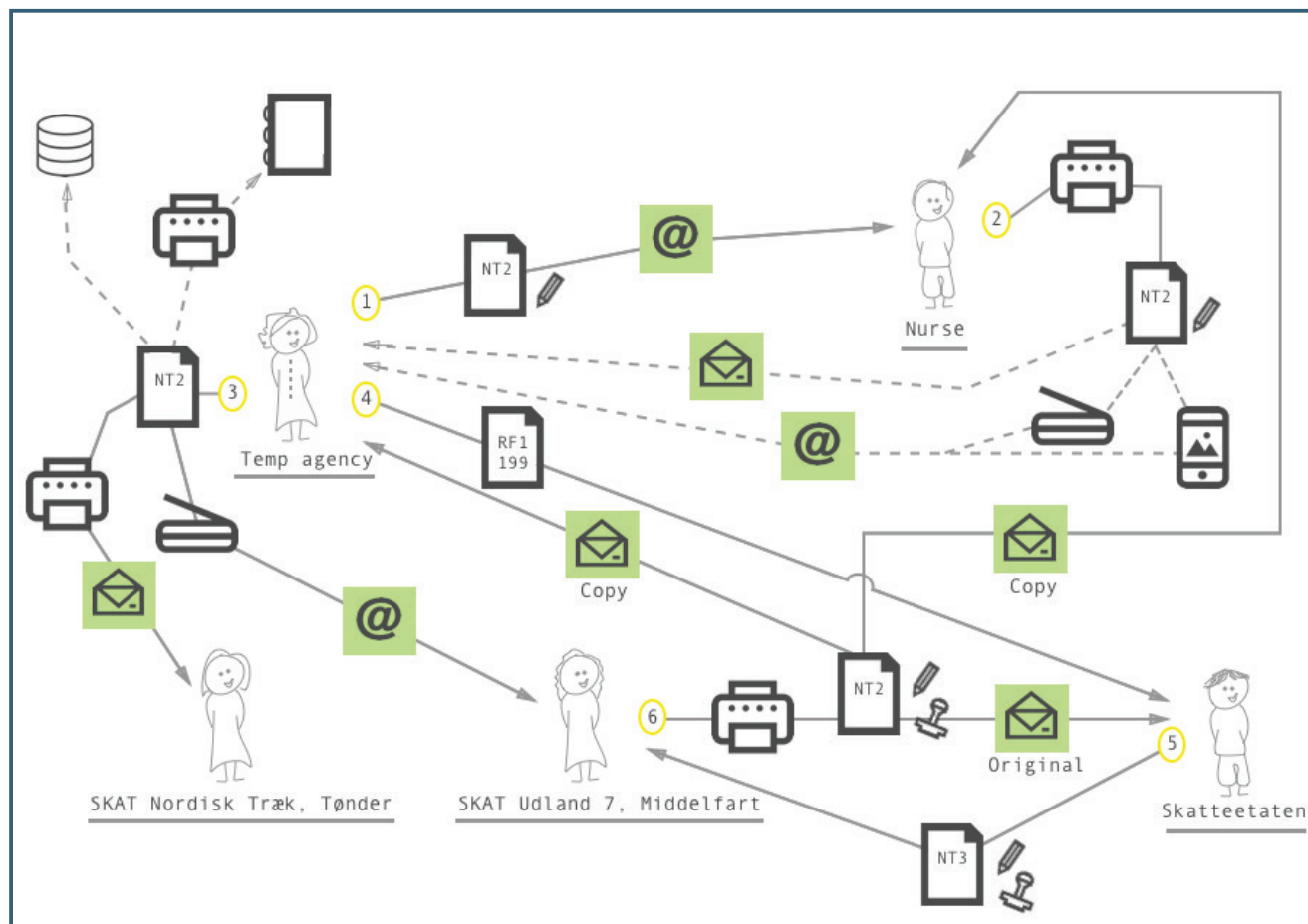
Another pain point for the temp agencies is the inability to properly report income obtained in a foreign country, when reporting in elndkomst (SKAT's self-service for employers to report pay to employees), because the right field is

not available. Instead they have to instruct their employees to change this when filing their extended tax return. This can lead to mistakes being made in the tax returns.



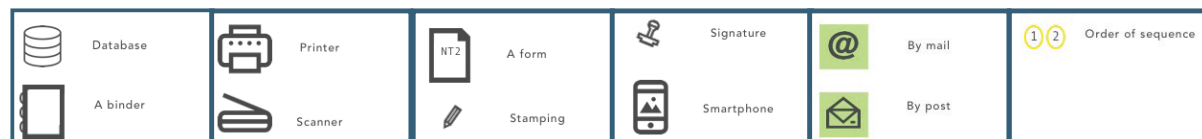
4) SKAT and Other Stakeholders

Forms in the Tax Withholding Agreement (Nordisk træk in danish)



This diagram is based on findings from interviews with SKAT and temp agencies that employ primarily nurses and doctors who work in Norway. It depicts the flow of forms being sent back and forth between the agency, their employee - in this case a nurse, two offices in SKAT and Skatteetaten in Norway. The NT1 and NT2 forms signatures and stamps attest to whether or not taxes should be withheld in the country of residence or the country of employment. NT3 is a form that the Tax Authority of one Nordic country can send to another, demanding that taxes are paid in the country where the work is conducted. RF1199 is required for all (sub-)contractor employing non-Norwegian personnel.

This is a time consuming manual process, e.g. if SKAT receives more than one form at a time in an e-mail, they can not automatically transfer them to their case system, but have to print them and scan. It can also result in forms being lost and temp agencies having to remind employees to return the forms. There is a general feeling among the temp agencies that this procedure is somewhat redundant especially the NT2 form, because by receiving RF1199 from the temp agency and issuing NT3, Skatteetaten has already stated that taxes should be paid in Norway.



5

UT. A Service Proposition

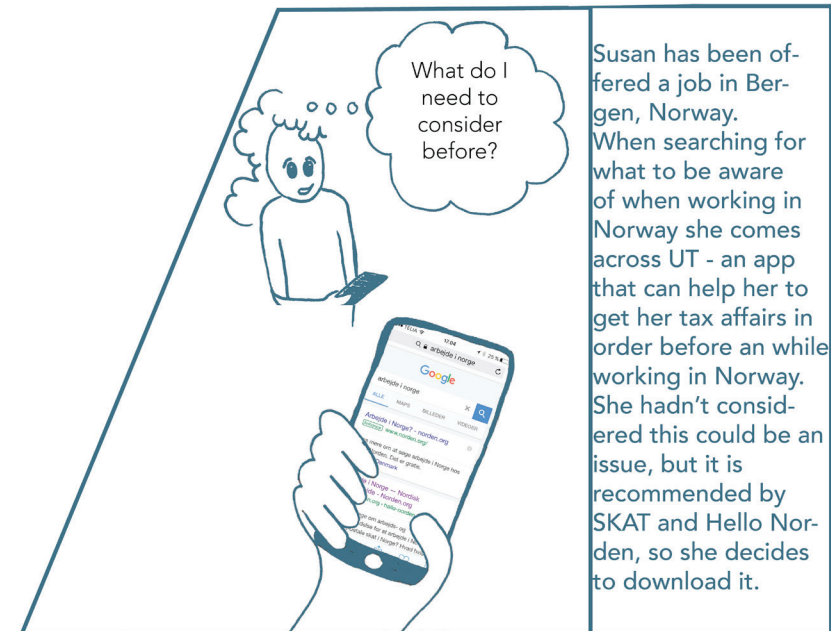


5) UT. A Service Proposition

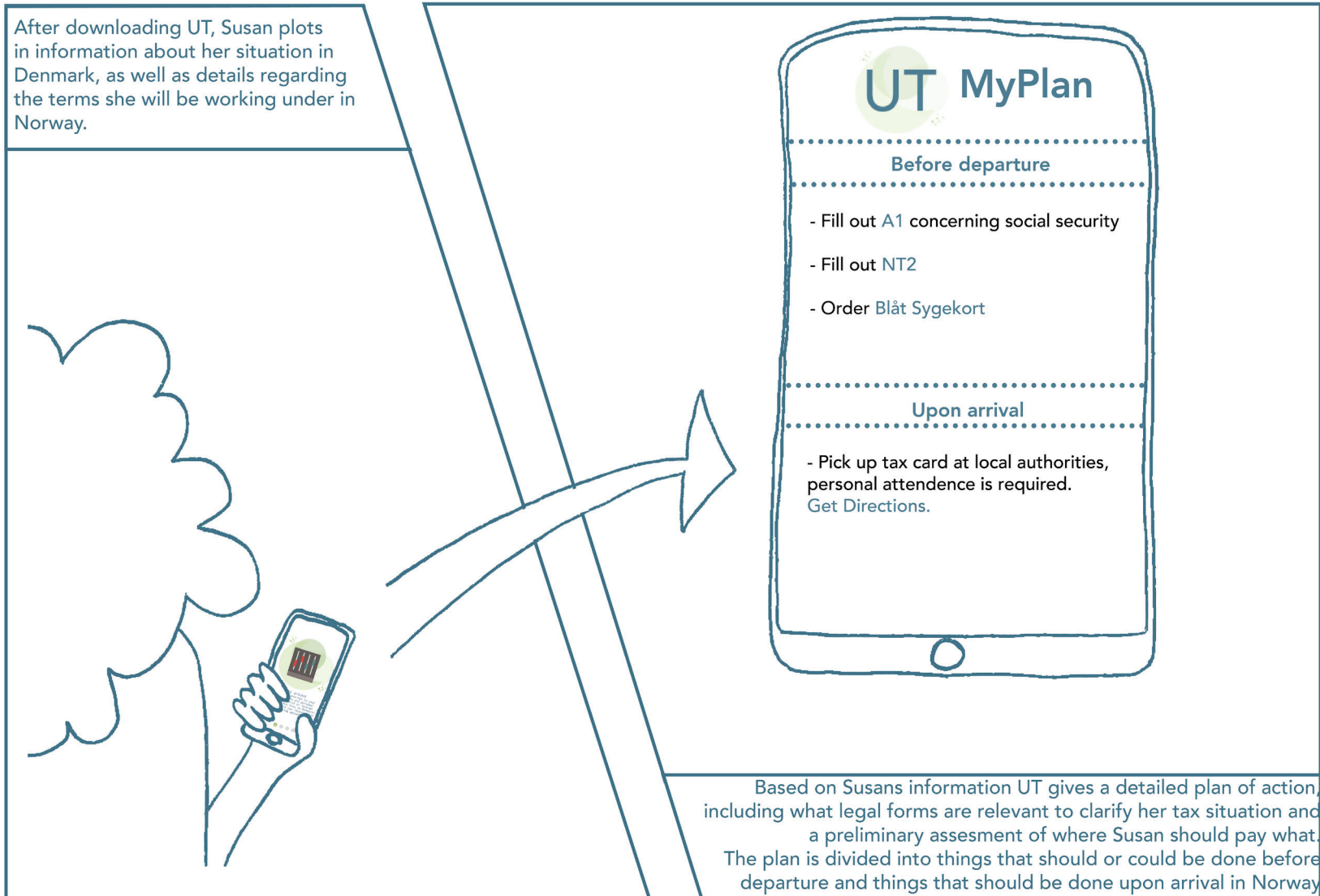
Storyboard

UT

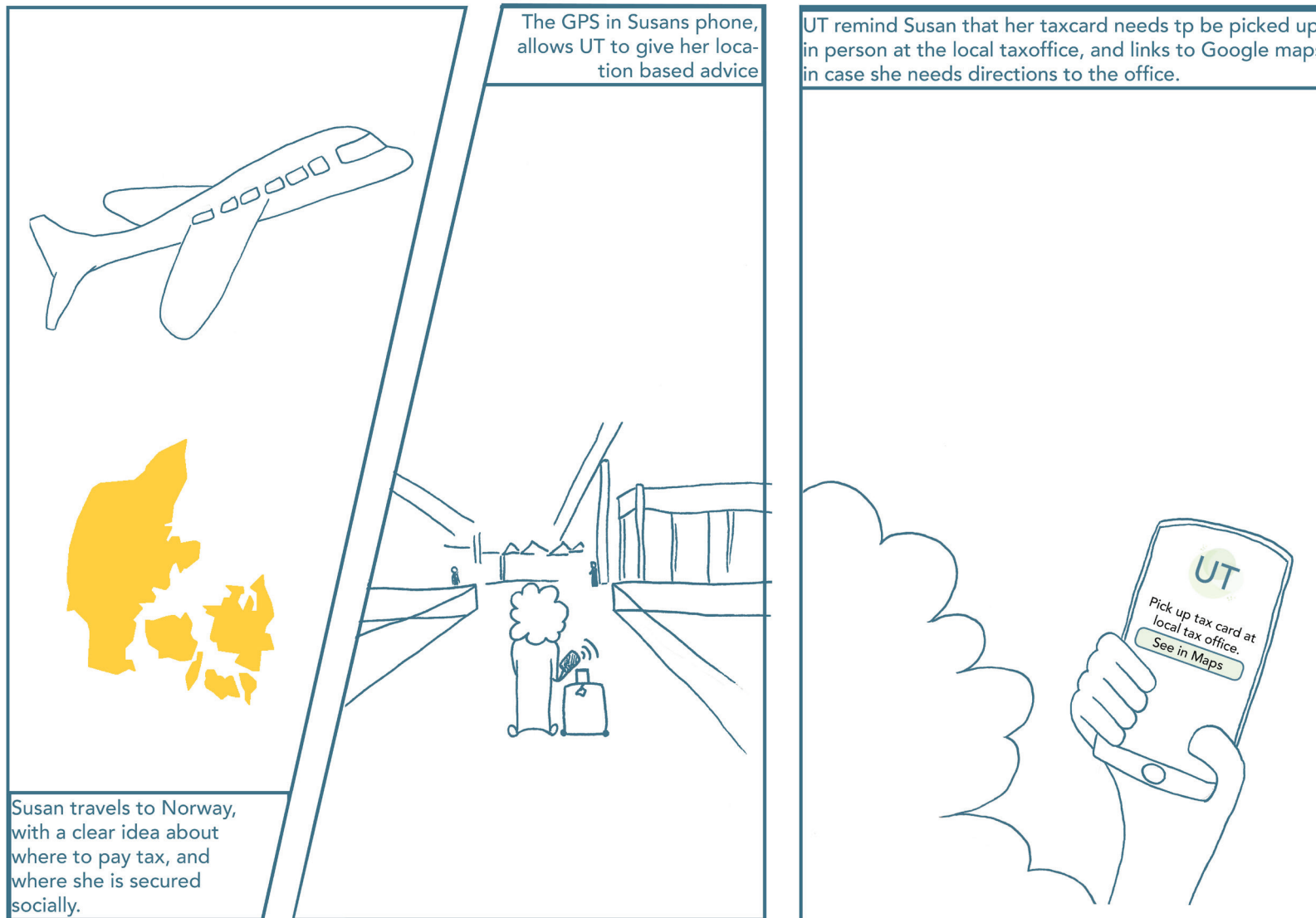
is a digital service concept to help people, who for shorter or longer periods of time go abroad to work, maintain social security and avoid surprises in their tax returns. The concept is designed so users can gain an overview of their situation, navigate through complex tax agreements and legislation, and figure out what consequences these impose on them and their lives. The following storyboard shows an example of how we imagine UT could fit into a users life.



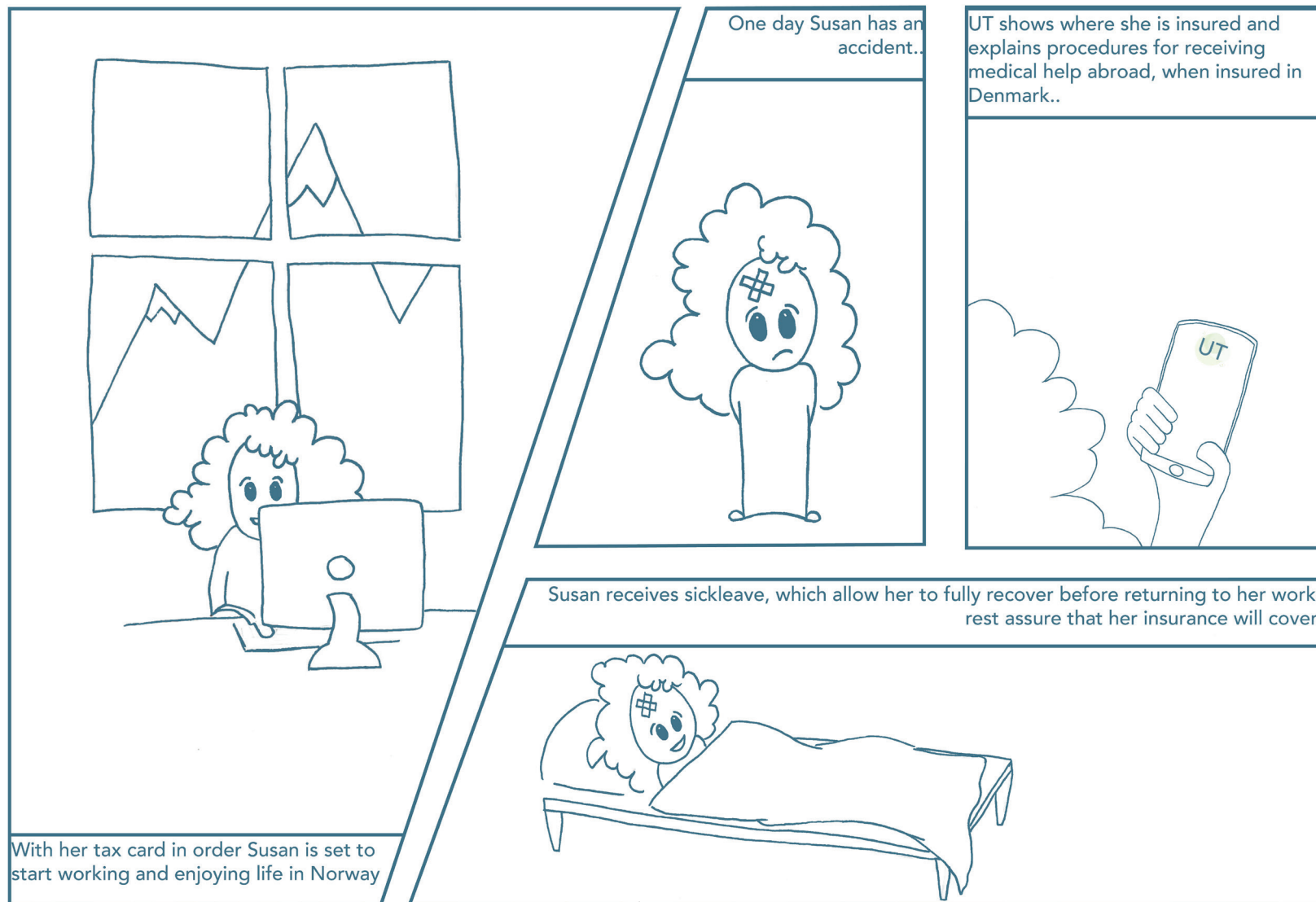
5) UT. A Service Proposition



5) UT. A Service Proposition

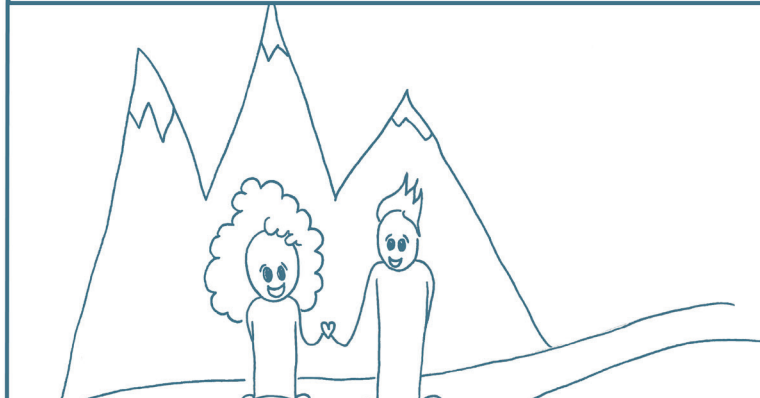


5) UT. A Service Proposition

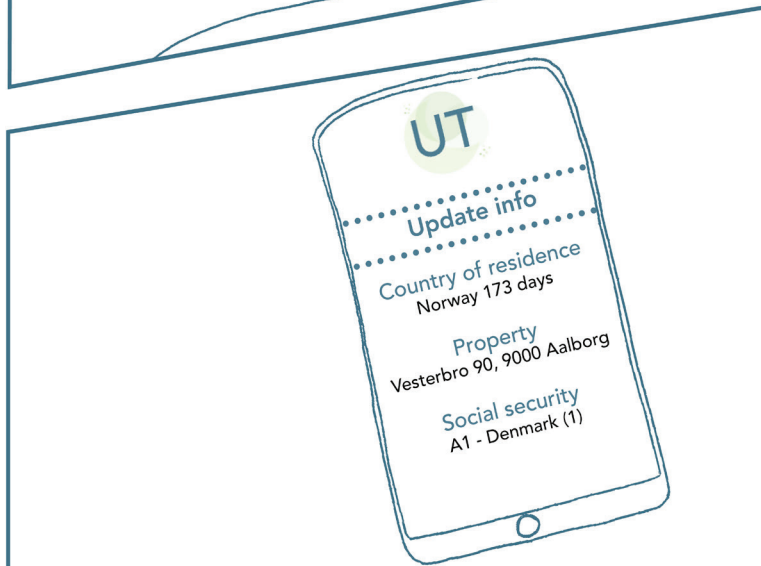
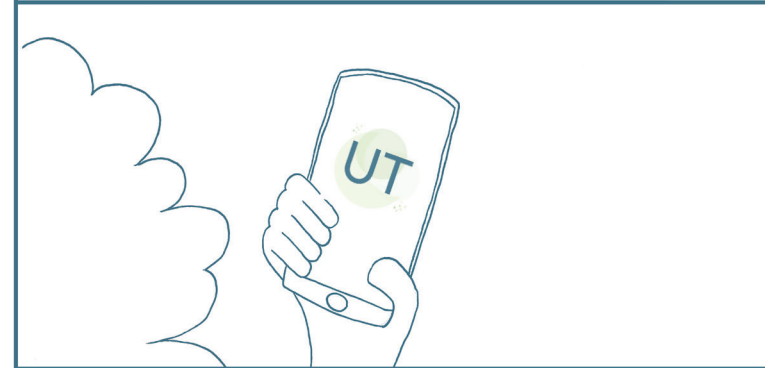


5) UT. A Service Proposition

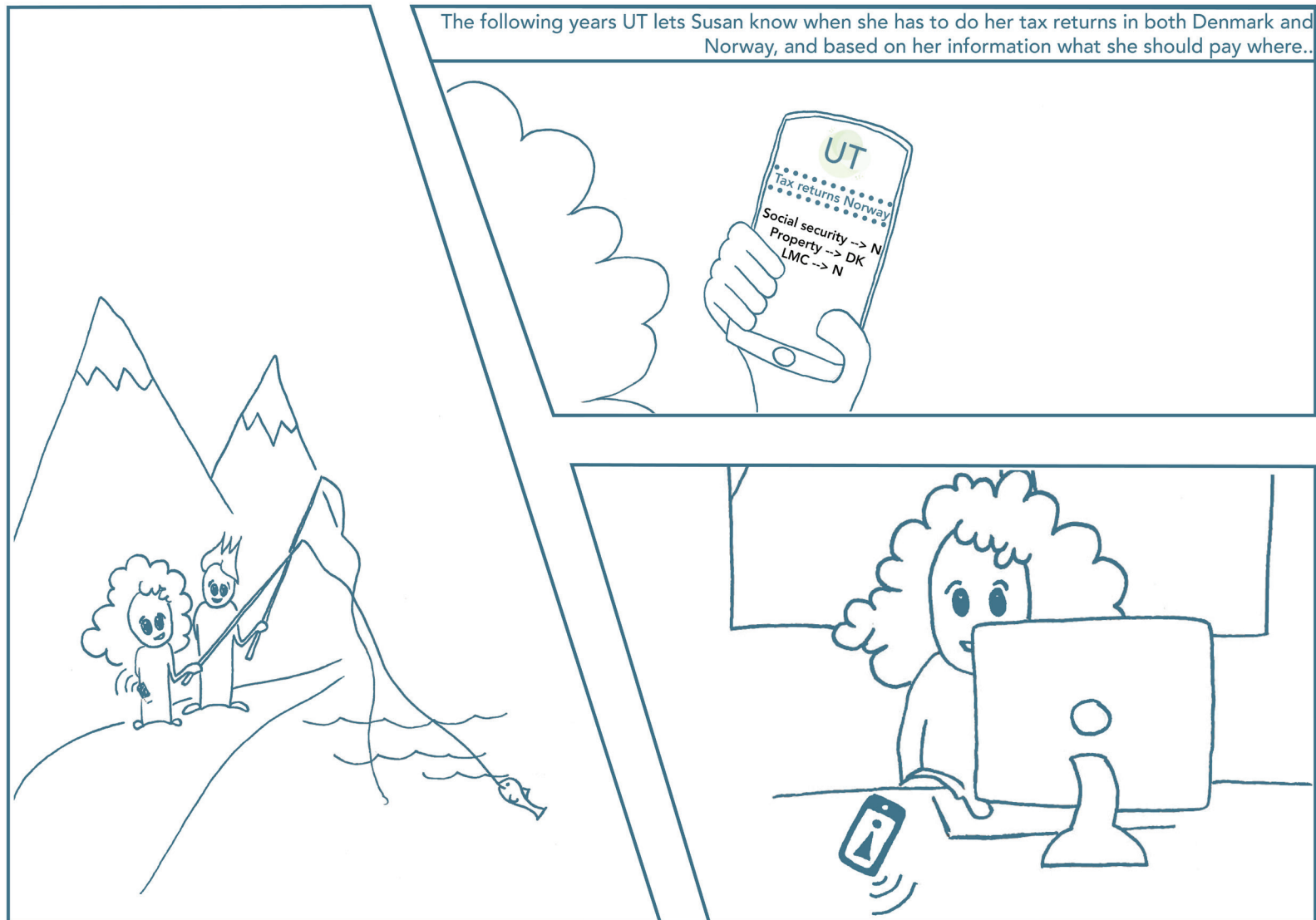
After almost five months in Norway, Susan meets Kris and decides to prolong her stay in Norway.



Closing in on the limit of 183 days abroad, UT warns Susan that after this she will be required to pay for social security in Norway, and ask her to update her information if there has been a change in her plans

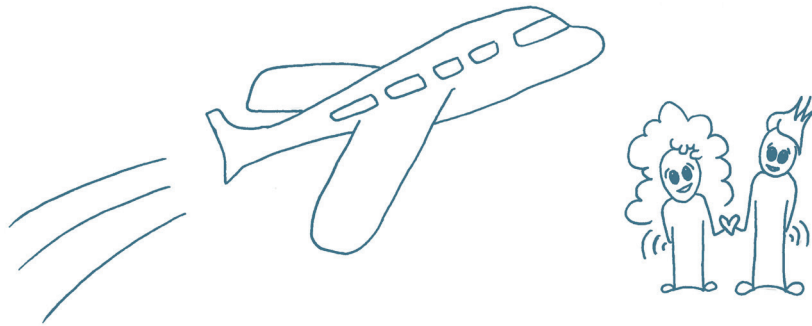


5) UT. A Service Proposition



5) UT. A Service Proposition

Years later, Susan and Kris decides to move to Denmark for a period, though Susan know the Danish system, it has been years and many things may have changed. To make sure everything is done properly so they do not risk unpleasant surprises at the end of the tax year, Kris also downloads UT to help him keep track of rules and legislation.



Onboarding screens



5) UT. A Service Proposition

A closer description

Features

UT features a Settings function where users can plot in information about their income, country of residence, profession, employer and expected duration of stay abroad, in return the service will show an estimate of the disposable income they could expect in the given setup.

If the setup is deemed viable in the eyes of the user, the service will provide them with a plan of action, My Plan, to ensure the user is provided with relevant forms that are required to inform authorities and give the citizen clarity and certainty in the situation. The plan of action will be presented as a list of forms and practical arrangements like registering for tax card, that the citizen needs to attend to. Along with this follows guidance to what order things should be done in and links to the relevant authorities.

To keep track of both time and your travels, UT has a travel log book where users can register when they travel between the countries. Ones social security plan and rights to benefits, along with how and where one is deemed liable to pay taxes, may change along the way due to many things. One of the things that could effect this is the amount of time the user spends abroad and how much time the user spend in your home country. The log allows the service to warn the user if they are approach-



ing a limit, e.g if they have been abroad so long that they risk losing rights to social benefits in their home country, or if they have been home so much that it might change how they are taxed.

UT allow the user to scan and upload documentation directly to their e-boks they may need later if SKAT or the foreign tax authority demand it as part of an audit.

Tax Guide, is a personalized guide to doing your tax returns in both countries each year. The more information the service has about the users affairs and situation the more accurate the guide will be.

Additionally UT allows the user to import numbers directly from skat.dk as well as let them export their information to SKAT.

The name

In keeping with our nordic theme, we came up with a preliminary name for the service and called it UT vil ek. The phrase stems from Snorri Sturluson an Icelandic poet and politician from the 12th century, known for writing some of the nordic Saga's. The story goes that he disobeyed the king of Norway, who had banned him from leaving the country, and sailed to Iceland saying ut vil ek, which translates to *I want to travel*

(literally: ut = out, vil= want, ek=)

System Map

User needs and corresponding features

The array of features have been designed to be a service for the user during different stages of their journey as well as catering to different needs experienced in relation to going abroad to work. The following matrix indicates what needs the different features helps meet.

FEATURES	CITIZENS											SKAT	
	NEEDS	Overview of options	Plan journey	Get paperwork in order	Keep track of rights	Know where to get help	Make accounts for journey	Fill out tax returns correctly	Pay correct tax	Meet documentation requirements	Correct and updated census	Collect the right amount of tax	Control taxes
My Settings / Budget calculator	●	●											
My Plan / Forms and registrations			●							●	●		
Travel log				●		●	●	●					●
My Document / e-boks			●			●	●		●				●
My Tax Personalized guide			○				●	●					
Links / Further information	○		○	○	●	○	○						
Exchange information with SKAT /Import and export data		○	●				●	●	●	●	●	●	●

● Primary funktion

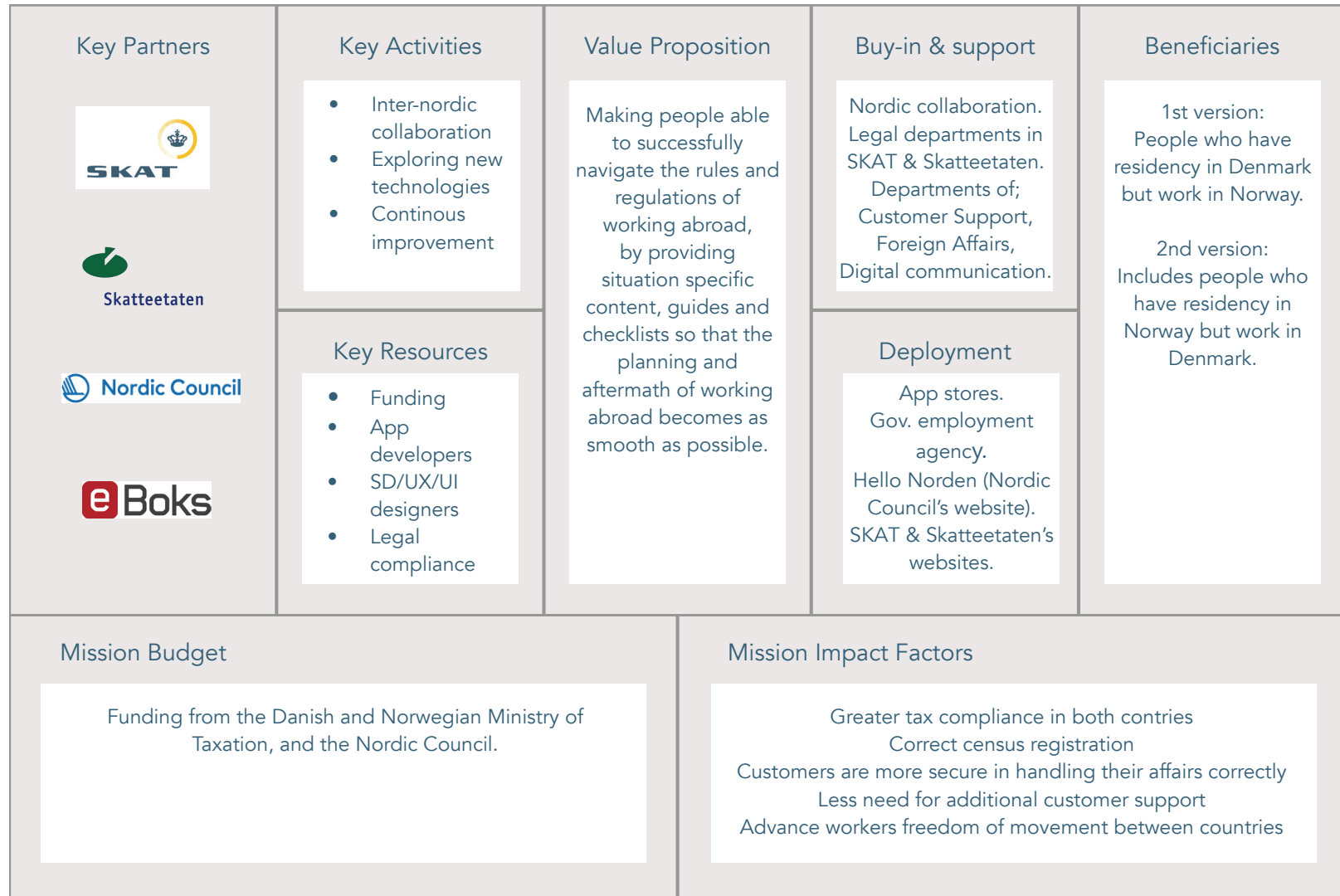
○ Extra option

5) UT. A Service Proposition

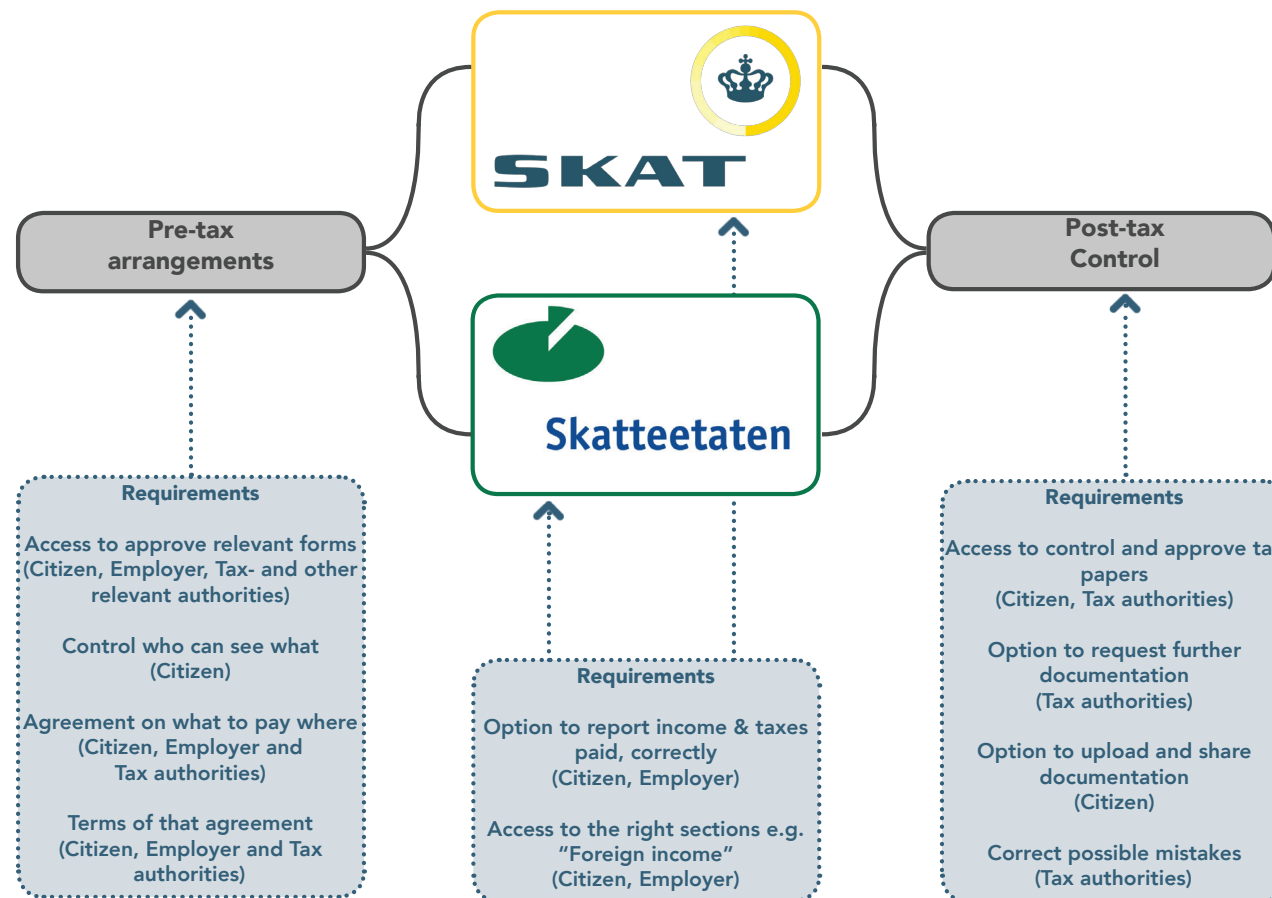
Mission Model Canvas

A mission model canvas is an adaptation of the better known Business Model Canvas by Pigneur & Osterwalder. The adaptation was done in demand for a canvas better suited for the public sector and non-profit organisation, who do not concentrate as much on revenue streams as private companies.

The main changes are on the right hand side, as the public sector has to focus on buy-in from internal and external stakeholders, they do not have customers but beneficiaries and the outcomes are better explained by mission factors than a revenue stream (Blank, 2016).



Service requirements



We suggest that a collaboration between countries that is not only focused on aiding each other when it comes to controlling the citizens and ensuring that the correct tax is paid, but also asking the authorities to commit to improving the guidance and certainty for these citizens, would be very valuable to users.

One of the problems we have identified is that citizens can not get a clear answer in advance about where to pay what. An example of this is with the previously mentioned A1 form. Today the authorities are not required to give the agencies or the citizens a reply on whether or not forms have been denied or approved, this leaves the users in a situation where they are not certain that what they are doing is correct until they receive their annual tax returns in both countries.

To accommodate the needs for guidance and certainty for the citizens as well as the authorities obligations to check and control that the right taxes are being paid, we suggest a system for collaboration and interaction between the citizens, the employer and the different authorities. The system should enable the user to get pre-tax arrangements in order as well as allow them to share documentation with the authorities upon request.

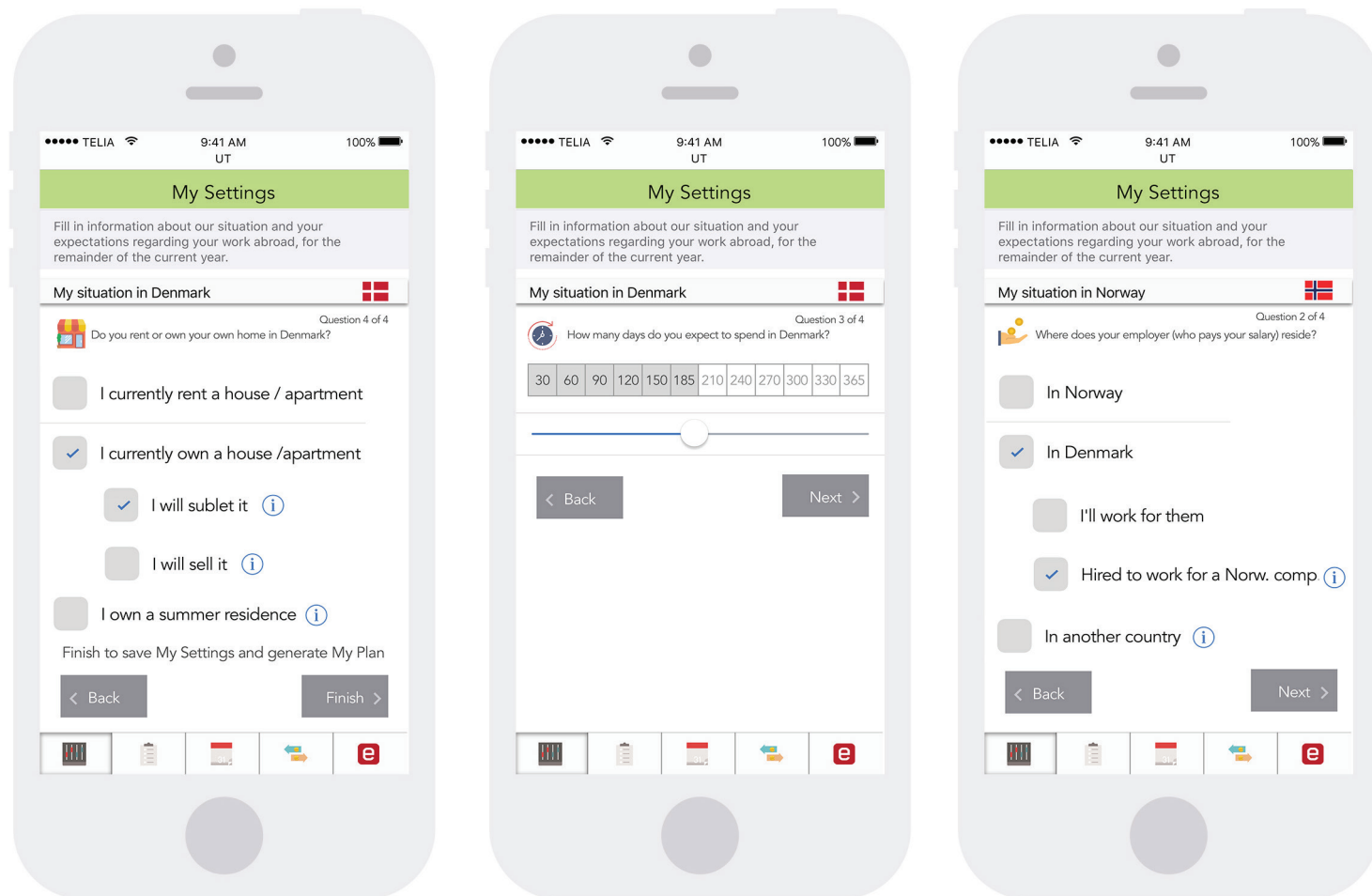
5) UT. A Service Proposition

Prototype

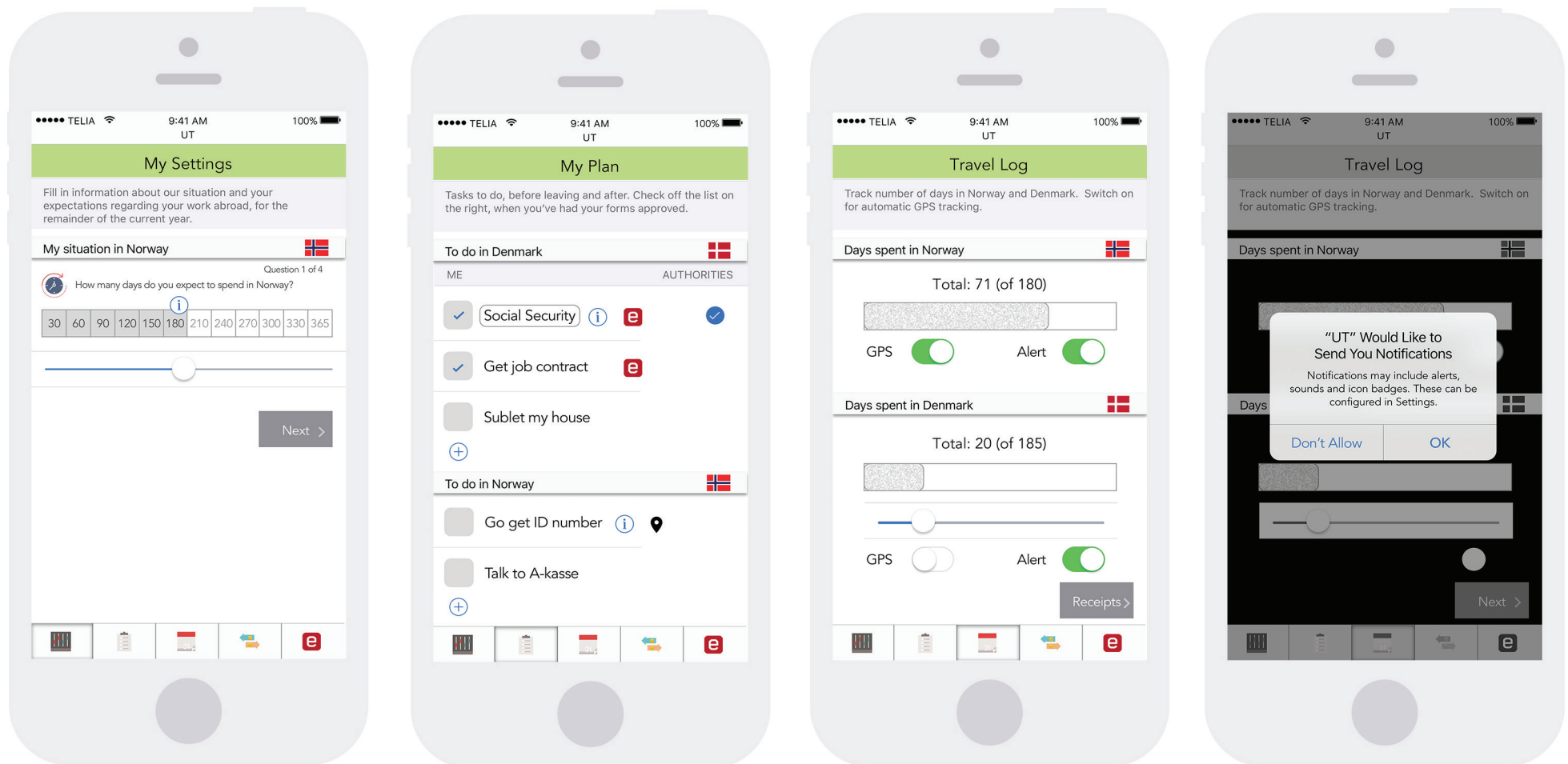
The initial prototype test was conducted with four persons, two with prior experience in working abroad and two without.

For the tests a digital prototype was developed that allowed users to click their way through the different screens to explore the features of the UT app. The purpose of the test was to assess how the users perceived the value of the service, and in particular if a MVP where they had to access forms outside of the app and upload to e-boks, was of value for them.

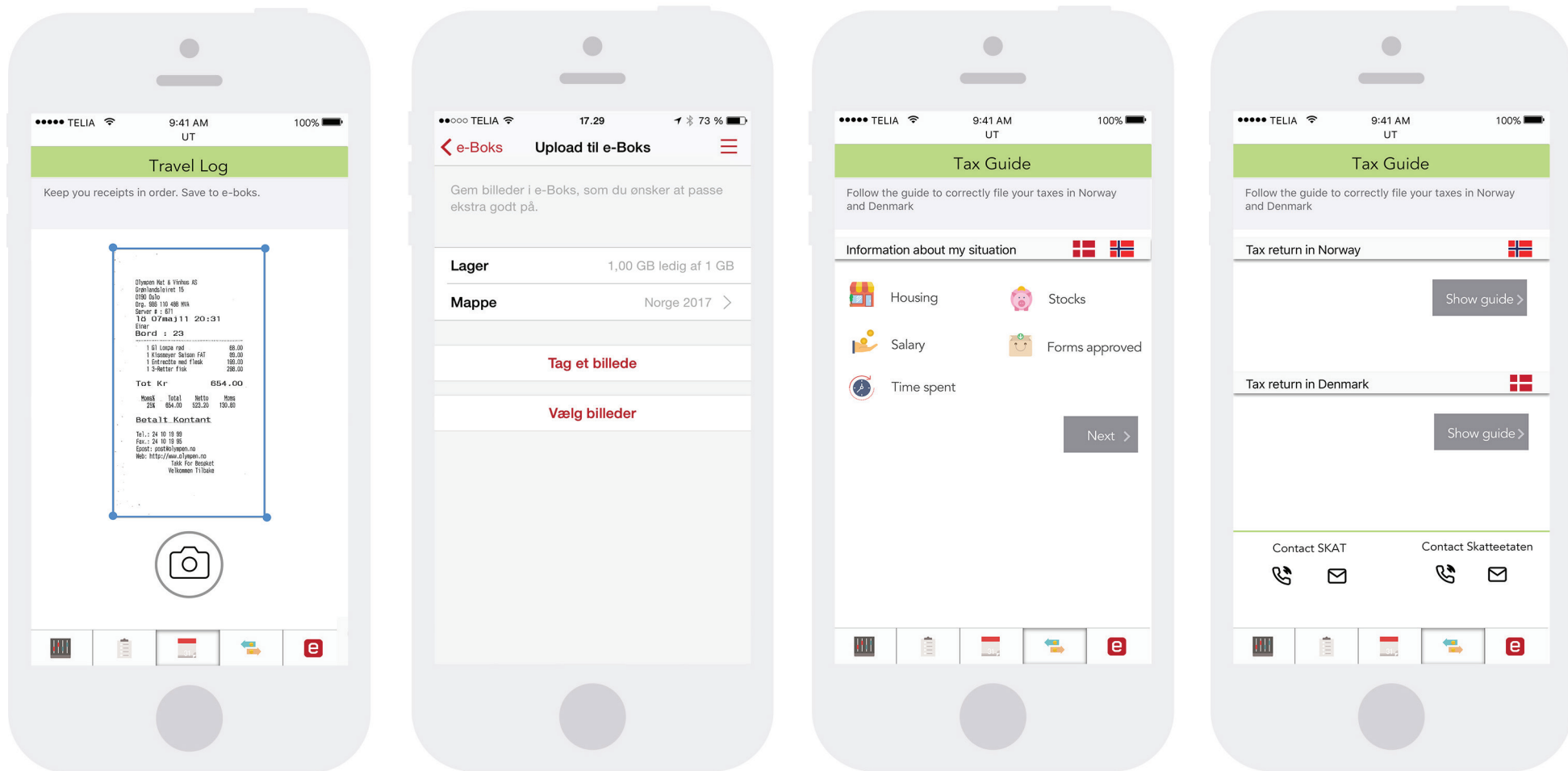
Based on the initial tests, it seems that the value of the app is clear for users that already have experience. Simply having a handy guide is perceived as a big improvement, to current possibilities. However first time travellers had a hard time understanding the point of some of the features, mainly because tax issues are not on the top of their mind, when thinking of working abroad. Explaining why e.g. it is a good idea to register days spent abroad, is therefore important.



5) UT. A Service Proposition



5) UT. A Service Proposition



Service blueprints

When developing the service we used one of service design signature tools, the service blueprint.

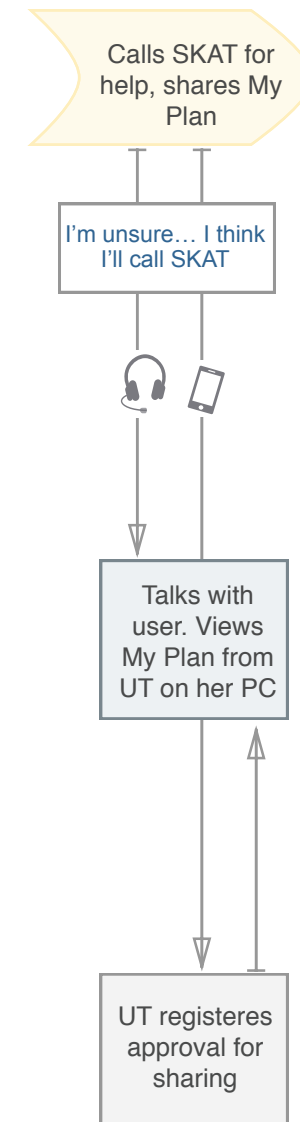
A service offering has to be designed from end-to-end, as well as from front-to-back as previously mentioned. A Service Blueprint is a tool to map out all the processes and actors that go into delivering a service. A stage metaphor from theater aids in viewing the service from front-to-back, and is often used when dividing the swimlanes that make up the blueprint, naming them frontstage and backstage.

In our case, inspired from an example by Miller and Flowers (2016) we chose to divide the lanes into three main categories; the frontstage, the backstage and behind the scenes. The frontstage being the actions undertaken by the user as well as her thoughts and emotions, the backstage showed the actors involved in the process, both in Denmark and in Norway, as well as the app processes. Behind the scenes is what Miller calls the core (ibid) as she describes the mapping as surface-to-core. There reside the external processes that make the actors function and processes that drive other relevant functions such as GPS and Google's search engine.

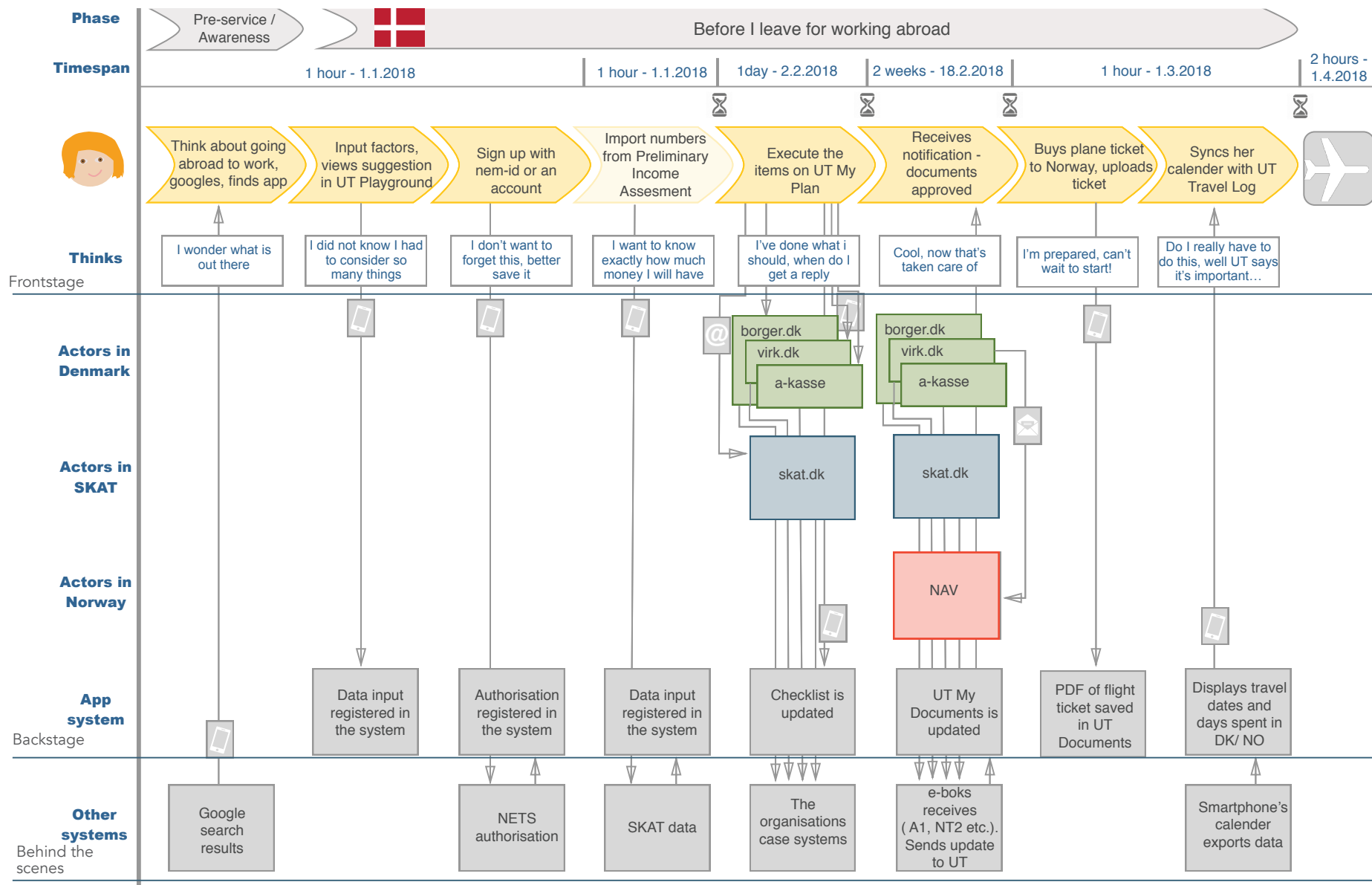
The blueprint could be one long journey, but has been divided into the 4 phases we identified in our user research. Both for practical reasons for this report, but more importantly, because, as mentioned

in section 2, the phases do not necessarily come one after the other.

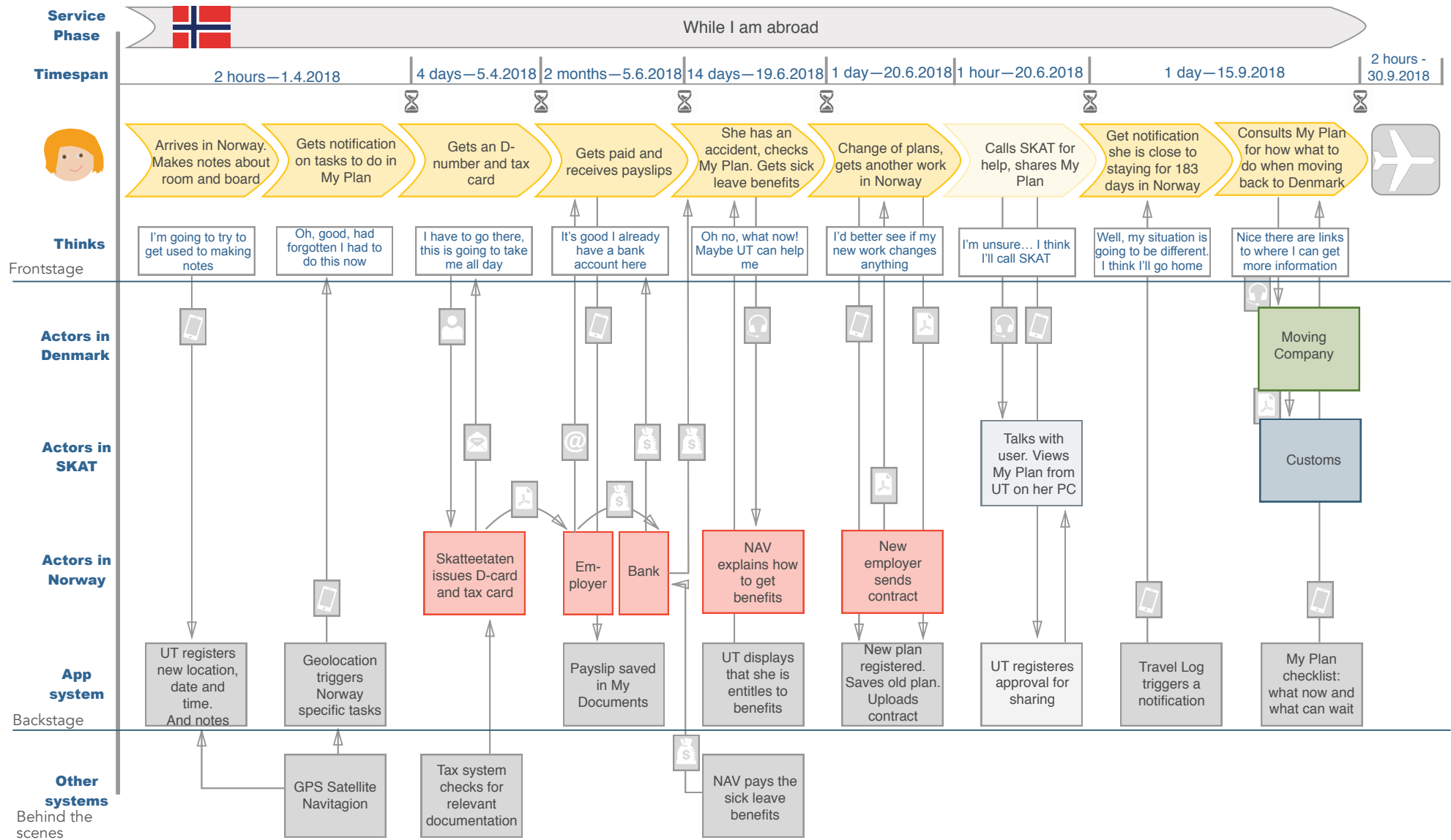
Note that some of the yellow action boxes are light-yellow. Those are actions that would require integration with SKAT and its IT-systems, and probably ownership of UT by SKAT. These actions and features would not be a part of a MVP (minimum viable product), but would be a rich and valuable addition in later versions.



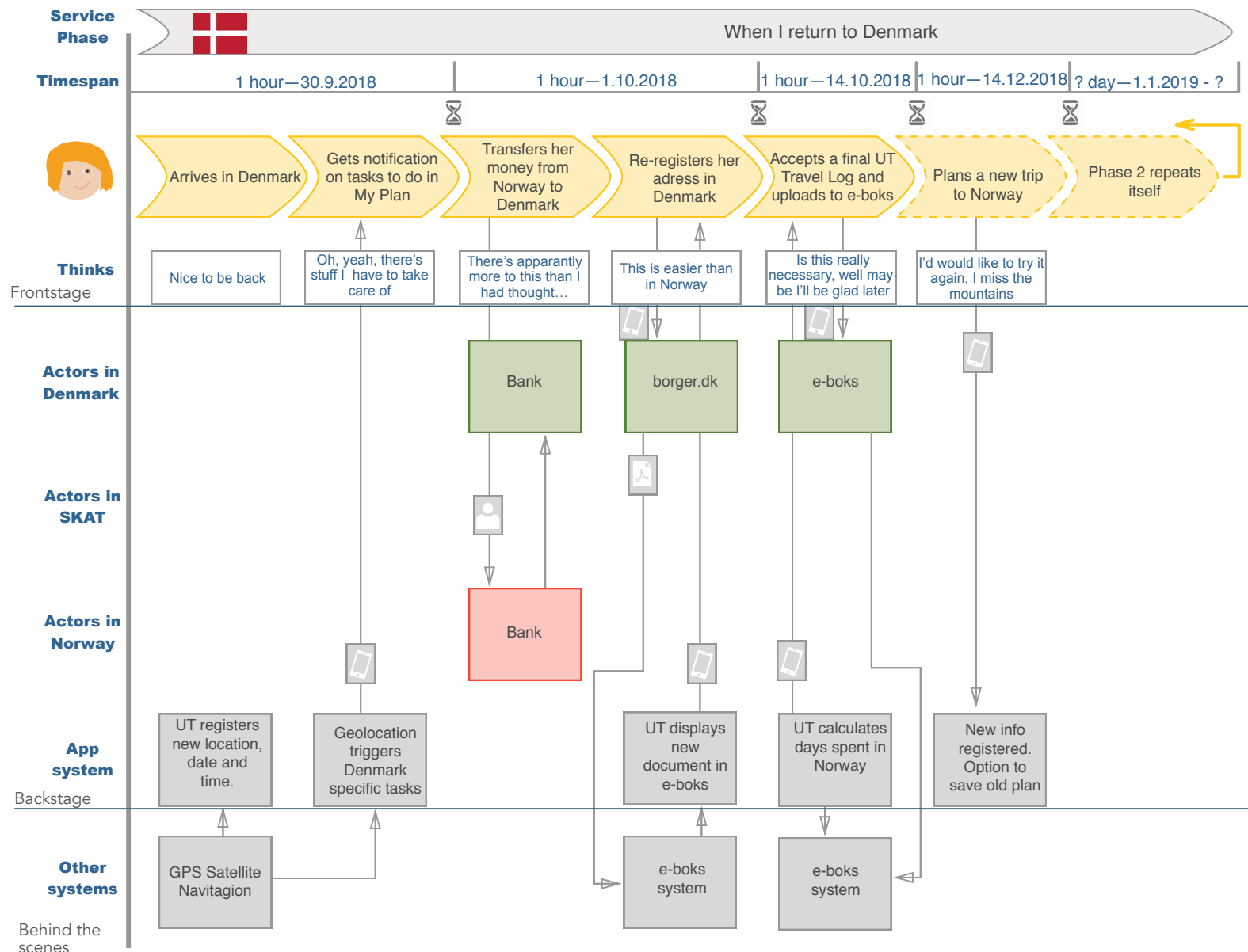
5) UT. A Service Proposition



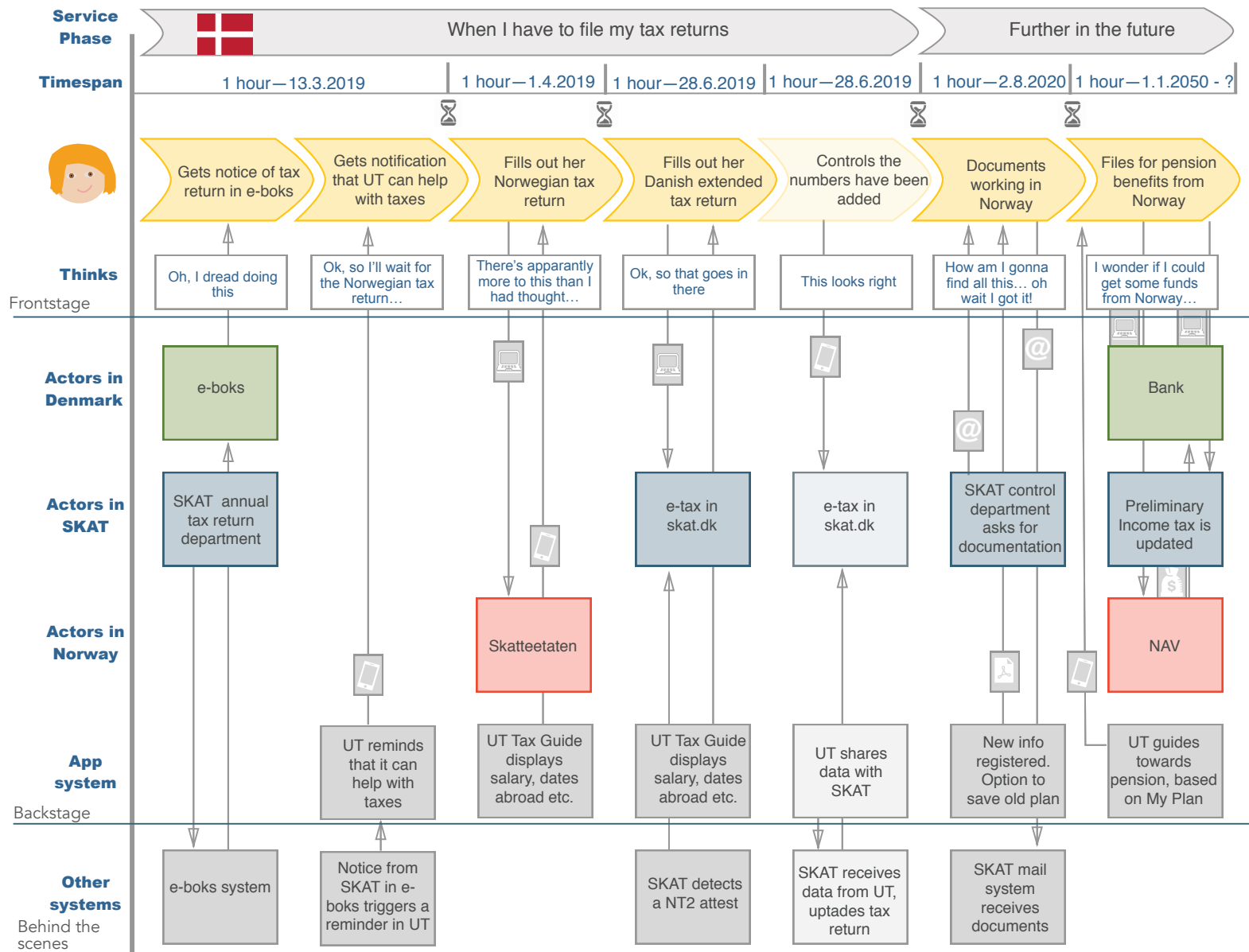
5) UT. A Service Proposition



5) UT. A Service Proposition



5) UT. A Service Proposition



5) UT. A Service Proposition

Vision

Overall vision:

Making it easy to work across borders and pay the right tax in the right country at the right time. As well as improving the underlying infrastructure needed in the cooperation of the participating countries.

Minimum Viable Product / 1.st version:

The service facing the user is primarily digital and centered around an app called UT. A service that is not fully automated or integrated with SKAT or Skatteetaten's systems. That means that the user has to self-service and e.g. provide information on her situation and expectations, as well as access some forms outside of the app. The service would then provide users with reliable customized information and guidance based on the information they input.

Further iterations:

Integration with tax authorities systems that would allow the data gathered by the app to be automatically included in the user's tax return. Integration with other public authorities, such as Udbetaling Danmark (the authority responsible for international social area), NAV in Norway (Work- and Welfare Administration) and the Danish Agency for Digitisation, that would allow the user and the

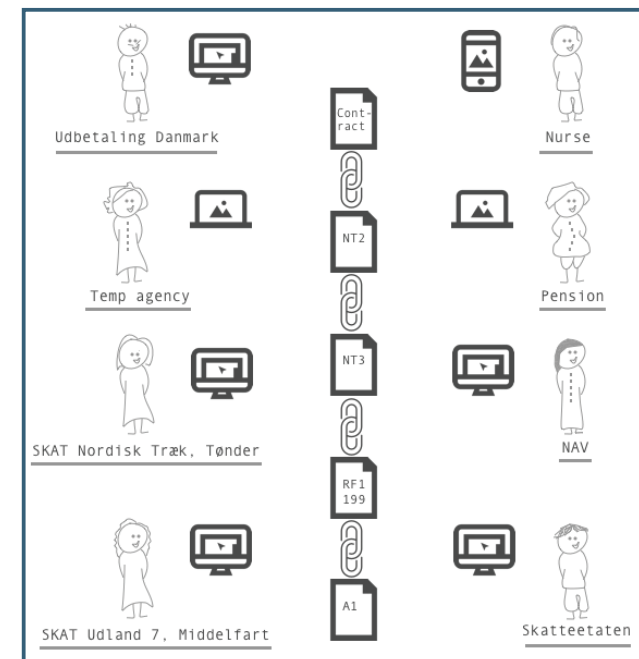
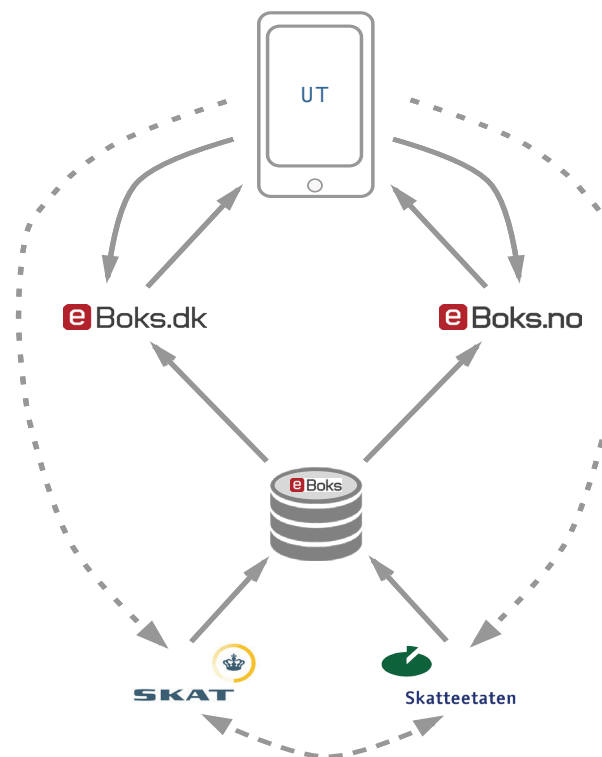
authorities to digitally access, sign and distribute forms that need authorisation from multiple parties. This could be achieved by collaboration with e-boks that has recently began to offer digital signatur within the application and the ability for the sender to see if the recipient has opened the file sent to him / her.

Another option could be Blockchain technology that would give all of the actors access to various

forms digitally, and the ability to sign them, and control who sees what and when.

Visions for scaling:

More Nordic countries come aboard, and the service works both ways - going to and from Denmark. A second iteration would include norwegians working in Denmark, and a third would involve more nordic countries, a fourth EU countries with Bilateral Tax Agreements and so on.



6

Next Steps



Ownership of UT

Two ownership scenarios

There are still too many unanswered questions for this to be a ready-to-implement project. This report should be regarded as a concept proposition and a demonstration in applied Service Design.

The project has not been able to answer the question of ownership. UT could be an independent company, or owned by an external stakeholder or owned by SKAT themselves. We see some advantages and disadvantages with these two scenarios:



Nordic Council

Advantages:

- They have an established infrastructure for cooperation between the Nordic Countries in place.
- They have recently published documents for tender for a new digital platform project valued at 4 million dkk where they seek a multi-site solution, where information and services can be adapted to specific needs and tasks. That demonstrates a vision aligned with our service proposition (Nordisk samarbejde, 2017).

Disadvantages:

- Not getting the benefits of having SKAT be the service provider in terms of integrating and sharing data



SKAT

Advantages:

- Easier integration of existing data about the user into the service
- Easier way to share data with SKAT
- A stamp of approval: as in the information provided to the user is from the authority that administers the legislation and interprets the rules, so it comes from a reliable source
- As a public authority, SKAT already collaborate with other public sector administrations (virk.dk, borger.dk etc) in a joint effort overseen by the Agency for Digitisation in order to establish a better cross-governmental infrastructure. The goal is a more cohesive user journeys for citizens across digital-solutions and authorities (Digitaliseringsstyrelsen, 2016).

Disadvantages:

- Perhaps users will opt out of using the service, if they are concerned that SKAT might look them over the shoulder on everything they do in the app
- SKAT has had a lot of scandals in recent years, many to do with failed IT project. Launching a new IT solution with a SKAT stamp on it, is perhaps not a viable solution from a marketing standpoint right now.

Limitations of the project, and how to proceed

Further testing

Further testing is recommended to validate the value of the service proposition before progressing. The preliminary tests that we have done are limited and it is not possible to say anything general with only having tested with four potential users.

Understanding the extent of the problem. Inferential statistics.

Weighing out where to focus their efforts in regards to service improvements is also something that is necessary in the public sector, including SKAT. A prerequisite to do this is understanding the extent of the problem, meaning how many people are affected by the pain points we have described and whether it is seen to be getting bigger in the future.

SKAT workshops: (process owners, new technology, data/IT, UX, Udland)

Bringing internal stakeholders together for workshops to explore the possibilities, align expectations and strengthen the internal collaboration, prior to engaging with external stakeholders.

Bringing Stakeholders (SKAT, Skatteetaten, e-boks/Nets, Hello Norden) together

Engaging external stakeholders and bringing them

together to explore options and negotiate terms for collaboration. We have reached out to Hello Norden, and they have shown an interest in the project, further Skatteetaten, E-boks and perhaps other external stakeholders such as Udbetaling Danmark and Unemployment agencies could be involved.

Deciding on the relevant KPI's (customer satisfaction, less phone calls, etc.)

Figuring out what relevant KPI's can and should be measured to ensure a direction of the project. Before a project can be launched in SKAT it has to be approved by the management, and assessed in

terms of whether it is feasible in relation to the law, the available technology and within the budget. The relevant departments have to review the concept before moving on to implementation, this can require a few iterations. Any changes to the concept and the service proposition, should then be tested again with users and negotiated with external stakeholders to ensure that they still see a value in the service.

Iterate again and test with users - usability testing

Later in the process, usability testing of the app will also be required.



7

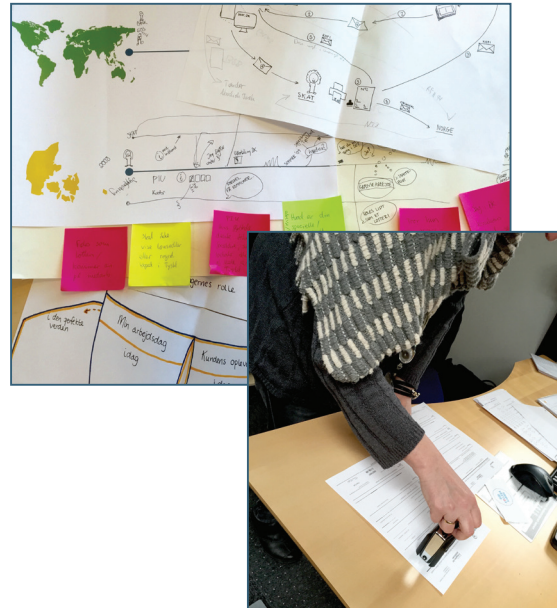
Methods and Recommendations



Methodology

We believe Service Design's main force is the ability to be stakeholder-centred and the ability to zoom in and out. To be able to see the detailed interactions between a person and technology, or person to person, and to zoom out to see the bigger picture of how the interaction is a part of a system that has to function in its entirety in order to make the service experience one that is valuable to everyone who takes part in it.

This means stakeholder / (user) research and involvement from a very early stage in the process, sketching, mapping and visualisation to understand the current situation, engage with stakeholders and explore new possibilities.



The methods used in this Master Thesis project consisted mainly of:

Interviews with 3 users.

Interviews with 2 temp agencies and 1 representative of EURES and the Norway Project.

User journey mapping with 2 users.

Co-creation workshop with users and a representative from SKAT.

Participative observations.

Online and offline questionnaires.

Concept development.

Sketching.

Prototyping.

Testing with users.

Validating with SKAT.

A workshop at Foreign Affairs / SKAT.

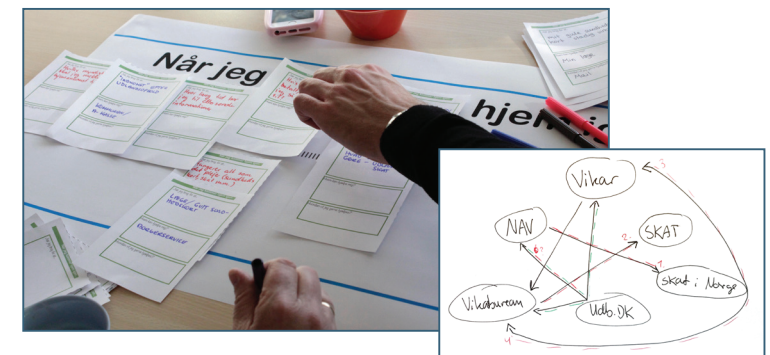
We structured our approach around the following four stages:

- Scope (choosing a study area with SKAT)
- Exploring the problem space (as-is-state)
- Exploring a solution (future-state)
- Handing over (deliverables; report, exam)

We chose methods, techniques and tools according to:

- What stakeholders we could engage.
- What knowledge and perspectives we were lacking
- Which technique we thought would give a good result.
- What would be engaging and interesting for the stakeholders.

Please see the process report (info on page 2) for a more thorough description and discussion of methods.



Conclusion and recommendation for applying service design in SKAT

Let us revisit the initial design challenge:

Learn more about the people who work abroad, what are their needs and how can SKAT accommodate them?

Although we have uncovered genuine user needs and formed insights about the users and the system in which they find themselves in, we can only speculate whether or not we have designed the right thing, meaning if we have developed a solution that is a right fit to the users pains and the gains they hope to achieve. The real test of a service comes when it is in use, therefore a design is never finished, a service like UT can and should evolve based on feedback from all the actors that have a stake in a project such as this.

What we can say with some certainty, is that this design project has demonstrated how service design in the public sector can take place. We have seen how a large number of people with different backgrounds and of all ages, are willing to aid SKAT in how they could make services that are better suited to their needs. We have seen how people are interested in having a say and sharing their experiences, with the sole purpose of improving the user experience. And we have experienced how public servants are eager in learning new approaches that

help them in being more human centered in their approach to solving problems.

The overall topic of this thesis, service design in the public sector, has used the design project as a case to experiment with different methods, tools and techniques in order to ultimately demonstrate the application of service design in the public sector. The overall problem statement read as follows, and the underlying statements are our contribution to the ever growing field of service design for public good:

How can service design be practiced within the danish public sector, and SKAT in particular?

- By involving multiple external stakeholders that can give an outside-in perspective, throughout the design process.

- By developing a culture of a shared responsibility for the type of services that are provided, by giving users the possibility of sharing their experiences in a manner where they feel heard, appreciated and acted upon.

- By co-designing with the users at an early stage of development. By visualising the system and people's experiences, and by doing so - gain new insights and see new connections and possibilities.

- By giving employees in the public sector the chance to learn first-hand, how engaging with the users directly can enhance their empathic capabilities.

- By regarding user interaction experiences as a prominent qualitative data that should be shared and easily accessed in a feedback loop within the organisation, so that the data can be turned into actionable insights by designers and staff alike.

- By creating MVPs to accommodate immediate needs in the current system, while also considering how the solution can be adapted to future changes in technology, cross governmental collaboration and legislation.

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List of ref. for photographs & figures:

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AALBORG UNIVERSITET

Process Report

Service Design in the Public Sector

- Applying a stakeholder-centered design approach to addressing tax related needs of danish residents working abroad

Master Thesis
Service Systems Design, Aalborg University

Asta Schou Bertelsen
Ingibjörg Sigtryggsdóttir



AALBORG UNIVERSITY

STUDENT REPORT

Title:

Service design in the public sector:
Applying a stakeholder-centered design approach to addressing tax related needs
of Danish residents working abroad

Semester:

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In collaboration with:

SKAT

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Service Design is coming of age, and has entered the Public Sector. The Danish Public Sector is no exception, as both municipalities, healthcare and the tax authorities hire service designers, train their staff and try to adapt the methods and mindset. Service Design is regarded as a driver towards a more holistic, or end-to-end and surface-to-core view of the services across multiple public organisations that citizens expect at different stages in their lives. This holistic view fosters a more efficient outcome for the public sector, as well as for citizens as more people are able to get their job done with a positive user experience.

To investigate how the Danish Public Sector could practice Service Design, the authors of this Thesis collaborated with the Danish Tax Authorities; SKAT, on a design project aimed at learning more about the needs of danish resident who work abroad and how SKAT can accommodate those.

The design process was iterative, agile and stakeholder-centred; meaning that the needs of not only the user but a number of affected stakeholders was researched and incorporated.

The methods used were co-creation workshop, interviews with user journey mapping, participatory observation, questionnaires, sketching, prototyping and validating with users.

The outcome of the design project is a service proposition consisting of a digital web application named UT, and recommendations for a closer digital collaboration between the public authorities and countries involved. UT is presented as a Minimum Viable Product that aids Danish residents working in Norway, as well as a vision for scaling.

Based on the authors application of service design (designing a service proposition), desk research and discussions with service designers in the field, it is concluded by offering a set of recommendation on how service design can be practised within the danish public sector, and the tax authority in particular.

This Master Thesis is presented in two parts, the Process Report describes and discusses the design process undertaken by the authors. It is accompanied by a Presentation Report which presents the service proposition.

Keywords: Service Design, UX, Systems, Tax, SKAT, Stakeholder-centered

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1. Context



We would like to acknowledge all the people and organisations that have contributed to this project and helped us in our master thesis.

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1B. Learning Goals /PBL/ Reading guide

To guide the reader to the context in which this master thesis has been written, it is fruitful to introduce the pedagogical model of Aalborg University (hereafter: AAU) and the underlying learning goals as stipulated by the study board of AAU.

AAU uses a model called Problem Based Learning (or PBL) so that the students may acquire certain skills, competences and knowledge. The key principles include that the work should be a time-limited project resulting in e.g. a product report. Other principles include cooperation both among students and with external parties, and that project work should be transferable to their professional careers. "This requires that the students understand the context of the problem and of the scope of the conclusions reached by the group." (PBL Academy, 2015, p.5) The PBL academy explains how: "The problem is the starting point directing the student's learning process. A problem can be both theoretical and practical. It must also be authentic and scientifically based. "Authenticity" implies that the problem is of relevance outside of academia. "Scientifically based" implies that the problem is comprehensible and may be analysed and solved, taking an interdisciplinary approach." (ibid,p.4)

These are our premises for working on our master thesis at AAU. It is therefore up to us to establish collaboration with external partners, and choose a problem to work on that meets these requirements.

Since our field of study is Service Systems Design (hereafter: SSD), some specific demands apply to us. The Study Board stipulates the following learning goals for a master thesis in SSD: "Students who complete the module will obtain the following qualifications:

"Knowledge

Must have knowledge about the possibilities to apply appropriate methodological approaches to specific study areas.

Must have knowledge about design theories and methods that focus on the design of advanced and complex product-service systems."

"Skills

Must be able to work independently, to identify major problem areas (analysis) and adequately address problems and opportunities (synthesis).

Must demonstrate the capability of analysing, designing and representing innovative solutions.

Must demonstrate the ability to evaluate and address (synthesis) major organisational and business issues emerging in the design of a product-service system."

"Competences

Must be able to master design and development work in situations that are complex, unpredictable and require new solutions (synthesis)

Must be able to independently initiate and implement discipline-specific and interdisciplinary cooperation and assume professional responsibility (synthesis).

Must have the capability to independently take responsibility for own professional development and specialisation (synthesis)."

(Aalborg University, Faculty of engineering and science, Board of studies for Media technology, 2017.)

It becomes clear that we should apply the appropriate methods not only to uncover the problem, but also to design a solution for it. The solution will be described in an accompanying presentation report, and this process report will detail the whole design process from exploring the problem field to the refinement of the service proposition (the solution). And as Schön proposes all designers to do, the report will also include reflection-on-process as well as demonstrate when we experienced reflection-in-action as well as reflection-on-action (Schön and Bennett, 1996) The project work for this Master Thesis has mostly been done in a four month period, from February 1st to May 31st 2017.



User -

In this report, when we refer to a user, we are referring to the residents that go abroad to work.

Actor -

In this report, when we refer to an actor, we are referring to a human or non-human actor such as citizens, employees, employers, organisations, governments, websites or forms. Entities within the network of the subject that influence or are influenced

Stakeholder -

In this report, when we refer to a stakeholder, we are referring to a person or an organization that has showed interest or taken part in the project.

SKAT -

The Danish Tax Authority.

Skatteetaten -

The Norwegian Tax Authority.

Bilateral Tax Agreement or BTA (danish: Dobbeltbeskatningsoverenskomst) -

An agreement between two jurisdictions, to determine who has the right to collect taxes in situations where citizens or companies resides in two countries. The purpose of a BTA is to ensure taxes are collected and help citizens and companies avoid double taxation.

The Nordic Tax Withholding Agreement (danish: Nordisk Træk) -

"The Tax Withholding Agreement determines the country in which the employer is obliged to pay withholding tax when an employee who is resident in one Nordic state performs work in another Nordic state or on this state's continental shelf. Its purpose is to create clarity between the tax authorities so that withholding tax is levied in one state only. The Tax Withholding Agreement is also intended to prevent withholding tax not being paid in any of the states. The withholding tax should be paid to the state that is most likely to tax the income in accordance with the joint Nordic Tax Treaty.

Three forms have been prepared to use in these circumstances:" (Central Tax Office - Foreign Tax Affairs. 2016).

NT1 -

Withholding tax deductions in the country of residence.

NT1 is a form one can access at skat.dk. The form attests that e.g. in the case of a danish resident working in Norway for a danish employer for less than 183 days, taxes will be paid in Denmark. En exemption is contract-, or sub-contract works such as working for a temp agency. Then NT2 should be used. The form has to be signed by the employer and signed and stamped by SKAT. It is then sent off Skatteetaten

NT2 -

Withholding tax deductions in the country of employment.

NT2 is a form one can access at skat.dk. The form attests to a danish employer, such as a temp agency employing persons working in Norway, that he does not have to withhold danish tax from the employer's income. There are two versions of the attest; if the employee pays for social security abroad (does not have A1 attest) then the exemption rule is in place and the employer is completely exempt from withholding taxes. If the employee pays for social security in Denmark (A1) the credit rule is in place and the employee has to pay the difference, if any, between the foreign tax paid and the danish tax. The NT2 has to be signed by the employee, the danish employer and signed and stamped by Foreign Affairs office (Udland 7) in SKAT. It is then sent off to Skatteetaten, but only after SKAT has received NT3 from Skatteetaten.

NT3 -

Demand to levy withholding tax in the country of employment

A form that the Tax Authority of one Nordic country can send to another, demanding that taxes are paid in the country where the work is conducted. In the case of a danish resident working in Norway, the form has to be signed and stamped by Skatteetaten and then sent to SKAT.

A1-

A1 is a form one can access at virk.dk. It is administered and approved by Udbetaling Danmark and a corresponding authority abroad. Once the A1 form has been approved, it attests to the citizens being socially secured by Denmark, meaning that the citizen should pay the 8% ATP tax in Denmark.

RF1199 -

A form that a foreign (e.g. danish) contractor or

sub-contractor operating in Norway has to submit to Skatteetaten to let them know that they are employing a non-norwegian person. The attestation of the form triggers a NT3 to be sent to SKAT.

Preliminary income assessment -

Your preliminary income assessment shows the income and expenses SKAT expects you to have in the coming tax year. The preliminary income assessment is always available in November.

Extended Tax return -

Information you provide to SKAT if you have circumstances beyond regular income from being employed in Denmark, such as income from abroad or being self-employed.

E-tax -

E-tax is SKAT's online self-service facility to calculate your personal tax payment. SKAT receives much of the information automatically.

Tax assessment notice -

It contains information which SKAT holds about your income and deductions and allowances for the year that has just ended. Additionally, you need to enter any missing figures and correct any incorrect figures. After you have done so, you will receive an updated tax assessment notice. It tells you whether:

- You have paid the correct amount of tax in the year that just ended
- You have paid too much tax and is entitled to a refund
- You have paid too little tax and must pay outstanding tax

Tax gap -

The gap between taxes due to the danish state, and taxes paid.

Census -

Census in relation to SKAT is how people are grouped in their system according to how citizens are liable to pay taxes.



2. Introduction; Service Design and the public sector

2A. Why explore SSD in the Public Sector?



Service Design in the Public Sector

A more efficient public sector is a benefit to the whole society, as we face increasing public expenditure towards climate change, aging population and society's demand for maintaining a certain degree of welfare benefits. New technological opportunities and means of delivering services from the private sector, develop new and different expectations from citizens and business for how the public sector should operate (Digitaliseringsstyrelsen, 2016). Being efficient, meaning reaching the desired result without wasting material, time or energy, is an important value proposition both in co-creating, providing and receiving services.

Efficiency can be one of the outcomes of a good user experience (hereafter: UX) in public services. For the factors that greatly influence UX e.g. being useful, accessible, and usable, promote efficiency among other outcomes (Interaction Design Foundation, n.d.). Berrima, a developer for Government Digital Services (hereafter: GDS) in the UK explains how *"Users aren't on gov.uk for fun or to be impressed by our web design skills. They need to get something done and they want to get it done as quickly as possible"* (Design Council, 2013. p.57). Meaning that most users would rather use their spare time on something else, than filing for housing benefits or assessing their tax returns.

Efficiency can be achieved by placing UX at the heart of forward facing activities, also known as the front-stage. A good seamless UX can however only be achieved by aligning the system activities, or the back-stage to the front-stage so that they work in unison. This is where Service Systems Design (hereafter: SSD) comes in. SSD can be a driver for a holistic approach that sees the citizens life situation and job-to-be-done across a number of public authorities, rather than as single touchpoints that can be improved in silos.

Signs of service design in the public sector

There are multiple signs of service design or elements thereof in recent initiatives and visions within the Public Sector, both abroad and in Denmark. For instance; the EU funded Sharing Experience Europe a network of eleven European partners, have published a report recommending Design Thinking, and service design in particular, as a way to meet societal needs for "delivering the best possible quality of life in a way that is economically sustainable" (ibid, p.6). The report outlines four recommendations, with nr. 3 being: "Build a strong design sector that can offer strategic and service design to the public sector" (ibid, p.11).

GDS is widely regarded as best practice in delivering digital services for citizens, with gov.uk as the one domain entry for all digital public services in the UK (ibid). They have recently placed a call-out for a community of global government designers, which they suspect face many of the same issues, one of them being growing service design (Downe, 2017a). At a recent event at GDS in London, we listened to Louise Downe, Head of Design for UK Government at GDS rather provocatively explain how they simply view service design as the design of services. Services are what the public sector should be providing for its citizens and in their view it is to aid them in performing tasks. That is also why they stress that good services are verbs and bad services are nouns. Services should be named after the task people are trying to perform and not what makes sense for the civil servants, an example being Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995 (RIDDOR). According to Downe, one of service designs main tasks in the public sector is to first act as an archeologist who keeps digging to understand how things work in order to reduce complexity, and then to sort out the plumbings and the infrastructure to make that happen. GDS has proven it's worth in

"It's not about making existing things just a little bit better: it's about completely rethinking what we do, and how we do it. From front to back, from end-to-end. From the moment the user has a need, to the moment that need has been met." (Downe in Mager, 2016, p.92).

the UK and have moved from having to explain why we should employ design in government, to why design will not fix everything in an instance. It takes an effort and often means rebuilding services from the ground up (Downe, 2017b).

Local Government Denmark (hereafter: KL (danish: Kommunernes Landsforening)) is a member-, and an interest group for Denmark's 98 municipalities. KL has launched a program aimed at aiding the municipalities in making digital self-service easier for citizens and companies. The program, called Coherent Digital Municipality Services, has three main directions; Mutual demands, solutions and follow-up with the expected benefits of efficiency, quality and better service. The direction called Mutual demands calls for a mutual approach to service design, the rationale being that a secure and efficient process for the user is also the most efficient for the municipality (Kommunernes Landsforening, 2016). KL explains how service design is a new method for the municipalities and to facilitate the capacity building in service design, they have together with several municipalities developed a tool-kit that is available online (Kommunernes Landsforening, n.d.).

The role of service design in the public sector

In 2001 Danish Design Center developed the Design ladder to illustrate the character of design used in companies in the private sector. The ladder goes from step 1: non-design, 2: design as giving shape, 3: design as a process to step 4: design as a strategy (Dansk Design Center & Dansk Industri, 2016). The

Public Sector Design Ladder (fig. 2.1) is inspired by DDC's work and acts as a framework for effecting change in the public sector (Design Council, 2013)

The Spider (Supporting Public Innovation Using Design in European Region) program that ran from 2013-2015 to provide evidence of the value of service design, also advocates for pushing Service Design in public sector towards capacity building and policy making. (The Spider Project, 2016). The evaluation report states that:

"Public sector staff has found it particularly useful to be able to look at the problem from different perspectives thanks to empathetic service design tools. Other frequently cited qualities of service design approach are - creativity, 'can do' attitude, ability to simplify complex problems and to bring together multi-disciplinary expertise."

(ibid, p.39)

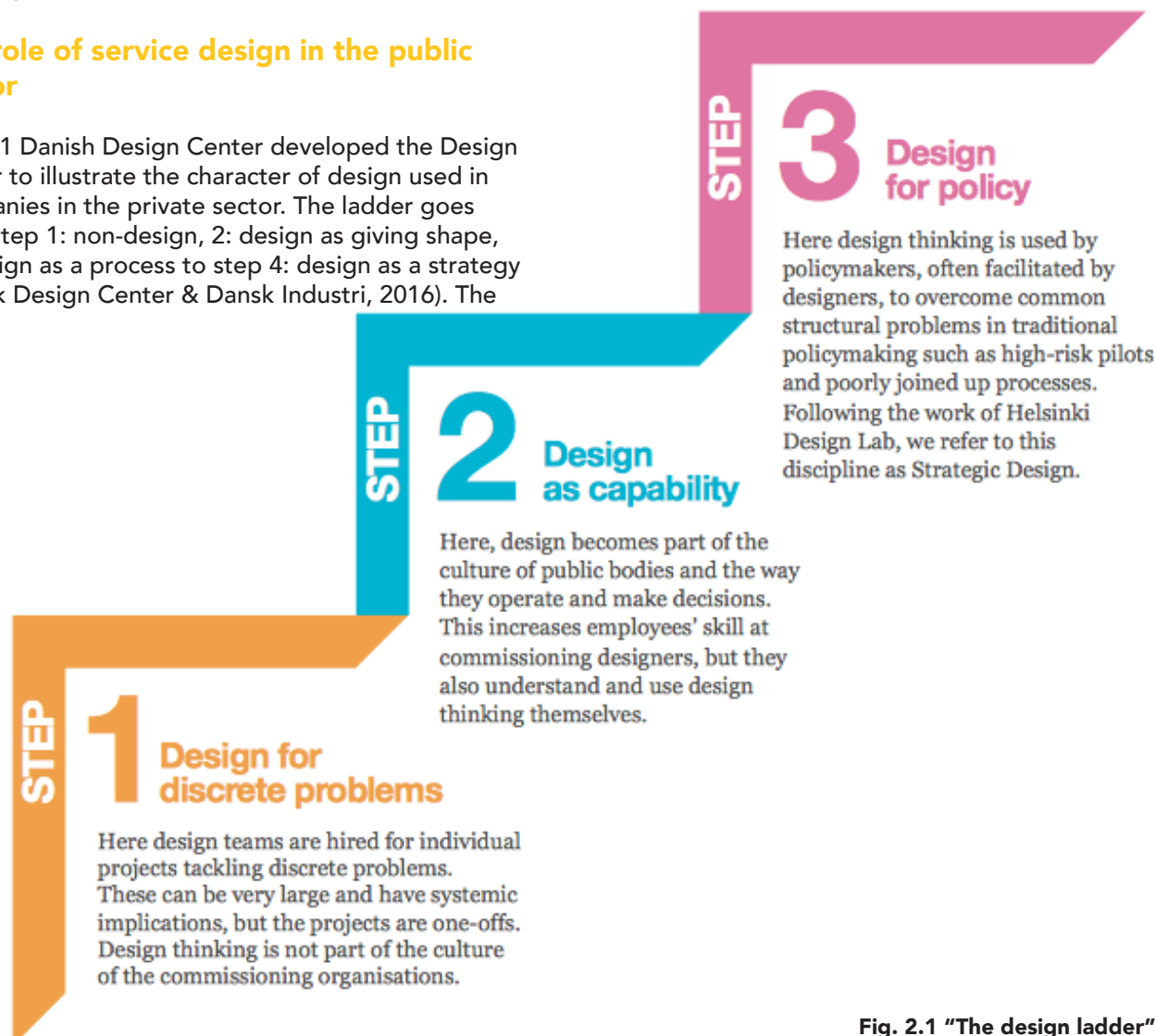


Fig. 2.1 "The design ladder"

Taxation as a part of the public sector

The Danish welfare system is funded by taxes and charges collected from citizens and businesses. A well functioning tax system is therefore a crucial public sector role. A positive experience of public services influences how effective and efficient citizens are in performing their tasks, their level of trust in the authority and as a result, how compliant they are in filing the right tax at the right time (SKAT, 2017a).

In this Master Thesis we wanted to explore SSD within a public sector setting. We had the opportunity to work with SKAT, the danish tax authority, and as our

work progressed a series of questions emerged.

These questions evolved from our initial problem statement:

How can service design be practiced within the danish public sector, and SKAT in particular?

This statement evolved alongside the project, as we defined our problem area and target group.

Thinking of SSD and the Public Sector / SKAT....

Increased job mobility challenges SKATs current system, can SSD help us prepare for the future?

SKAT is the financial base for all public services, it has to work!

Working outside-in, how can we bring the user perspective into the design of better public services?

How can SSD play a bigger role in improving public services?



How can we engage citizens in constructively influencing SKAT?

Fig. 2.2 "Food for thoughts"



Introduction to SKAT

In SKAT's annual report for 2016 they present the government agency by stating that, as a public authority, SKAT is a part of assuring the foundation for funding the danish society. SKAT's mission is to ensure a safe and efficient funding of the digitized public sector for the future. The report goes on to explain how that is achievable by six visions; service, quality, efficiency, transparency and being an attractive workplace. (SKAT, 2017b).

SKAT is one of three government agencies directly under the jurisdiction of Ministry of Taxation (dan: Skatteministeriet). SKAT is the agency in charge of guiding taxpayers, handling tax, VAT and customs revenue and recovery of overdue taxes etc.

Problems and measures to get back on track.

At the time of writing this thesis, SKAT is currently organised as presented in fig 2.3. A new organisational structure has been announced, called Nyt Skattevæsen (eng: New Tax Administration), and is to be implemented in the next few years fig 2.4.

The new structure is an attempt to remedy some of the underlying factors for the major scandals that SKAT has been the subject of, in recent years. Among them the discontinuation of a new IT system, EFI, that was supposed to recover overdue taxes, property evaluations gone wrong and a scam by foreign criminals that drained the state budget for approximately 12 billions kr.

Understandably, these scandals have led to taxpayers diminished satisfaction with SKAT. Measured on a scale from 1-5 (with SKAT aiming for a score of 3,8) the companies are the least satisfied with a score of 3,58 in 2015. Citizens scored at 3,67, still not reaching SKAT's target. (SKAT, 2017a)

According to SKAT's annual report for 2016, the score is on the rise. But being measured at 3,7 for 2016, SKAT has still not reached its targets for the National Bill (dan: finansloven) of 2016, as increased customer satisfaction (with a minimum score of 3,8) for companies and citizens was one of the targets. The two other, which they did not reach as well, were maintaining the tax gap and lowering the amount of overdue taxes.(SKAT, 2017b)

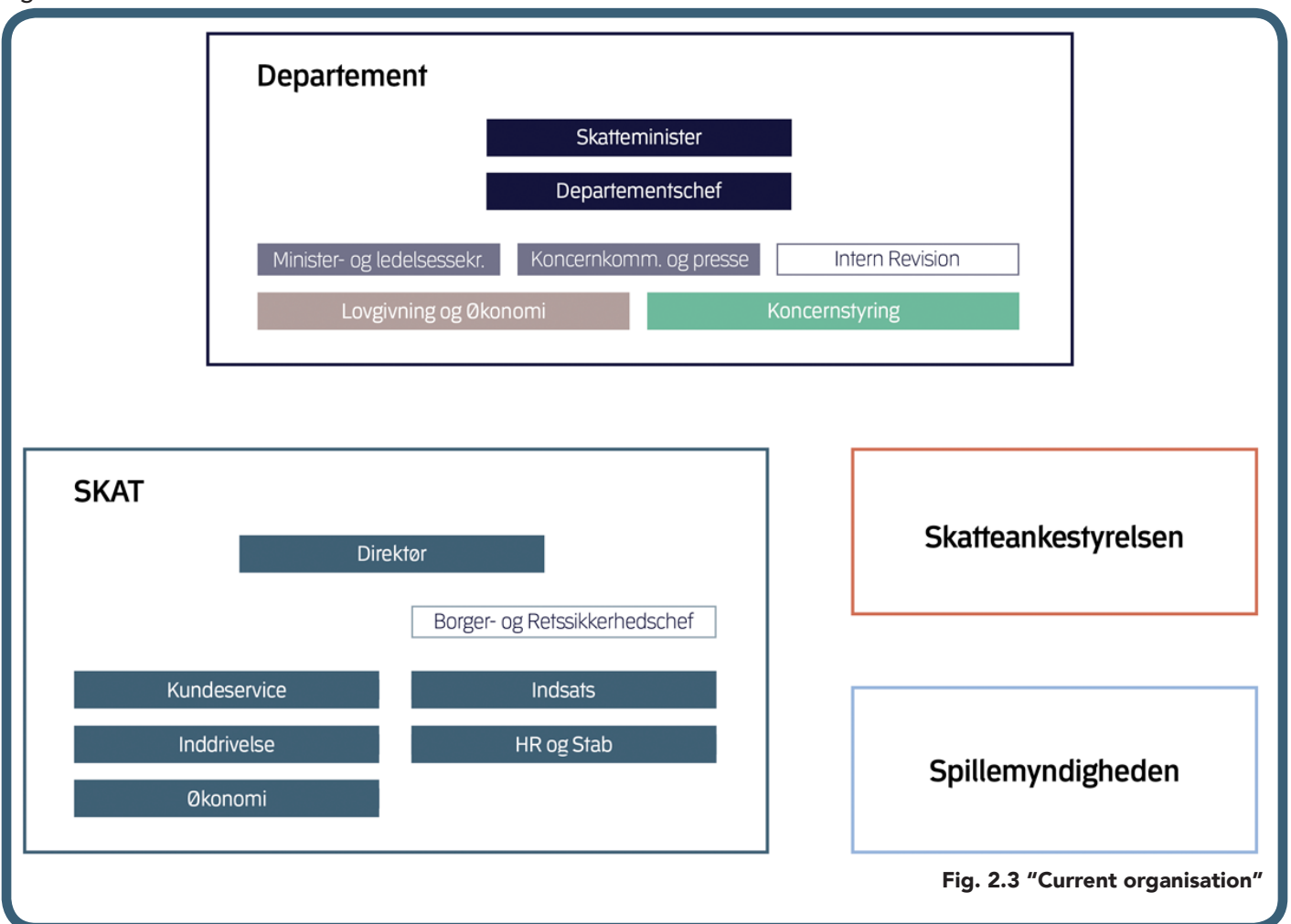


Fig. 2.3 "Current organisation"

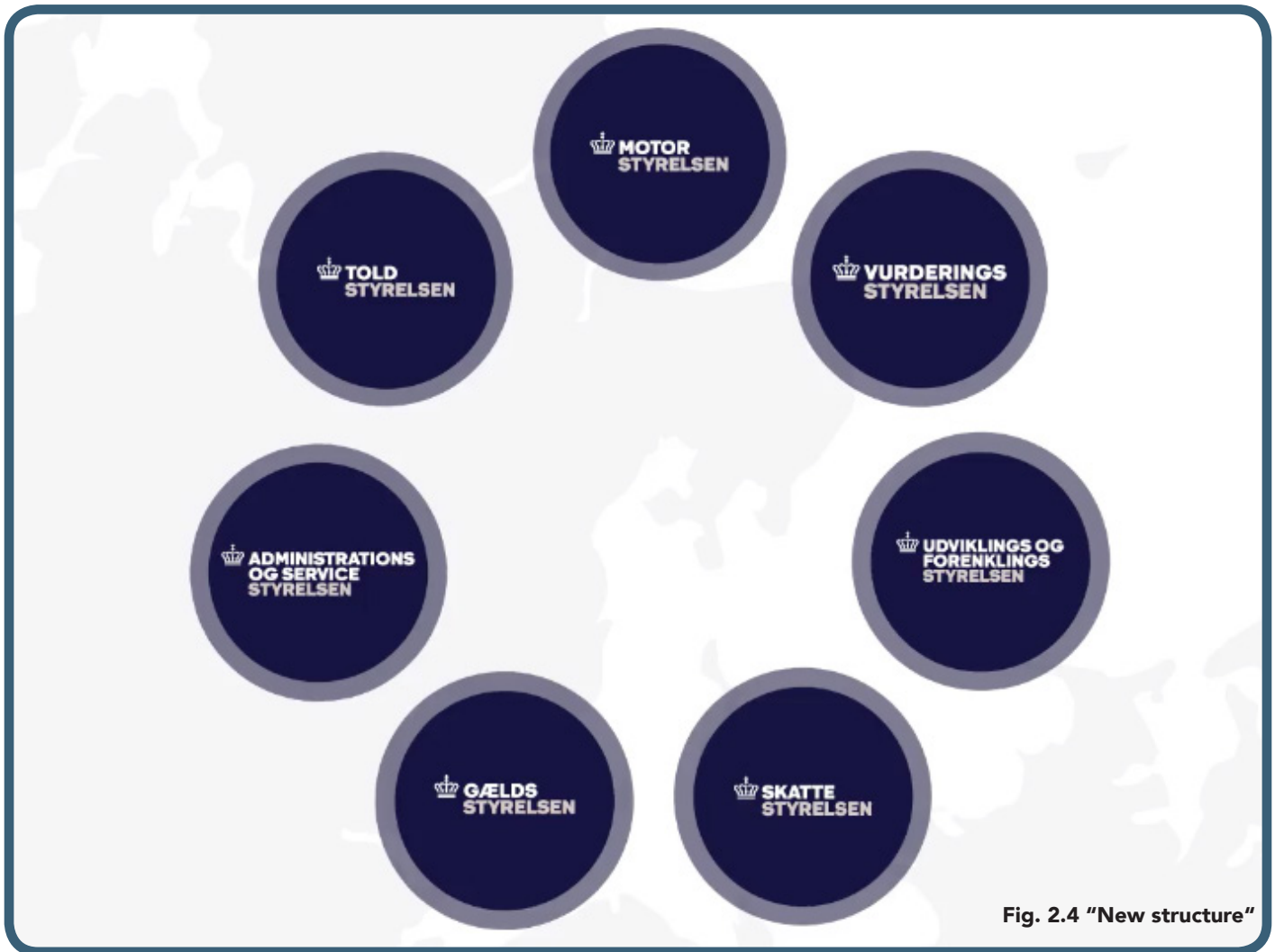


Fig. 2.4 "New structure"

An interesting subset target is one called Comprehensibility. That is supposed to measure users perception of comprehensibility when it comes to guidance from numerous touch-points such as telephone, written replies, one-to-one meetings, information meetings, binding replies, decisions and control. (ibid, p.26).

Guidance is listed as one of SKAT's main tasks, the others are: settlement, initiatives (for determining recovery), recovery (of taxes), development projects and it-operations and additional support. (ibid, p.3) Guidance, is the task that most obviously and directly affects the customer satisfaction, but all of the tasks affect it in one way or another. E.g. if settlement and recovery are not seen as fair, the compliance for paying the correct tax diminishes and the tax gap increases (SKAT, 2017a).

A majority of danish taxpayers want to pay their taxes correctly and on time. It is therefore safe to assume that some of the outstanding and overdue taxes are not intentional, but probably due to lack of under-

standing, unclear rules and legislation and complications in reporting correctly. Nyt Skattevæsen, Ministry of Taxation's new organisational structure for SKAT, mentioned earlier, is an attempt to relief the underlying issues that have caused the recent scandals, and prevent further. The issues include e.g. very old IT-systems, poorly documented data, globalisation - both in forms of companies and employees operating across borders, employees lack of required competencies etc.

The ministry wants to aim for a tax administration that: *"is service-oriented and has the citizens and companies needs at the center of attention, makes it easy, simple and transparent to pay one's taxes. For example by making tax filing automated so that citizens and companies are eased of the burden of filing. And are at the forefront of digital solutions and usability."* (Skatteministeriet, 2016, p.6).

Emphasizing the user/customer

The Ministry's emphasis on user-centered design and user needs can be found in SKAT already. The office in charge of the website skat.dk and the self-service possibilities in e-tax (dan: tast selv borger / tast selv erhverv) is Digital Communication and Design. They work based on these principles, always advocating the users needs. They have assembled a set of guides for developers, both internal and external of SKAT, in order to align the work being done and make it consistent. The guide states: "We place the user at the center. In SKAT, the users reality is the point of origin for designing services that create value. By working close together with the users in the design phase. Through co-creation, concept decisions and ongoing tests, their needs become the basis of our solutions". (SKAT, 2016a)

Customer Communication is an office under Customer Service, in charge of all other communication and guidance. They work in close collaboration with other offices in SKAT, particularly Company guidance and Foreign affairs (dan: Udland). Customer communications work is described as data - , and customer driven, in their Annual plan for 2017. The key parameters for their customer-driven communication and guidance is:

- Accomodating
- Up-to-date
- Proactive
- Targeted
- Relevant
- Simple

(SKAT, 2017a, p.14).

In 2016 the department of Customer Service published a customer strategy called The customer in center, taxes in balance. Here they outline three core principles as a framework for reaching their targets, and ways for carrying out those principles, here are some examples:

- 1) We take responsibility for the customer experiences.
 - a) We create a coherent service experience across all channels and organisational units within SKAT.
 - b) We improve the customer view on us as a collaborative partner, who always thinks about how we can help, and that also has an eye for incidents that occur before and after the encounter with SKAT.
 - 2) We organise our service, so that it is most efficient.
 - a) We minimise the need for contact.
 - b) We collaborate with external actors, that can help us to target, deliver or render our services superfluous.
 - 3) We continually strive for improvements.
 - a) We analyse the customer's cause for contact, with an eye for supporting business development.
- (SKAT, 2016b)

As the reader may have observed, the terms customer and user are both used, internally at SKAT. Externally, SKAT uses the term customer. Their departments and offices are called customer communication / service / center and so on. The term user is often used in a relationship where there is an active choice of becoming a user, but when it comes to SKAT, that relationship is mandatory for all tax-payers. SKAT is aware of this contradiction and explains the term as an active choice because they "want to treat citizens and companies as customers, who can expect a high level of service from their side." (ibid, p.9).

State of (Service) design in SKAT

SKAT has experimented with a form of innovation lab inside of the organisation. The collaborating partners were an IT-consultancy and design agencies, particularly one called 1508. Together with employees at SKAT with project manager Bo Steinicke steering the ship, 1508 started Nyt Servicekoncept. Its mission was to be an agile frontrunner and stop using years on analysing, requirement specifications, developing and implementing, but rather quickly build, test and learn from the users making minimum viable products. This work brought a more agile mindset into SKAT, as well as some concrete techniques like Design Sprints and Value Proposition Design with focus on jobs-to-be-done, gains and pains for the users. The five day Design Sprint has taken off, and is currently being used on number of projects, not always for five days though, it is often modified to stretch for a shorter period adapting to pragmatic realities of getting people together in one room for a period of time. Recently a Design Sprint was used for kickstarting a project about entrepreneurs. That was the first time that SKAT invited the end-users, the entrepreneurs themselves, in for a workshop like session so early in a project phase. One of SKAT's service designers has become an advocate for Design Sprints, giving talks and workshops at MindLab, trade unions and conferences.

There are currently five service designers employed at SKAT (that we know of). Two of them are in the same office, and the rest in different ones. Three other

service designers have held positions there, but have moved on to other jobs.

Based on our talk with two practicing service designers at SKAT, as well as one of this thesis authors experience as an intern, it seems that service designers are not being asked to be a part of a project solely on the expectation that a particular project could use a service designer. They get involved based on their individual skills e.g. facilitating workshops and Design Sprints, or expertise due to particular domain knowledge they possess, e.g. (e-tax for citizens). However, SKAT's acknowledgement of the benefit of service designers and service design methods can be highlighted by two recent developments. In the fall of 2016, SKAT had two new job openings specifically for service designers.

In the beginning of this year, 2017, the head of SKAT Udland decided to offer a 5 ECTS course in Service Design to the whole department. It was offered by the school Metropol and consisted of four lessons and an exam. The plan is that this course will from now on be facilitated by one of SKAT's own service designers, bringing service design techniques, methods and hopefully mindset, to even more people within the organisation.

Cementing SKAT's ongoing journey from being a public authority that collects and administers tax payments, to a service organisation that puts the needs of the users first.

SKAT søger servicedesigner til hele Danmarks befolkning

SKAT, København

Du bliver en del af et kontor, som er omdrejningspunktet for data og analyser, og som yder implementeringsstøtte til forskellige tværgående projekter i kundeservice. Kontoret består af både kvantitative og kvalitative analysekompetencer samt generalister med dyb forretningsforståelse.

Sammen med dine kollegaer skal du bidrage til, at beslutningsgrundlaget for kundeserviceledelsen, procesejere og andre interessenter bliver understøttet af data og adfærdsanalyser i videst muligt omfang.

Som servicedesigner skal du bidrage med kvalitative analyser (fx kunderejser, interviews og workshops) og design (visualiseringer af prototyper, grafisk arbejde på print og intranet). Du vil indgå i forskellige opgaver, hvor din rolle er at sikre et skarpt kundefokus – både internt og eksternt.



Fig 2.5 "SKAT hiring Service Designers"



3. Methodology

3A. The Methodology of Service Design

So far we touched upon what Service Design has to offer as a problem solver in the Public Sector and we have discussed why it is interesting to explore Service Design in the Public Sector, and more precisely in SKAT.

But what are the methods used in Service Design, where do they stem from what is the methodological view they are based on?

The methods of Service Design

SD is gaining momentum both in practice and academia with every year. That can e.g. be seen in the success of the ServDes conference, recent publications on the benefits of SD in the Public Sector as well as the adoption of the Public Sector (mentioned in chapter 2b.), the acquisition of SD agencies such as Fjord and DesignIt by consultancies and the growing number of students attending the Service Systems Design study at AAU.

SD is a field of study as well as a discipline that draws from many fields of study such as Human-Computer interaction, Interaction design, Usability studies, Marketing, Business, Systems Thinking and Ethnography. It is a design discipline that devises, in the often cited words of Herbert Simon (1996 cited in Bason, 2017, p.43) *"[...] courses of action aimed at changing existing situations into preferred ones"*

SD has often been called user centered, but as the director of Danish Design Center, Christian Bason (2017) has noted, more and more are referring to transformative service design as human centered because many different actors are a part of a service encounter, and all of them have to be taken into account. Service design does so by viewing the situation from each stakeholder's viewpoint. Segelström (2013) evolves this concept even further and talks of stakeholder-centred design *"understood as making the input from stakeholders a key piece of work practice. This mostly means as inspiration, but can also entail using the stakeholders own creativity to form ideas."* (ibid, p.125).

There does not exist one common agreed upon definition of SD among it's practitioners or in academia. In the early days of SD, SD was mostly defined in terms of what it was not, rather than what it was. The need for defining SD in terms of how it was different from product design was exemplified through the IHIP framework published in 1985, that stated how service characteristics were: Intangibility, heterogeneity, inseparability and perishability (Segelström, 2013). Service-Dominant Logic (hereafter: S-D logic) was first described in an article by Vargo and Lusch in 2004 and represents a transformation from how value creation is perceived, in S-D logic, *"value is defined by and co-created with the consumer, rather than*

embedded in output" (Vargo and Lusch 2004, p.6 cited in Morelli and de Götzen, 2016). This has meant increased focus on co-creation in the moment of the service provision, which has proved particularly well suited for social innovation and new platform economies that emphasise sharing such as the award winning clothing concept Vigga (Danish Design Award, 2017).

Even though a common definition does not exist, several scholars have researched if a common practise approach can be observed among (service) designers. In his recent PhD thesis, Bason (2017) studied 15 cases across 5 countries to identify *"what characterizes design practice in a public setting"* (ibid, p.141). He found the following seven methods or design approaches to be the key ones:

Field research, visualization, ideation, concept development, prototyping, user testing as well as business cases and evaluation.

According to Segelströms (2013) PhD thesis on how SD is enacted (based on desk studies and 14 interviews and observations of practicing service designers), the methods most often used by service designers for stakeholder research and communicating insights are: interviews, observations, and design probes with workshops almost making the list. Visualisations (sketches, diagrams, user journeys, etc.) are used throughout the process, but for different reasons.

Service design uses design techniques such as sketching and prototyping to explore and develop service propositions that can be easily tested and validated before launching into a big and expensive implementation.

Steen, Kuijt-Evers and Klot (2007) research found that the methods and techniques of involving users in early on in a design project, can be divided between whose knowledge and what knowledge is at stake. Are the designers designing for or with the users and are they expanding their knowledge about a current or future situation?

This thesis authors believe SD's main force to be the ability to be stakeholder-centred and the ability to zoom in and out. To be able to see the detailed interactions between a person and technology, or person to person, and to zoom out to see the bigger picture of how the interaction is a part of a system that has to function in its entirety in order to make the service experience one that is valuable to everyone who takes part in it.



Method sketch

Methodology, methods, techniques and tools applied in the design project

Our choices of methods and techniques have been similar to what Bason (2017) and Segelström (2013) described in their PhD thesis. We used qualitative methods such as interviews and observation, held a workshop and attended another, sketched and prototyped and validated our concept with stakeholders.

We did not decide which methods and techniques to use beforehand, but chose and adapted them along the way according to:

- What stakeholders we could engage.
- What knowledge and perspectives we were lacking.
- Which technique we thought would give a good result.
- What would be engaging and interesting for the stakeholders.

This approach is aligned to what Segelström (2013) describes as doing just enough planning so you might change direction. He is in fact defending designers from criticism of not planning enough, but his studies showed that with the engagement of stakeholders and time pressure, comes a need for being agile and flexible.

We emphasised being reflective at every step of the way. Discussing what had been a success and why, and what should or could have been done differently. Before embarking upon new methods for stakeholder research we prepared by going through the 6 W's (why, when, how, where, what and who) to be sure we were asking the right question, that we had prepared sufficiently, that we were involving the right actors and using the right methods and techniques.

This was a pragmatic approach that was nevertheless primarily guided by a decision to include as many stakeholders as possible in order to get to know not only the users experiences but also those from the other end of the table, so to speak. The people who are employers of or trying to guide the end-users. That decision was inspired by Participatory Design (hereafter: PD). The underlying assumption being that people are the real "experts of their experiences" as Mattelmäki and Sleeswijk Visser put it (2011, p.2), and people should themselves shape the services they will be a part of. PD with its roots in the worker movement of the 70's, places great emphasis on the empowerment of people and giving them a voice. PD has evolved to co-creation and/or co-design. These two terms are used differently by different people in academia and practice (ibid), so to clarify we adopt the view of Binder and Keinonen (ibid) that view co-design as a design approach that involves stakeholders throughout the project from the very beginning, and co-creation to be a specific instance of the co-design approach, such as a workshop.

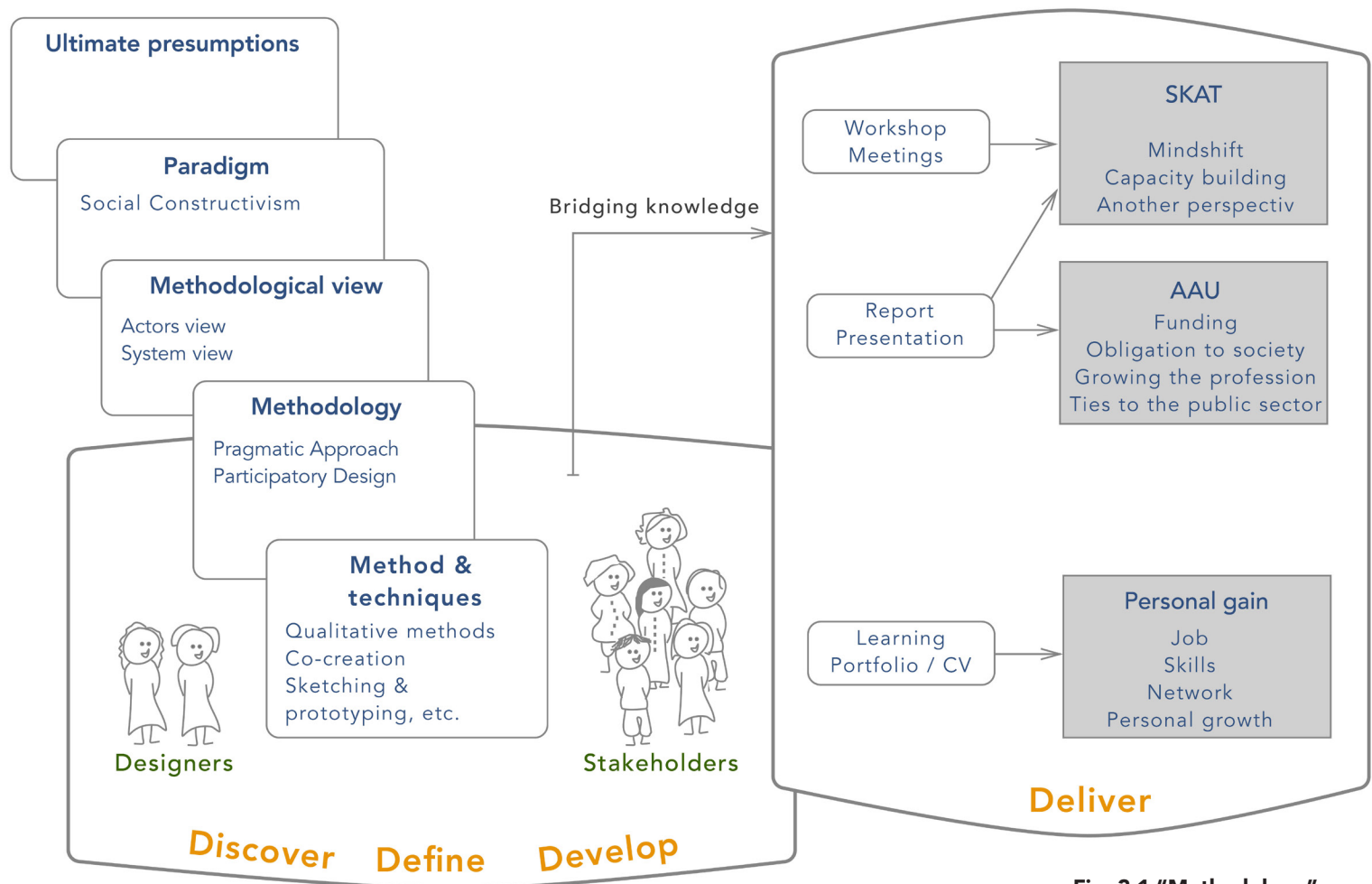


Fig. 3.1 "Methodology"

Arbnor and Bjarke (2009a) stress the importance of being aware of the paradigm and ones underlying assumptions that influence ones choice of methodology and methods. Figure 3.1 is an attempt at depicting how, in the left hand sphere the designers and stakeholders meet in the discover , define and develop stages (to use the terms of the Double Diamond, a design process which will be introduce in the next chapter: Design Process).

In the left hand sphere knowledge is shared and the design projects evolves by using certain methods and techniques. Those insights, knowledge and design concepts are then bridged to the recipients of the design project in the deliver stage, by utilising certain deliverables and methods. Furthermore the figure depicts the outcomes (or the gains) of the recipients. The figure is in a sense a model of how the outcome of the project can be traced all the way back to our,

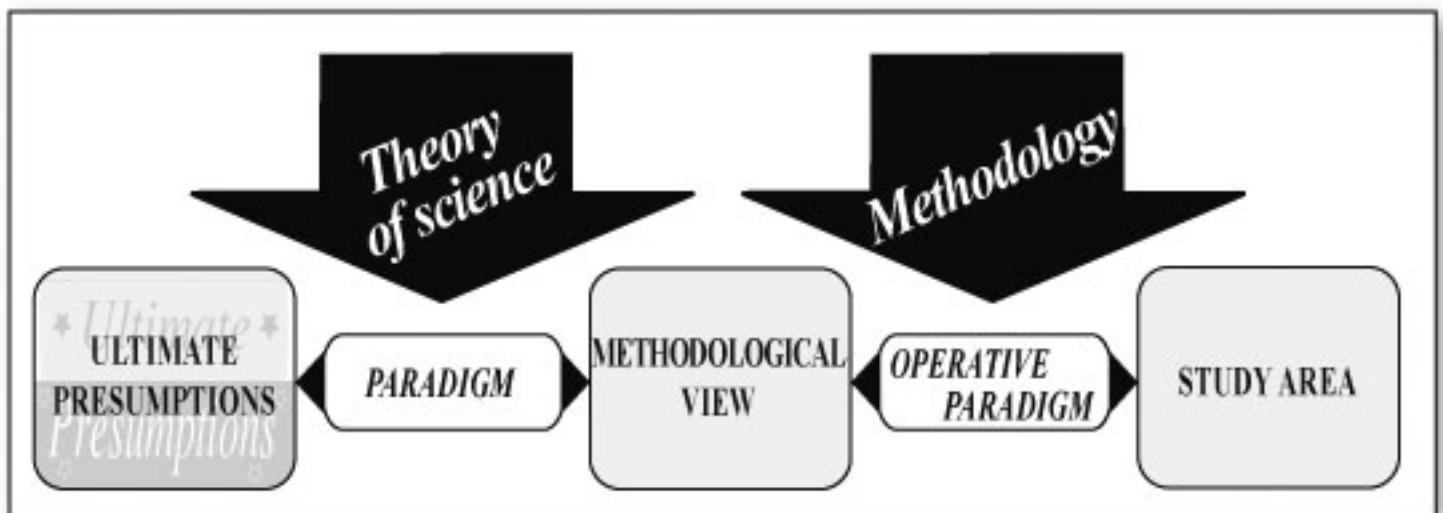


Fig. 3.2 "Theory of Science and Methodology"

the designers, worldview. The figure is based on Arbnor and Bjerke's (2009a) figure (fig. 3.2) of the process of creating knowledge (ibid, p.15).

Arbnor and Bjerke (2009a) explain how an operative paradigm bridges ones methodological view to ones study area, which in our case is applied Service Design in the Public Sector. An operative paradigm consists of methodical procedures and methodics, which combined are also known as methodology; the methods and the way we apply them to research (and in our case design) within a certain area. In Arbnor and Bjerkes (ibid) lens, the methodologi-

cal view consist of three views; the analytical view, the systems view and the actors view, that are influenced by a certain paradigm. A paradigm represents, among other things, ones conception of reality or in other words; ones worldview which is a standpoint on which the three methodological views are based. The systems and actors view as explained by Arbnor and Bjerke (ibid) correspond in many ways to how we, the designers and authors of this thesis, think and worked during the course of this thesis. To clarify we will give some examples of these two views corresponding to our way of seeing the world, and ultimately our choices and actions;

Actors view:

- A researcher that is guided by this view does not collect information but creates it by being a participant in a dialogue with an actor. It is not possible to be an observer that does not influence its subject, therefore information is created.
 - Reflection and co-creation are a prerequisite for a transformation.
 - There is a creative act involved in language and dialogue, and a direct act in doing.
 - Developing a language can also mean a way of describing the world by use of metaphors and terms, as well as a visual language such as representations.
 - Creating knowledge takes place both in preunderstanding, understanding and postunderstanding.
 - Everyday descriptions and 1.hand expressions are preferred.
- (Arbnor and Bjerke, 2009b).

Systems View:

- There is an interdependency between components that comprise a system.
 - Metaphors are added to system models to provide insight beyond what is observable in the world and to create new questions.
 - We can talk of systems as a whole, without having to identify every single part of it.
 - Customers are increasingly seen as a part of a business system, not simply as someone you can sell something.
 - The network perspective; it is important to not only understand what goes on inside an organisation but also outside and between.
 - Magnifying level determines the level of detail the researcher uses when depicting a system.
- (Arbnor and Bjerke, 2009c).

The exact methods, techniques and tools which were applied, will be presented in chapters 4-7.

Design Process

There are a multitude of design processes described in the literature, and case examples (Bason, 2017, p.156). We find a design process model to be a tool which is excellent to structure a discussion about the phases in a project, and to bring new people aboard. As we however did not want to be confined to a certain process, we merely discussed the merits of primarily the Double Diamond (Design Council, n.d.) (fig. 3.3) and d.school's (n.d.) Design Thinking design process (fig. 3.4). Even though they both encourage iteration, we feel the somewhat waterfall like illustrations do not always foster a very iterative mindset.

The Design Thinking process has gained great popularity within management and business, who provide bootcamps and workshops in the discipline. Bason (2017) and Polaine, Løvlie and Reason (2013) have criticised how Design Thinking places too much emphasises on the thinking part which can lead to the designer getting lost in the equation. Because design is about doing as in visualizing and making abstract ideas tangible, not only thinking. Doing and thinking take place in an interwoven and overlapping phases, making it ill advice to divide them into separate phases one after the other.

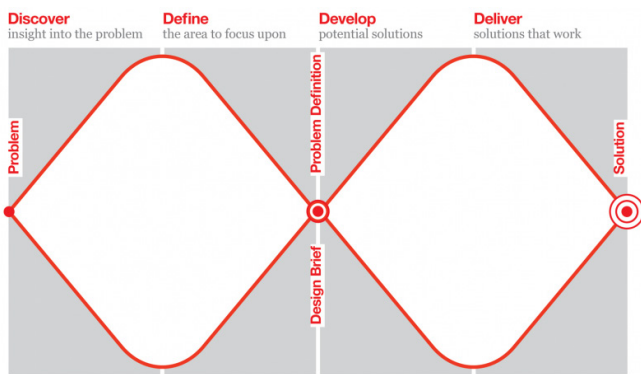


Fig. 3.3 "Double diamond model"

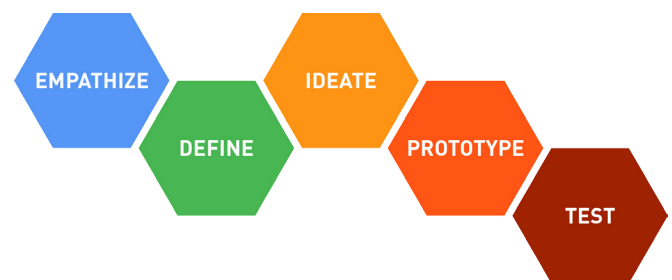


Fig. 3.4 "Design thinking"

By comparing a number of different design process framework, we extracted the main components to be:

- Diverging and converging
- Early testing
- Being reflective
- Exploring different solutions
- Being iterative
- Implementation / delivery is a part of the process.

We then structured our process around the following four stages:

- Scope (choosing a study area with SKAT)
- Exploring the problem space (as-is-state)
- Exploring a solution (future-state)
- Handing over (deliverables; report, exam)

Since the Double Diamond was the process framework we choose to refer to when we needed a common reference point, and since it is well known and accepted within the design community, we decided to use the Double Diamond as a structural guide for the report writing as well as visualisations of the process seen in the following fig. 9.

Fig. 3.5 illustrates our process divided into the four stages of the Double Diamond, plotted onto the weeks we had available. Beneath the timeline we have placed all activities that involved stakeholder interaction ranging from phone interviews to workshops. Above the time line one can see inspirational activities, supervision meetings with AAU and SKAT and formalia like midterm meetings at AAU.

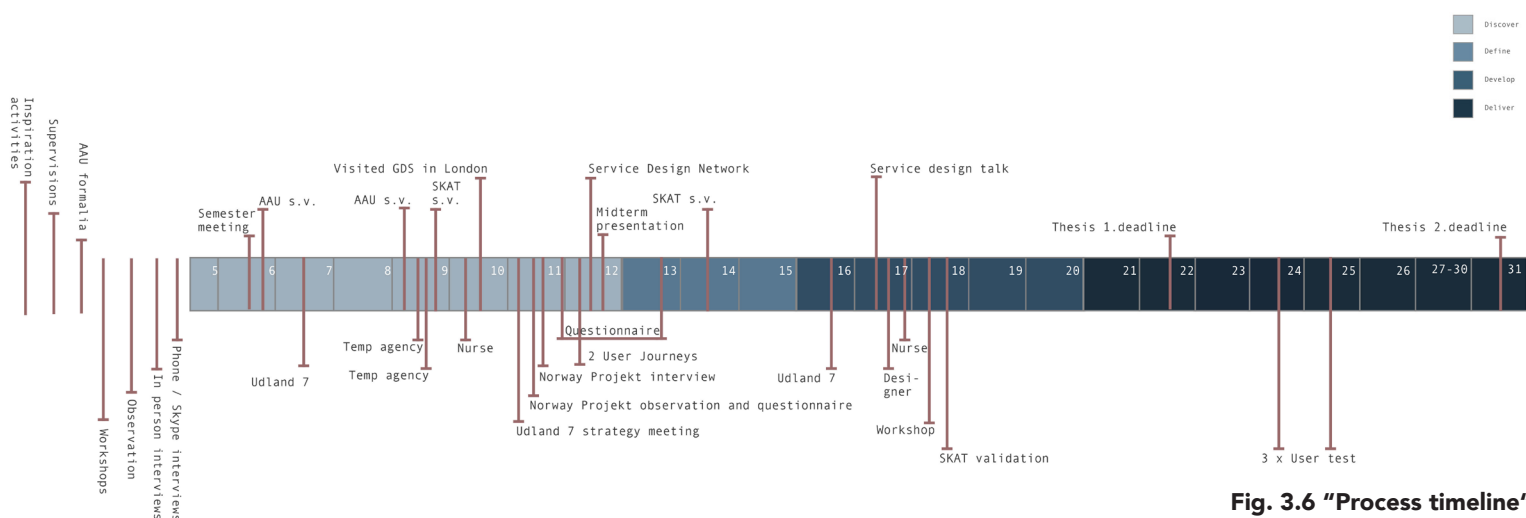


Fig. 3.6 "Process timeline"

At the start of the project and along the way, we discussed our approach and the following statements are a summary of these reflections that ultimately shaped our process:

Not be afraid of being in the fuzzy front end. Trust in the methods and process.

Stakeholders (including users) should be involved at all stages of the process.

We have a pragmatic approach, we involve those we can, we shape the process to what is doable.

Stakeholders and methods shape the process and outcome in their own way.

We are flexible, in adapting methods, in being ready when an opportunity presents itself.

Stakeholders needs are the most important aspect, the project has to be built on real needs to have an impact.



4. Exploring public problems

4A. Choosing a problemfield

Access to SKAT

One of the authors of this thesis, had interned at SKAT in the fall of 2016, as a part of the study program at AAU. She worked in the office Digital communication and design, under the department of Customer Service. The head of that office is Anne Dorte Erstad Jørgensen. She was subsequently given the opportunity to work on a thesis the following semester, and so she invited her fellow student, to join the collaboration. Our joint interest in exploring how service design can create value in the public sector, was a strong motivation for us in choosing SKAT.

Exploring possibilities

The groundwork for identifying a problem space or a project which we could become a part of, started in December (1 ½ months before the official beginning of the thesis project). We invited four SKAT employees, two of which are service designers, to a meeting to discuss possibilities in a thesis collaboration. Two of the service designers, Dennis Jensen and Nanna Petersen, then stayed with the project to advise us, and Anne Dorte agreed to be our official contact person.

In January we had several topics in relation to tax that we found could be interesting to explore, the topics were:

Gig economy

The growing sharing- and gig economy the world is facing today, poses great challenges for the current tax system (European Commission Communication, 2016).

Knowledge/project sharing within the organisation

Within a massive organisation like SKAT, there is a challenge to communicate new insights found in different projects effectively to all departments. When there are many different projects running at the same time, there are bound to be some overlaps, we were interested in exploring how the internal processes for sharing of knowledge could be improved.

Foreign affairs

This was a topic that our contact in SKAT mentioned



Fig. 4.1 "SWOT topic 1"

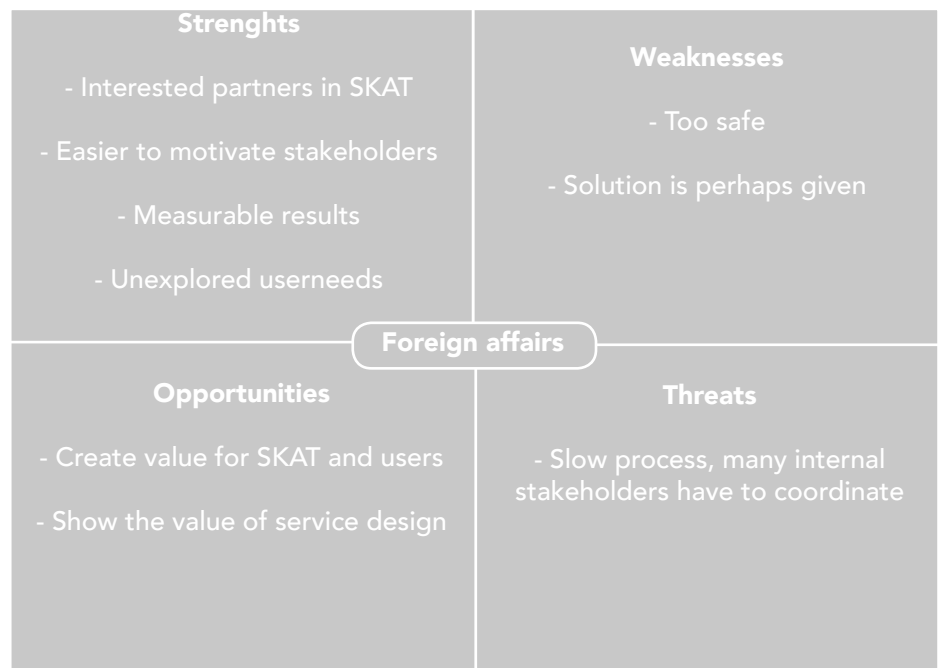


Fig. 4.2 "SWOT topic 3"

to us, an area where they knew very little about their users.

Choosing a direction

After discussing the topics with Anne Dorte, Nanna and Dennis, we had to figure out which one we wanted to continue with. As a tool to compare the areas we made some quick SWOT analyses (fig. 4.1 & 4.2). Not surprisingly, these revealed that there were pros and cons in choosing either project. The process of mapping them out, allowed us to really discuss the

themes and move closer to a decision.

The aforementioned pros and cons were put into the context of our limited time resources, and the intentions and constraints of this thesis, as we figured out what the main things we needed in order to meet our deadline.

- Access to collaborative partners in the organisation

- Access to the users and external stakeholders

- A case where we could apply service design

After carefully considering the above, we decided to focus on foreign affairs.

Due to the timing of the project gaining access to someone in SKAT that were willing and able to work with us could prove challenging. March and april is a peak period for the danish tax authorities due to the annual tax return, and everybody is very busy during this time, therefore this was something that we really needed to consider. The suggestion to look at foreign

affairs came from Anne Dorte, so it was fair to assume that it was a subject that was interesting for SKAT. Anne Dorte had contacted the Deputy Chief Executive of SKAT Udland and asked about a target group that was manageable by us but a challenge to SKAT. She was enthusiastic about us looking into the target group, and suggested danish citizens with income from the Nordic countries. We got a contact person, Tina Toft Pedersen, from one of Foreign Affairs offices called Udland 7, and continued to collaborate with her, throughout the project.

We quickly learned that the subject of danish citizens working abroad was an area where SKAT had done very little user research. This meant that the project would start from scratch and we could have a say in the process from the very beginning. Further the department and the people we would collaborate with in the project were all in the process of taking a service design course and were very interested in the discipline. We felt we were off to a good start, with backup from SKAT, contact persons and an interesting subject with a knowledge gap and presumably a need for improvement.

The design challenge:

Learn more about the people who work abroad, what are their needs and how can SKAT accommodate them?

Our problem statement:

How can service design be practiced within the danish public sector, and SKAT in particular?



This design challenge will form the base for our exploration of the problem statement

Fig. 4.3 "Problem statement & Design challenge"

4B. Initial meeting with Tina

Udland 7, an introduction to the office

The office's main focus is on guidance, however they also have the responsibility for executing some operational tasks. The employees of the office are situated in various tax-offices across the country, from Tønder to Aalborg, to Middelfart - where Tina our contact person was situated on a daily basis.

The office was an interesting partner for us due to a specific focus, from higher up in the organisation, on finding out more about needs and problem areas for their customer segment. During the project we conducted interviews and participated in a workshop arranged for and by people from the foreign affairs department, this allowed us to get an understanding of what kind of pains their department was facing and how they work with them.

In 2017 *foreign affairs* is one of the things that Skat will look closer into, in order to see if there needs improving in any of the areas. The department has previously made efforts to find out specific needs in relation to guidance of foreigners that come to Denmark to work, however it is the first time that they look at danish citizens with foreign affairs. This meant that the project we engaged into was completely new territory, in terms of user knowledge at least, even for SKAT.

To kick off the project an initial meeting with Tina, our primary contact in Udland 7, was arranged. The purpose of this meeting was twofold, we wanted to understand what kind of challenges their users were faced with, at the same time we needed to talk about what we could expect from the collaboration and what they would expect from us in return.

Preparations

The interview was arranged as a semi-structured interview (Kvale and Brinkmann, 2008) with dialogue tools (Groes in Bjørner, 2015) to elicit knowledge about target groups, stakeholders and SKATs challenges. Prior to the meeting we prepared an interview guide and designed a set of visual templates to sketch on, in collaboration with Tina.

With it being our initial journey into the field of SKAT and Udland 7, we wanted to get as much information about the area as possible, their users, external as well as internal actors who collaborate with their department. The templates were intended for us to build on throughout our design process.

Anticipating that we might not be able to go through all that we wanted at this first meeting, we tried to make a prioritized order we would go through the models and themes.

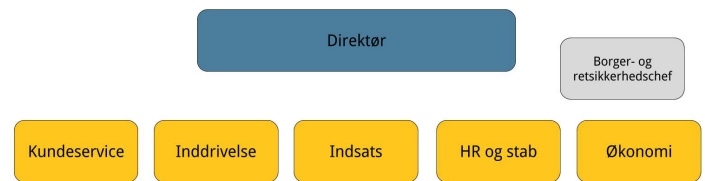


Fig. 4.4 "Organisational diagram"

Starting with the organisational diagram above, we wanted to understand under what department their division is situated, who they collaborate with and what their main focus is. With a huge organisation as SKAT it can be difficult to fully grasp how the different departments are connected and structured, the diagram was both for us to understand their role in the organisation, but also to explore if there were any other department that would be relevant for us to include in our work.

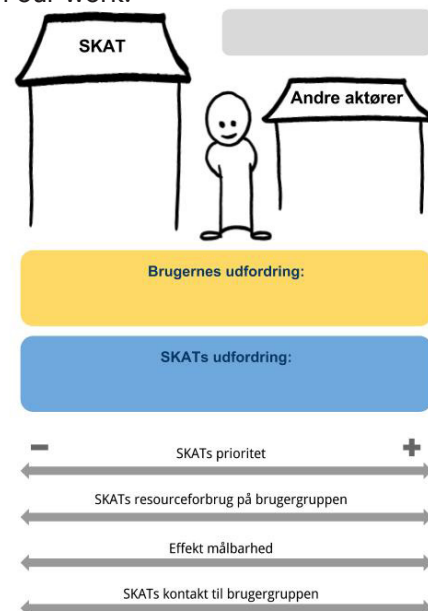
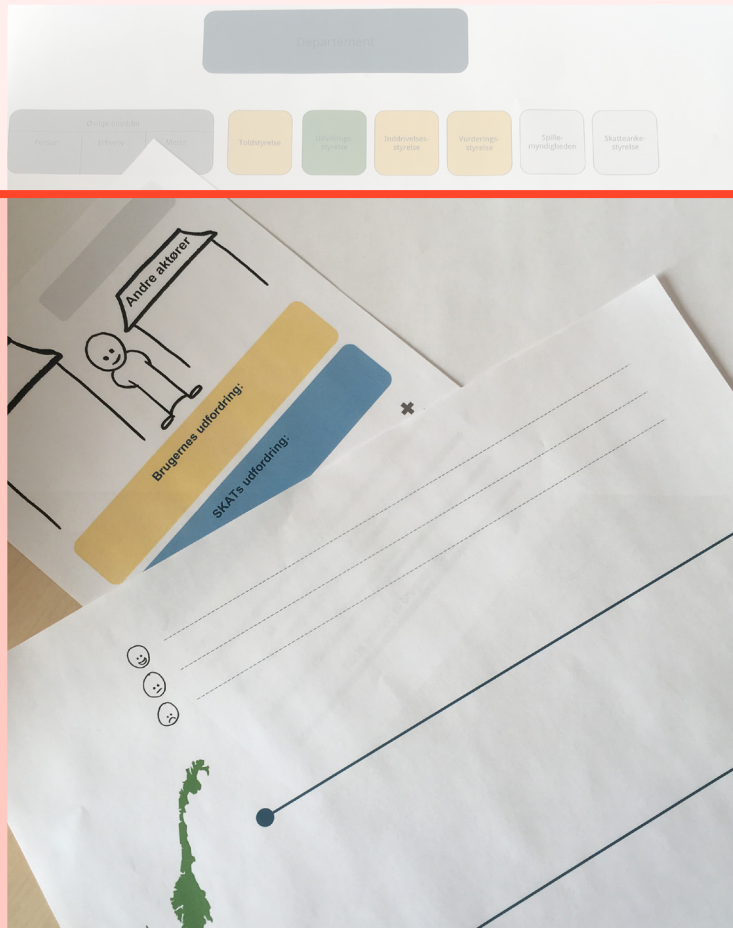


Fig. 4.5 "Citizens & challenges"

Next we wanted to understand what kind of users they are working with and what challenges their users face along with what challenges SKAT faces in relation to this particular user group. Aside from the challenges we had set up some parameters in the bottom of the template, these were included to make it easier for us to understand what user group would make the most sense for us to focus on. The parameters were: How SKAT prioritizes focus on the usergroup, how many resources they spend on the group, is it something where we can measure an effect and lastly If SKAT already has access to the group. Lastly we wanted to try and draw out a userjourney, from SKATs point of view. For this we made a first edition of the userjourney template where we could map out what happens in Denmark, what happens abroad and in what order does it happen. Besides this we made a very simple moodscale where we wanted to note down how the users mood changes throughout their journey.



Templates from first meeting with Tina

Findings

The meeting was set up at SKAT in Middelfart, on arrival Tina had prepared and printed some material for us, and went on to explain further about the arrangement and the forms that they used.

Procedures around NT2 form

Initially we went through the forms NT2 and NT1, NT2 (The form can be seen in appendix K) is the form that Tina saw as causing most challenges for her and her department. She explained the long process the form goes through. Though not intended for this type of non-human user journey, we decided on the spot to try and map out the process on the user journey template. We asked her to give us an example of when this particular form caused problems. The way SKAT processes this particular form seemed both outdated and inefficient and gave us a good idea of how legislation and the IT systems employed by SKAT complicates some procedures (for an illustration, see chapter 6). The journey of this form is quite extensive and was difficult to truly capture there and then, but drawing it out on paper did lead to a better understanding of the process and allowed for more details to be understood.

Target groups

As mentioned, one of the main things that we needed to cover during this interview was what users we should focus on. Prior to the meeting we were presented with the option of focusing on people with

income from other nordic countries. In order to figure out where to start, and with the belief that a narrow target group would help us focus our project, we inquired about more information about these persons. The list of groups included:

- Care personnel (E.g. Nurses, doctors, and nursing assistants)
- Workers in the building industry (E.g. Masons, carpenters etc)
- Engineers

Out of these possible groups, the biggest group in relation to the NT2 form was nurses that go abroad for work, through temp agencies. As to which group has the biggest problems, it was not clear because these are groups that have not been researched before. Therefore we decided to go for the biggest group, hoping it would increase our chances of getting into contact with the users.

SKATs service design course

It was during the interview that we learned that all employees at Udland 7 had been assigned a 5 ECTS points course in Service Design. This was naturally very interesting for us to hear, both because it meant that the people we would be collaborating with would have an added interest in our field of work, but also because one of our intentions with doing our Master Thesis in collaboration with SKAT was in the hope that we might be able to gain some insights about the state of Service Design in the danish public sector.

Tina talked about how earlier when SKAT made adjustments to their service or procedures, the citizens would simply have to abide by them, whereas today they try to involve the users. When asked about how they involve the users, it seemed as if it was something they did rather late in the process during testing, and it seemed that they never met with the users earlier on in the process.

Remote probe

Following the initial meeting with Tina some days later, there were still some details, especially regarding processing of the NT2 forms that were not completely clear to us. This was seen as a good possibility to further engage Tina in the project, and we extended an invitation to help document the process through video or photos of the actual tasks connected to the process. Unfortunately due to personal information on the forms and in the system, taking pictures and video was not allowed, instead Tina drew a flow diagram to illustrate the process.

The alternative solution to the task we had extended and the fact that she was willing to spend time draw-

ing up a diagram for us bore witness to Tinas engagement and interest in the project. Support and engagement from stakeholders inside the organisation can be crucial for the reception of the project when we hand it over to the organisation, and was therefore a focus throughout the process.

Actors

An extensive part of understanding the field of SKAT in relation to citizens with foreign income entails exploring what actors could be interesting to engage as stakeholders in a service for our target group.

The actors map is based on a scenario with a danish resident going to Norway to work, and comprised of the possible actors that may play a role in the journey of the user. The actors have been grouped according to if they are situated in Denmark or Norway and whether they are a public authority or other actors. Some actors transcends the national borders and act on an international level. Further there are some actors that the user is in direct contact with through their journey and others that may influence the journey more indirectly, these are situated towards the outskirts of the map.

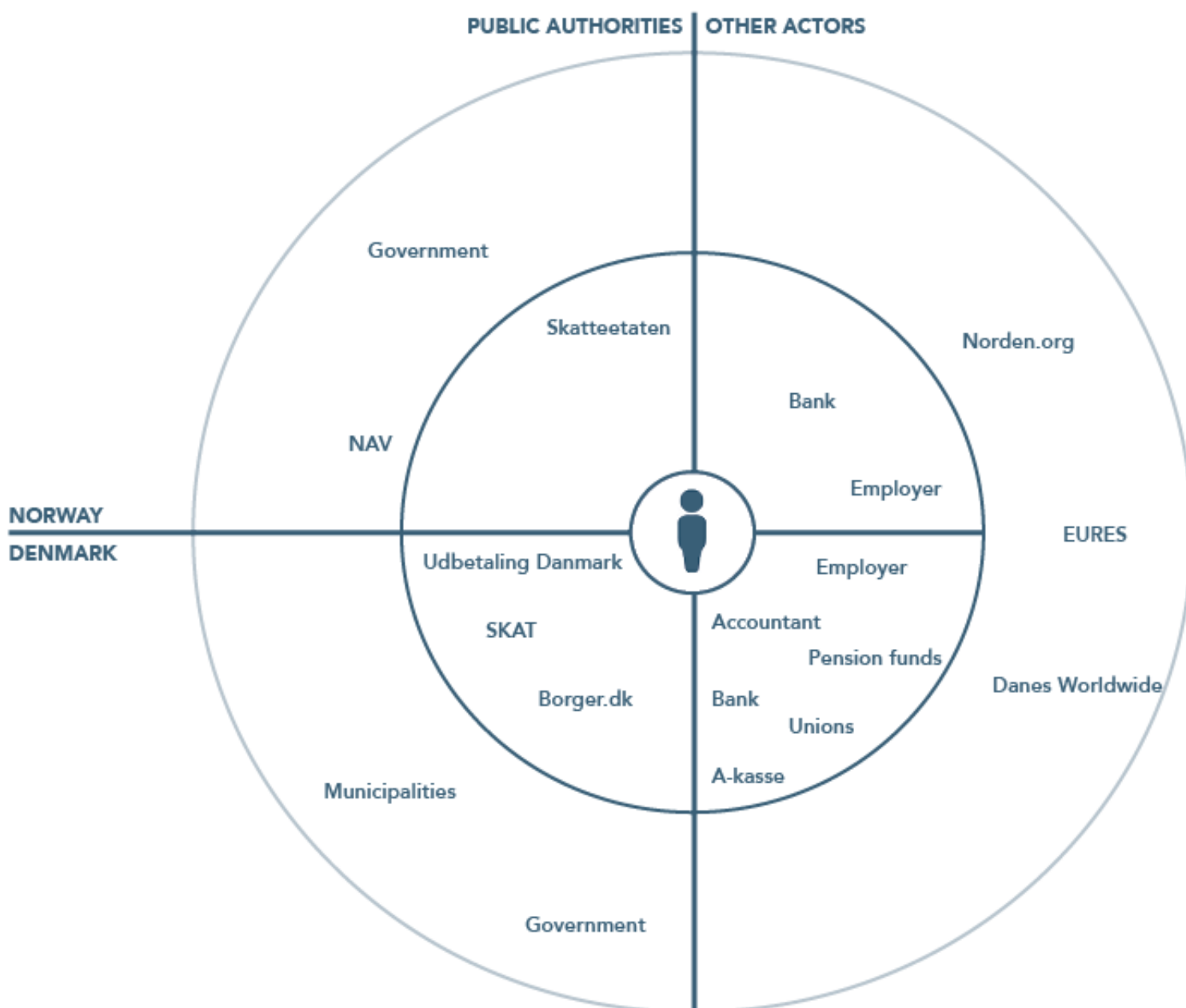


Fig. 4.6 "Actors map"

Preparations

During our discovery phase and through our collaboration with SKAT we were invited to participate in a strategy meeting in Udland 7 on the topic of People with foreign income.

The agenda for the meeting was to discuss:

- Work abroad for foreign employer /
No automatic reports
- Work in Denmark for foreign employer /
No automatic reports
- Work abroad for danish employer / Is it an area where we should have more focus on guidance?

The outcome of the meeting should form the base for the offices further work with this particular customer segment.

The meeting was a great opportunity for us to see how SKAT works when they are unfolding new focus areas in regards to specific usergroups. Additionally it was seen as a way for us to build a closer collaborative relationship with the office.
Additionally, we wanted to gain a better understanding of:

- *What SKAT needs from the target group*
- *What Udland 7's role in the overall taxation system is?*
- *The offices overall mission*
- *How they work with userneeds.*

What happened?

Prior to the meeting we received headings for the topics that they would discuss, but up until the day of the meeting we were not entirely sure what was going to happen. It was unclear if we were going to be able to participate or merely observe during the meeting. This meant that we had to be open and prepared for both scenarios. On arrival we were invited to participate actively in the meeting which, as it turned out, was more in the format of a workshop

Present at the meeting were five employees from Udland 7 as well as the two of us. The participants had come from all around the different offices in Denmark.

One of the first thing we noticed was a board with a list of service design tools.

It was interesting to see that these tools were something they were considering from the get go. We hoped that we could see how they would employ the tools, unfortunately it turned out that the board was merely served as a reminder to the participants of what tools they had been presented with during their service design course, rather than something we were going to discuss. This was an indicator that SKAT is trying to integrate service design into the organisation, but also that it is in its very early stage and so far the employees had yet to actively employ service design.

The meeting was a very early initial meeting to discuss what problems they could see in regards to citizens with foreign income, the cause of the problems, what consequences these problems have for the citizens and the system, as well as what possible stakeholders they could involve in forming possible solutions.

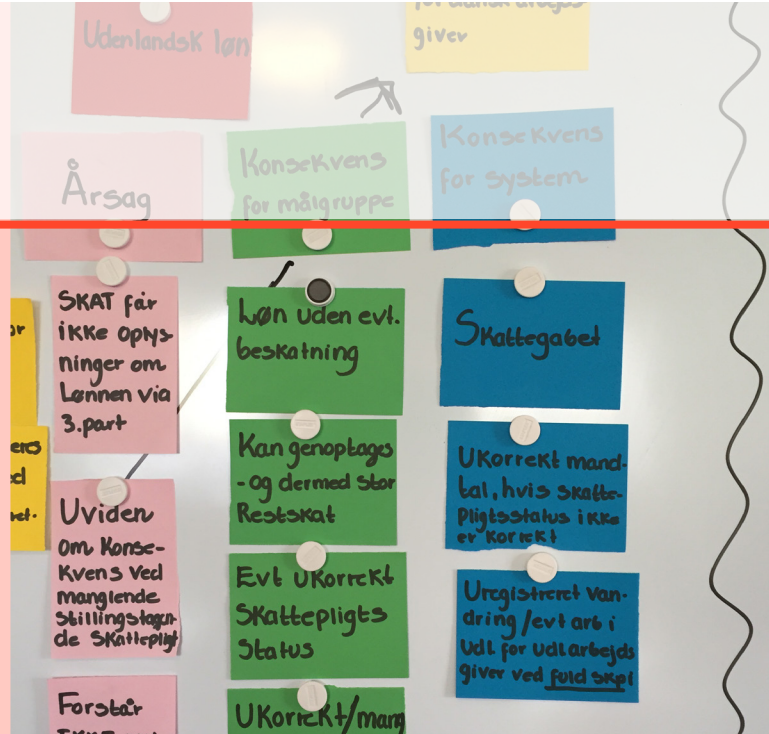
At this point they had not talked to any of the citizens, but it was merely a discussion of what, based on their experiences, they would imagine the problems could be. The initiative to the investigation had come from higher up in the organisation and the reasoning behind the investigation was not completely clear for the department.

The discussions focussed on people who work abroad for a foreign employer, a customer segment where there are no automated reports about income and tax. The discussions were facilitated around the act of mapping different aspects of the issues SKAT or the customers may encounter, including; *Core problems, Cause of problem, Consequence for customer, Consequence for system and Stakeholders - internal as well as external*





Fig. 4.7 "Mapping of problems"



Apart from mapping out the afore mentioned, the challenge of reaching citizens was discussed; who could they possibly get a hold on? Both in relation to guidance, but the aspect of "catching" people who try to evade their taxes was also debated. Two options of focussing an effort was discussed, one was to "catch" people who are not doing what they are supposed to in relation to SKAT and then try to figure out why they did not manage to do so. Another idea was to look at people who do things correctly, try to understand if there is a common cause of the success, and then work to strengthen this. It is believed that people who are deliberately trying to avoid taxes will do so no matter how SKAT guide the citizens, this is why SKAT also needs to be an authority that controls and investigate suspicious activity. But it is also believed that there are people who simply do not know and understand their tax liability, and it should be possible to minimize, with proper guidance, the amount of mistakes this particular group makes.

The meeting was very interesting to participate in, and gave us insights about our target group from SKAT's perspective, and allowed us to observe how they explore new customer segment in order to see if there is a need for further or better guidance.

Reflections

Observing without participation could have given a better understanding of how SKAT usually work, however, given the department's recent engagement in learning service design tools and moving towards a more user-centered approach to improve their service, we assumed that it might not be "as usual". Further participating actively in the meeting would allow us to have an impact on the approach to uncovering new areas for guidance.



Strategy meeting with Udland 7



5. Stakeholder research

5A. A timeline of events - Stakeholder research



Adjusting the scope for the Discover phase

After having had the initial kick-off meetings with our contacts in SKAT and being introduced to the problem area, we started asking ourselves what we knew we did not know, in preparation for the ongoing stakeholder-research. After our interview with Tina at Udland 7 there were still a number of factors concerning the problem area, that were unclear, and needed further investigation.

How should we divide the users that Udland 7 is occupied with, into specific target groups?

Do these groups of users experience any problems?

What causes these problems, if they exist?

Do problems arise because the users have a hard time understanding the rules?

Does SKAT have a problem relating to the users?

Is there low compliance, meaning a gap between taxes due and taxes paid?

Do these users take up much resources from guidance (call center / mail etc)?

Is there an unproportional amount of administrative burden due to the case work revolving around these users?

What do the users really need?

- In terms of service from SKAT
- In their live situation as someone thinking or going abroad to work

Is SKAT even a part of their mental model of moving / going abroad to work?

We were forced to make some decisions on what we could focus on, given our limited resources and not being employed at SKAT with the benefits of easier access and a mandate to ask other offices and employees for help. Getting access to mapping out all of the processes that SKAT engages in with foreign authorities as well as getting the quantitative analysis necessary to determine the amount of tax gaps or just-to-make-sure calls to SKAT, was out of scope for this project. On the other hand, we kept hearing that SKAT had not met the users (meaning the citizens going abroad to work), face-to-face and they did not understand their needs very well. This area of the research direction was one we deemed we could get access to. Therefore we focused our research mainly towards getting to know the users needs, understanding their pains and what sort of gains they were seeking.

As previously mentioned, we were inspired by a framework by Segelström (2013) on stakeholder-centred design as an design approach that encompasses human and non-human actors as well as taking the system that people interact with into great consideration, we knew we could not fully understand the cause of the users pains, without examining the underlying system. So we gathered insights into Udland 7 and temp agencies work processes, to get a bigger picture of the interactions that these stakeholders were involved with and how that possibly affected the users. We also reached out to other actors such as Hallo Norden - a information service run by the Nordic Council of Ministers, Danes Worldwide - an interest group for danes abroad and The Norway project - an employment service run by municipalities in Northern Jutland. We met with the Norway project, Hallo Norden were kind to help us in recruiting users but did not have resources to participate in the project as was the case for Danes Worldwide.

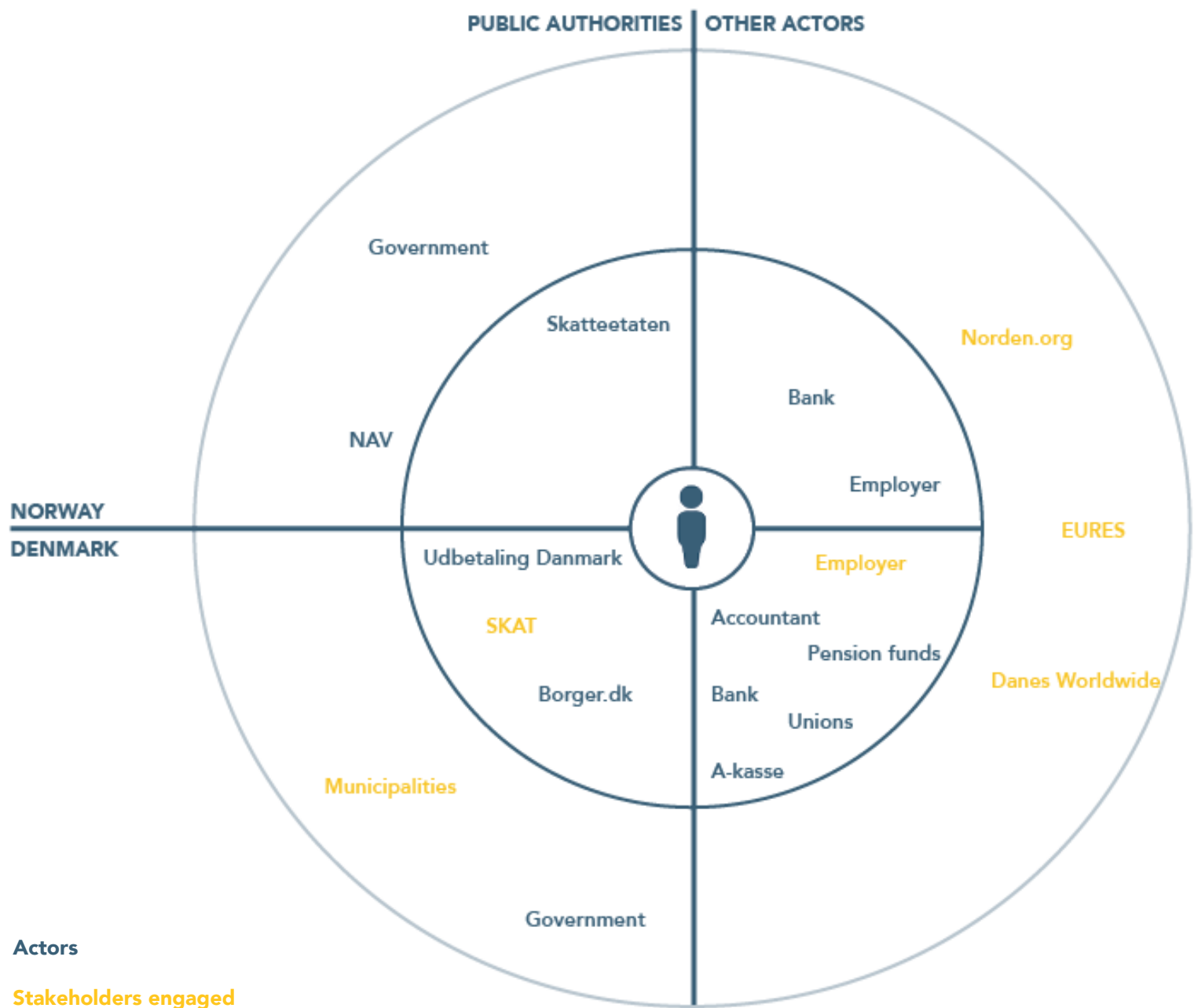


Fig. 5.1 "Actors and stakeholders"

Targeting the users

Initially we choose to focus on medical staff that go abroad to work through danish temp agencies. This decision was made from a belief that a narrow target group would simplify the project work and allow us to move forward at a certain pace. This specific group was chosen after the first meeting with Tina, our contact in Udland 7, she presented us with some challenges they had in regards to the form NT2, in which this particular usergroup (mostly nurses) was one that they often met.

After a while we realised that though a very narrow target group might help narrow the scope of the project, it proved difficult to get in touch with enough of them within the timespan of the project. Therefore we soon decided to broaden our focus to include all people who go abroad to work for a long or a short period of time. Later on in the develop phase, we chose to narrow the scope to Norway, but more on that later in this report.

Fig. 5.2 illustrates how the focus for our target group changed as the project evolved. It depicts how the scope of the project either diverged or converged, depending on how broad a target group we were focusing on.

Putting this in relation to our process (fig. 5.3), it shows that most changes are happening in the discover phase, and are mainly due to pragmatic reasons mentioned above.

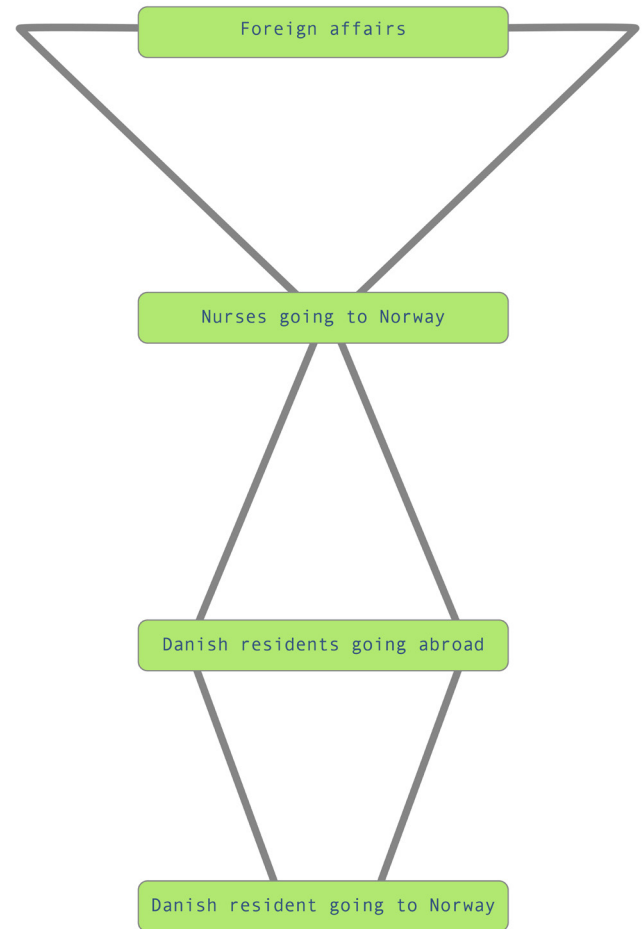


Fig. 5.2. "Target group"

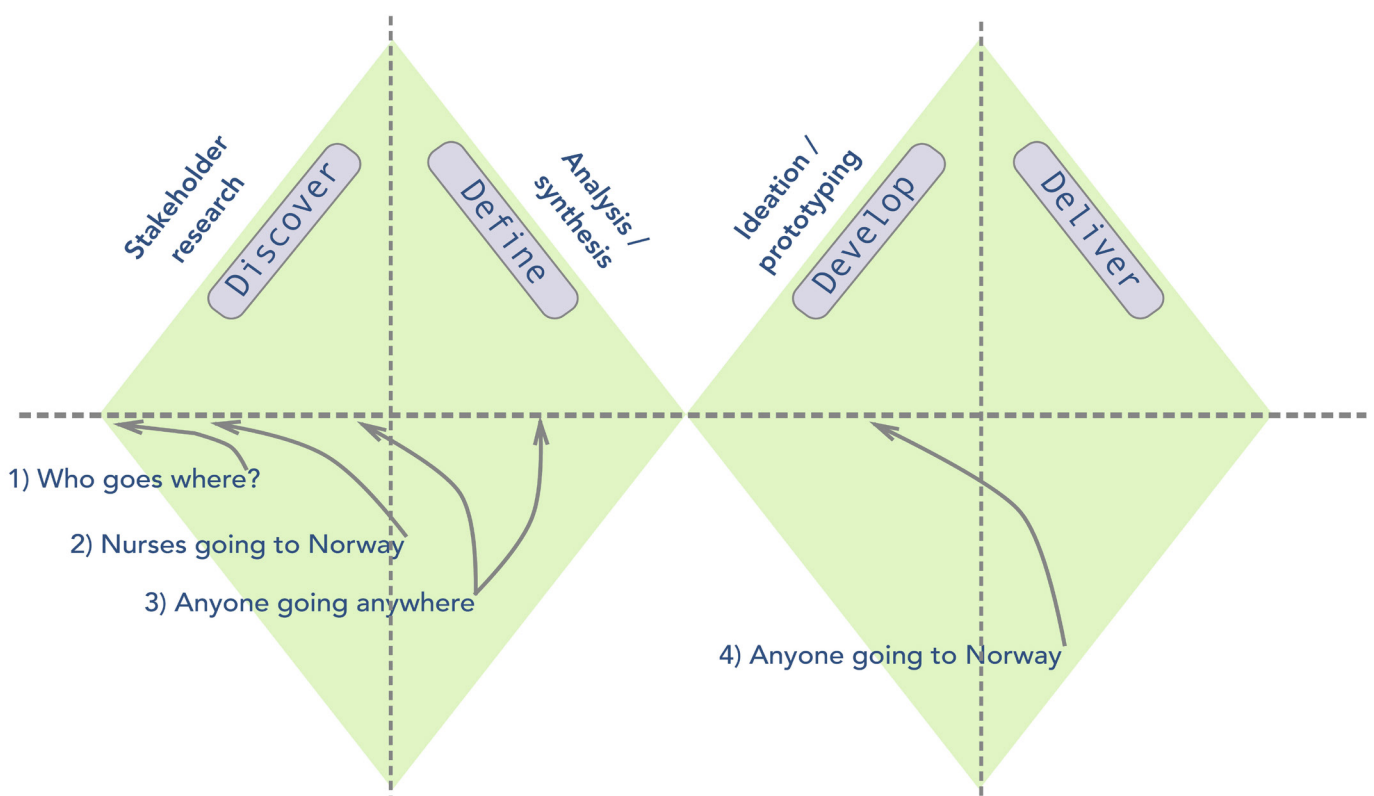


Fig. 5.3 "Target group DD" 37

5B. Engaging the actors - Stakeholder management

We distinguished between actors and stakeholders in our process. As Segelström (2013) we take actors to be all who are affected by or influence the subject in question, be it humans or non-humans like organisations and e.g. ministries. Actors only become stakeholders when they have been exposed to the project, showed interest or even taken part. Munthe-Kaas (2015) discusses how actors are not a priori stakeholders but become so through a series of subjectification practises that generate a certain form of attachment. He views the planner to be a guide who facilitates stakeholderhood. Even though his paper is about co-designing with stakeholders in an urban planning project, we believe it is similar for a service design project, as both involve a user-centered design approach where a researcher/designer seeks to engage the very people whose future is being envisioned.

Facilitating stakeholderhood

We spent a great deal of resources on constructing actors into stakeholders.

Identifying where to locate actors that could be or get interested in our project

Reaching out to them with phone calls, emails, Facebook posts, surveys, website and via contacts in SKAT

Getting them involved by carefully articulating why and how depending on their motivation, as perceived by us.

Being careful in answering e.g. mails promptly and following up on every new lead of a potential stakeholder

Keeping our service design contacts in SKAT in the loop by seeking advice and presenting the progress of the project

Taking ethical consideration when disclosing the nature of our collaboration with SKAT, and explaining how the actors could be anonymous should they choose so

Being careful in getting informed consents whenever we wanted to take notes, record audio or take pictures, during meetings and interviews.

We designed recruitment material to try to engage some of the actors (identified in chapter 4d). A pdf that was shared on Facebook; both on our walls and in a number of groups, in mail to Danes Worldwide, Hello Norden, in personal message to adminis-

trators of closed Facebook groups.

A website to promote the workshop we conducted later on in the process.

Online and offline questionnaires, that also asked for people's email addresses if they wanted to participate further.

The recruitment material evolved alongside the project. To help us approach actors to take part in the workshop, we used a motivational matrix as a tool to help us get a clearer sense of what could motivate

**SERVICE
DESIGN
& SKAT**

**ARBEJDE I UDLANDET -
HVAD MED SKAT?
KØRER DET SOM DET SKAL,
ELLER ER DER BRUG FOR FORBEDRINGER**

Vi vil meget gerne høre din mening, så vi kan designe en bedre skatteservice for dig når du arbejder i udlandet. Vi søger personer med erfaringer fra tidligere eller påværende udlandsophold til korte interviews, ansigt til ansigt eller over Skype. Alle personfølsomme oplysninger håndteres fortroligt og du kan naturligvis være anonym.



Vi er to servicedesign kandidatstuderende på Aalborg Universitet i Kbh, vi skriver speciale i samarbejde med SKAT, men arbejder uafhængigt af dem.

Vi håber vi hører fra dig, v.h.
Asta Schou Bertelsen &
Ingibjörg Sigtryggsdóttir

Skriv til: isigtr15@student.aau.dk
eller sms på 2818 5133



Hallo Norden

34 min · 🌐

Har du personlig erfaring med eller interesse i at arbejde i udlandet? Måske repræsenterer du en organisation der har faglig interesse i emnet?

Så kan det være du er interesseret i at deltage i en workshop arrangeret af to specialestuderende i København. Workshopen er en del af et... [Læs videre](#)



Udvalg af de inviterede

Disse aktører er vi allerede i dialog med , og vi ser gerne flere interesserede melde sig til



Presentation of stakeholders on webpage for workshop

them to interact with each other and take part in the workshop.
 The insights formed the reason for e.g. choosing to show who else was invited to the workshop, on the website.
 For wrapping the project up and to give each stake-

holder, both those who contributed as well as those who merely showed an interest, access to learn about the result of the outcomes of this thesis, we intend to share our presentation report with them and (if at all possible) invite them to a presentation which SKAT has offered to host.

	CITIZENS	SKAT	EXTERNAL STAKEHOLDERS	OUR WORKSHOP
 Gives to..	<ul style="list-style-type: none"> - Civic duty - Influence - opportunity to be heard and voice critique 	<ul style="list-style-type: none"> - Taxes - Knowledge about how SKAT is experienced 	<ul style="list-style-type: none"> - Raison d'être - A foundation for their business 	<ul style="list-style-type: none"> - Knowledge about needs, pains and gains
SKAT	<ul style="list-style-type: none"> - Provide financial foundation for welfare - Guidance - BTA - Control that taxes are paid correctly 	<ul style="list-style-type: none"> - Knowledge about citizens - Improved guidance - Knowledge about legislation 	<ul style="list-style-type: none"> - Knowledge about system and legislation 	<ul style="list-style-type: none"> - Knowledge about system and legislation - Statistics - Knowledge about common inquiries
EXTERNAL STAKEHOLDERS	<ul style="list-style-type: none"> - Guidance in relation to working abroad and foreign tax policies - A voice - Lobbyism 	<ul style="list-style-type: none"> - Natural touchpoint for the citizens - Help guide and inform citizens - Knowledge about target-group 	<ul style="list-style-type: none"> - Improve condition for citizens - Improve processes 	<ul style="list-style-type: none"> - Contact to users - Knowledge about unmet user needs
OUR WORKSHOP	<ul style="list-style-type: none"> - Opportunity to be heard 	<ul style="list-style-type: none"> - Opportunity to meet their targetgroup - Opportunity to involve external stakeholders 	<ul style="list-style-type: none"> - Facilitate collaboration with SKAT and possibly other actors 	<ul style="list-style-type: none"> - Cocreate with stakeholders - Test with SKAT the value of bringing users in early in a project

Fig. 5.4 "Motivation for workshop participation"

The following chapter elaborates on the insights that we gathered through interviews and journey mapping in collaboration with the users, and is divided into two cases, under the fictional names Sarah and Christian. Each journey revolves around their experiences with SKAT in relation to working abroad.

Sarah

Prior to the interview we had only briefly communicated with Sarah on facebook. Sarah had responded to a public request we had shared in numerous groups and amongst our network, where we reached out to people to share their experiences with SKATs service for people who are working abroad.

Before the interview, an interview guide was prepared. This included specifications on how we wanted to conduct the interview, who would do what and some questions to guide us to make sure we would not forget anything important. Last but not least we created a template to draw Sarahs journey on. Additional we made a plan for how we would conduct the interview, with each of us playing different roles. One should be in charge of sketching the journey in collaboration with Sarah. Simultaneously the other would note down Problems on orange post-its and Ideas for improvements on green ones, and then place them on the journey along the way.

The interview was conducted in Sarahs apartment in Århus, which

allowed for an informal and relaxed atmosphere.

Sarah had numerous stories spanning over a period from 2008 to 2015. At the interview we mapped out her story on one long timeline, this gave a nice flow and allowed Sarah to refer some of her actions in the more recent case back to what she had previously experienced.

Findings

As mentioned before, during this interview we were presented with a long journey consisting of a series of journeys.

Since SKAT and their service have changed quite a bit since Sarahs first journey, we have split her stories in two, a historic journey dating 2008-2010 and a recent story from 2015.

This is interesting because it clearly shows some of the changes and improvements that SKAT has already done, but it also emphasizes how Sarahs bad experiences from the past shapes how she interacts with SKAT today.

"I didn't trust anything anymore, so I talked to everybody and checked everything twice, because it had gone wrong before. I didn't have any faith in SKAT or any other authorities when I started (the process)" (Appendix D [49:45])

Mapping out Sarahs Journey



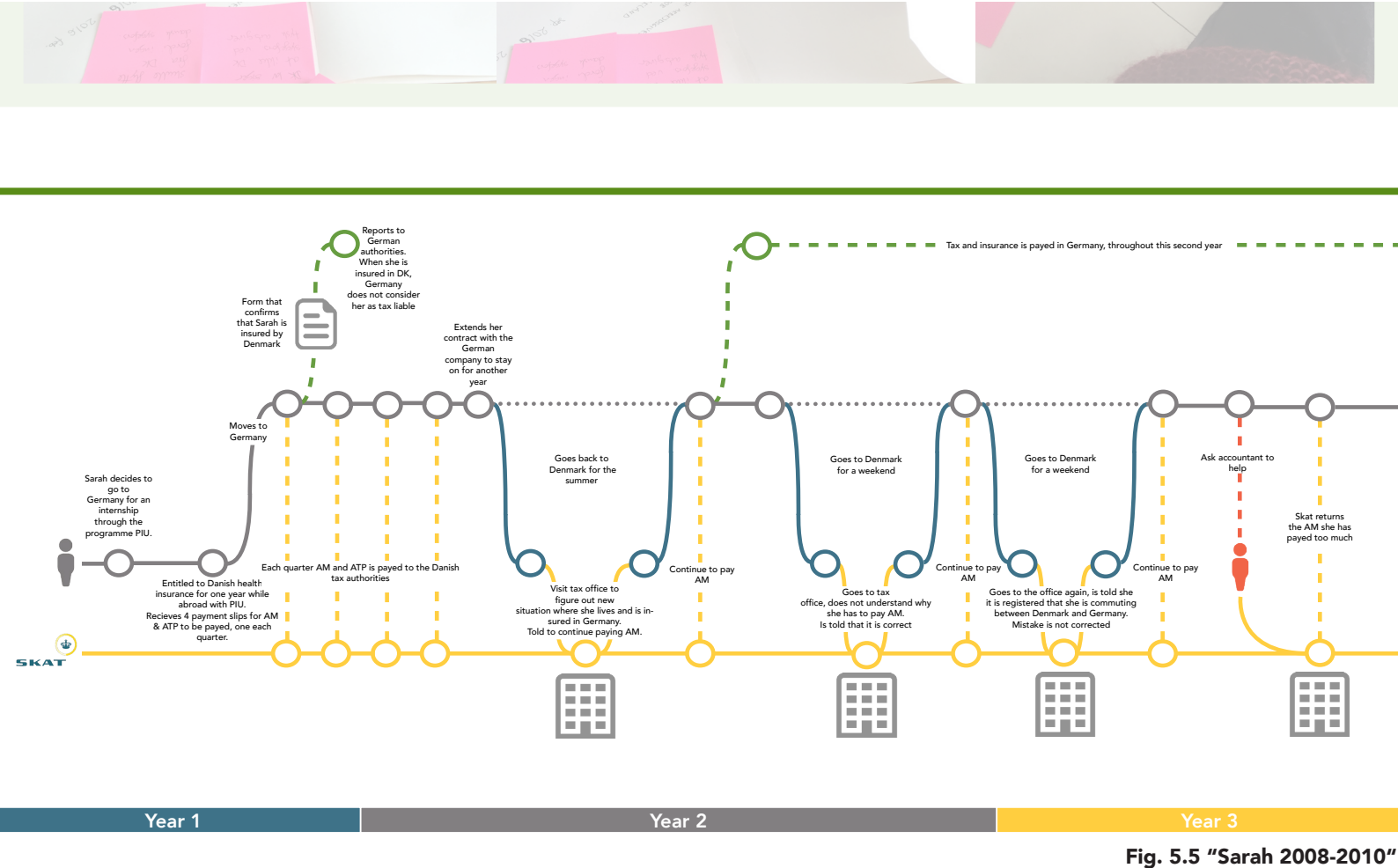


Fig. 5.5 "Sarah 2008-2010"

A historic journey 2008-2010

In 2008 Sarah decides to go to Germany for a year as an intern, through a programme called PIU. PIU, Praktik i Udlandet translates to Internship Abroad, and is a programme that allows young people in Denmark to go abroad as a part of their danish vocational education.

Through PIU she received help and guidance to things related to the year abroad. The guidance included practical details in relation to what is possible with the legislation in terms of tax and healthcare. The arrangement was that Sarah was allowed to keep her danish healthcare while in germany for one year, this meant that she was obliged to continue to pay pension and labor market contribution (LMC) each quarter. This first year was without any problems in relation to tax.

After the first year, Sarah decides to stay on with her company for another year. This changed her situation, Germany now requires that Sarah should be insured and pay taxes in Germany. To figure out what this means in relation to tax in Denmark, Sarah goes to the local tax office in the south of Denmark. Here she talks to a civil servant and explains her situation, she will stay in Germany and is now required to pay tax there.

"And then they were a bit tricky and asked me if i had a bed in Denmark, to which I answered yes, I thought it was a kind man asking if my parents had kicked me out or if I still had my old room in their house"
(Appendix D [13:42])

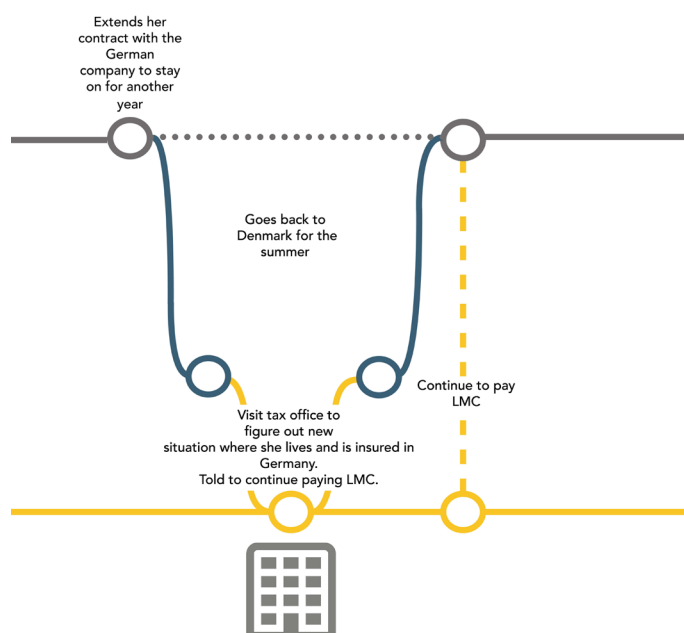


Fig. 5.6 "Sarah new insurance"

Later she realises that because she told them she still had a bed in her parents house, she was registered as liable to pay tax in Denmark. SKAT assumed that being from the southern part of Denmark and working in Germany, Sarah was commuting between the countries, they did not consider that her work was approximately 1000 kilometres away, which made commuting back and forth impossible.

This incorrect registration is something she does not figure out before much later in her journey, after she has been in contact with SKAT several times. She con-

tacts them because she does not understand why she is required to pay labourmarket contributions (LMC) to Denmark when she lives and works in Germany. At this point, although Sarah explains that she does not have a home in Denmark and is not commuting between DK and Munich, the mistake is not corrected and she is still charged for LMC. At this point Sarah gives up and her father, who is an accountant, takes over the communication with SKAT, this results in them returning the money they had charged her for LMC over the past year.

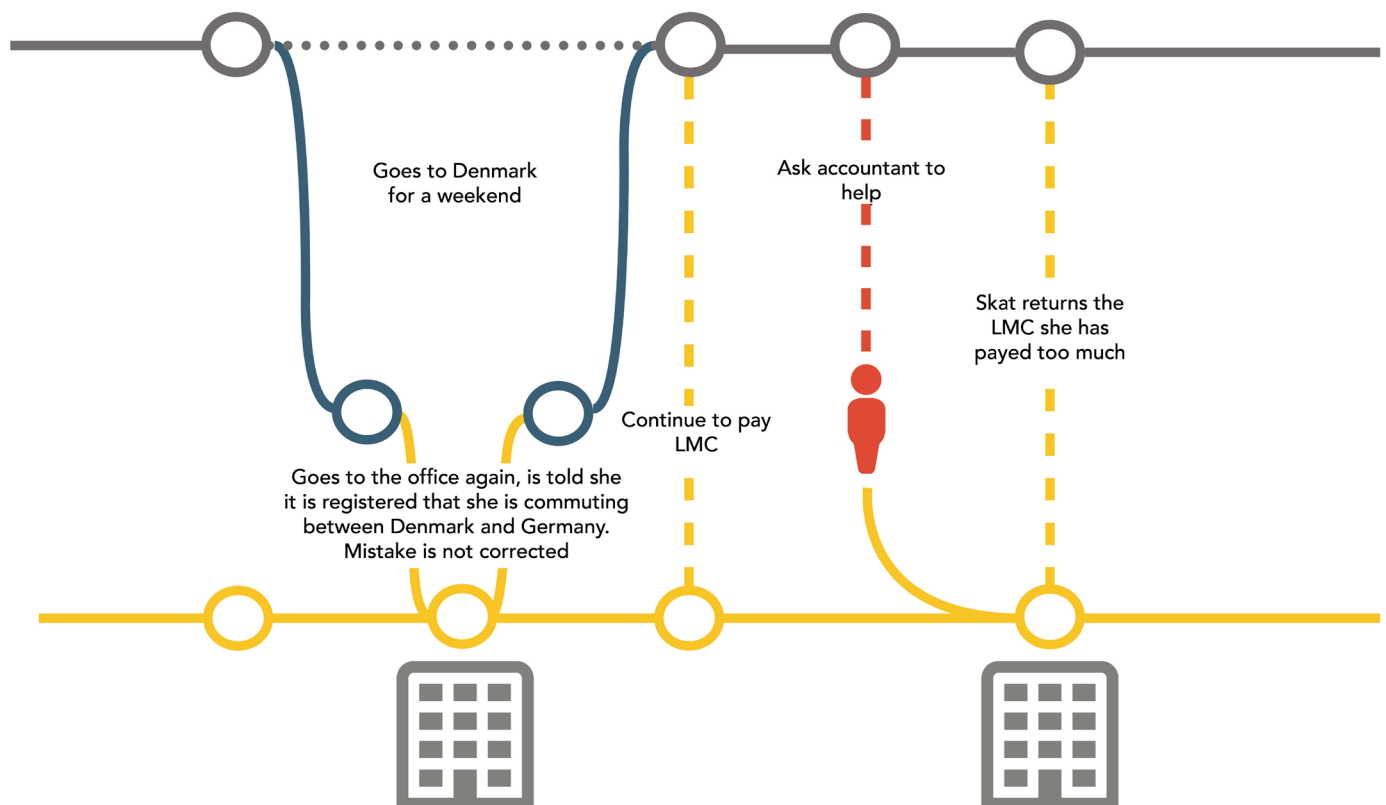


Fig. 5.7 "Mistake not corrected"

Findings from the journey 2008-2010

- If you are registered incorrectly in the system, it can be challenging to get it corrected.
- Sarah was not informed how she was registered, if she knew that SKAT registered her as commuter she might have objected and the confusing could have been cleared much earlier.
- In terms of understanding the different touchpoints and interactions a citizen has to go through when they go abroad to work for a period, this story from 2008-2010 is outdated. But it allows us to gain a picture of how SKAT has changed over the past decade, but also to get a citizens perspective on the changes.

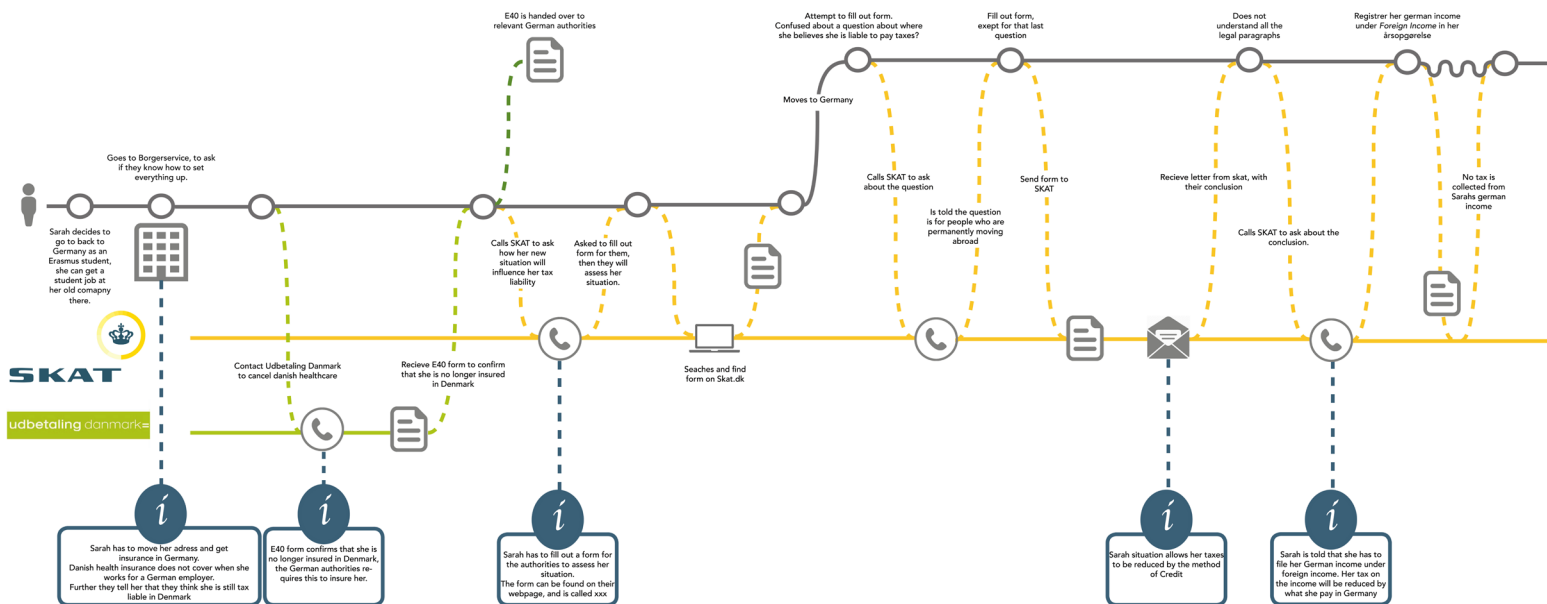


Fig. 5.8 "Sarah 2015"

A more recent journey

The second part of Sarah's journey is more recent, from 2015. This gave us a better idea of how a journey could look today.

Structural changes

This time around Sarah describes the service she receives as being good, the employees at SKAT were competent and knew about foreign affairs. Since the last time she went to Germany, there had been some structural changes within SKAT as a result of which any questions about foreign affairs should be directed to the department for foreign affairs, further all communication with SKAT is now either over the phone, mail or online.

This meant that when Sarah had questions about her situation she called the department directly and got guidance by people at SKAT with specialized knowledge in these particular kind of situations. According to Sarah, this was a great improvement to having to rely on random personnel at the local tax office, who might never have had a similar case.

Unnecessary calls

Furthermore this is a journey where the citizen is very concerned about whether or not she is doing things correct. Sarah has a lot of interaction with the authorities, mainly to make sure that she is not making any mistakes. This is a good example of where it could make sense to look at how SKAT could minimize Sarah's need for contact.

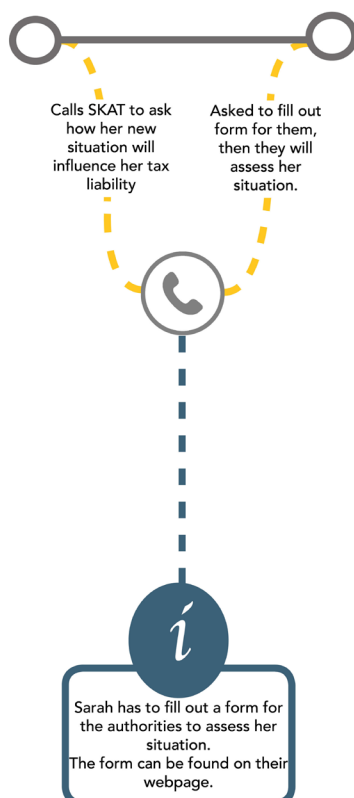


Fig. 5.9 "Find form online"

Some of the calls could have been avoided simply by clearly communicating what SKAT expects from the citizen.

To start with, when Sarah calls because there is a question in the form she does not understand, Sarah is told that the question is for a specific situation where people are moving abroad on a more permanently base, she should just leave it blank. This information could easily have been presented on the form or the question could have been left out in Sarah's case.

Again when she receives the letter with the conclusion on her situation, Sarah recounts that the letter was written in a language she did not understand and

after having read it, she was still unsure as to what was expected of her, therefore she found it necessary to call SKAT and have them explain what the letter meant.

The first call to SKAT is more challenging, one could argue that if the information was just easily accessible on skat.dk then she would not need to call, but due to the complexity of Sarah's situation additional guidance is needed. In these cases it is preferred that the citizen calls SKAT, so they are certain things will be done correctly.

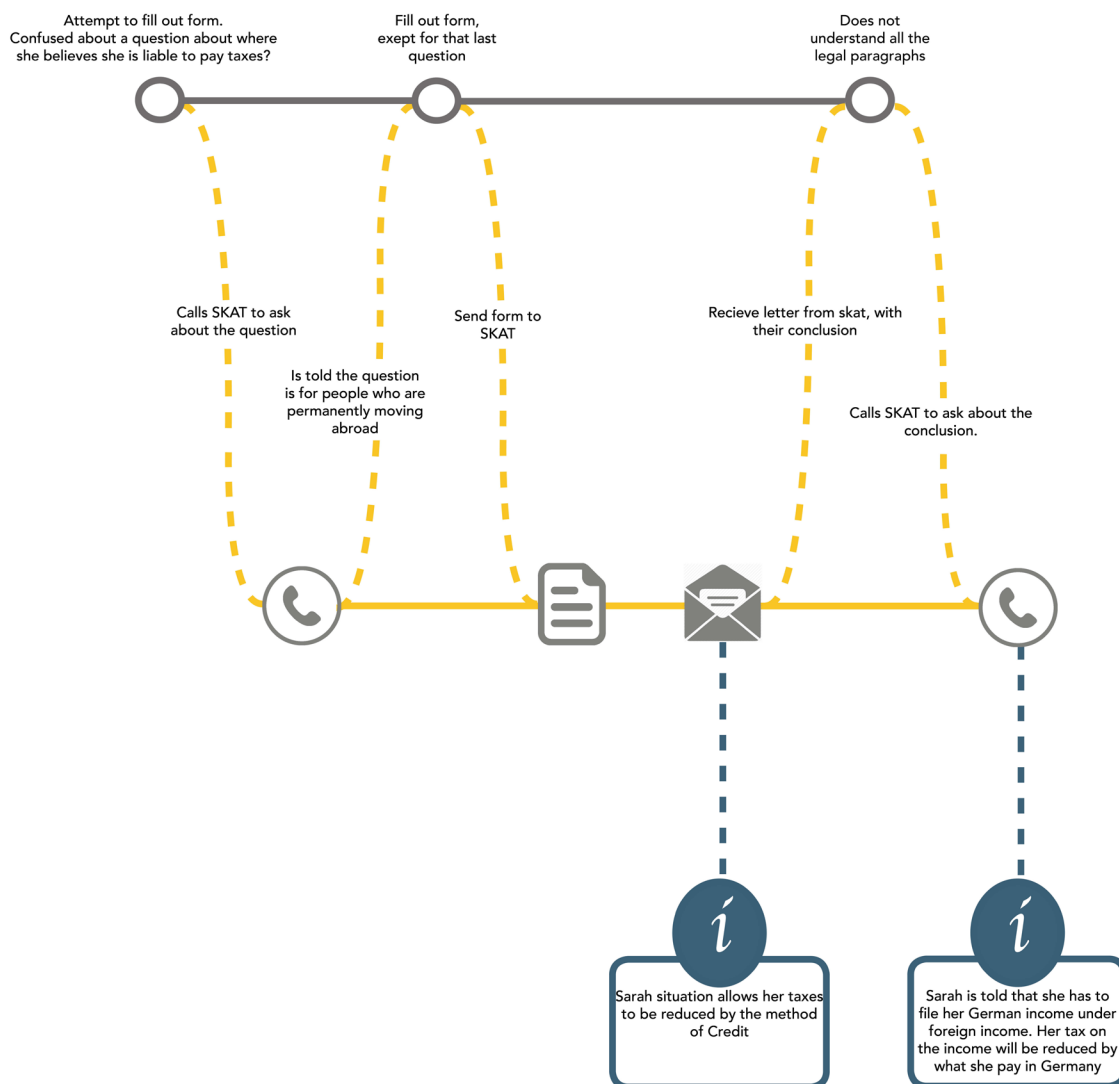


Fig. 5.10 "Unnecessary calls"

"It turns out that it doesn't matter at all.. And then there's one thing that SKAT apparently don't know, which comes out to my advantage; when you are insured as a student in Germany, you don't pay taxes, only labour market contribution. So I haven't paid tax in Germany, and SKAT haven't required any either. I just told them my gross salary because that was all they asked, and according to the BTA I don't have to pay tax"
(Appendix D [1:06:15])

A lot of work for "nothing"

This is how Sarah describes her journey, in the end no taxes were paid of her salary, so she had a feeling that all of the hassle was a waste of time.

The main changes

- All communication is now online or through the phone.
Earlier SKAT had local physical offices where citizens could go with whatever problem or concern they might have had. Today, this is not a possibility, all interaction with skat is digital or on the phone.

- Legal certainty has improved

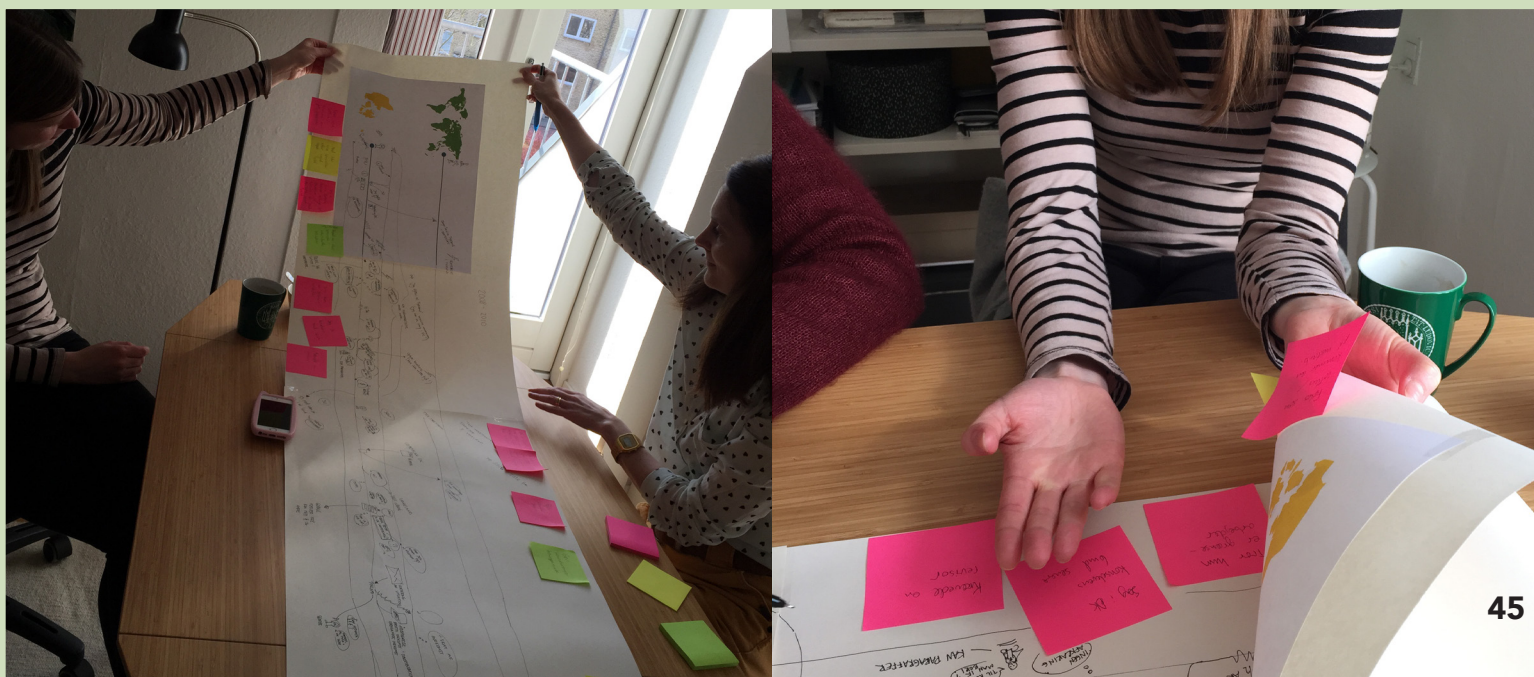
Sarah experiences that unlike earlier, when you have questions or concerns in relation to foreign affair, you contact the specialized department SKAT Udland. This means that you will receive expert advice from a department that is specialized in your specific area. Sarah mentioned that earlier she felt that the answers she received were dependent on which tax office you went to, because you did not always meet someone with specialized knowledge on the area you were inquiring about.

Reflections on interview method.

This was an example of experience and journey mapping, where the visual template was very useful aid to focus the interview. Sarah was interacting with the map and using it to refer back to what was drawn earlier, and remarked towards the end of the interview that it was interesting to see it all mapped out.

"I didn't think it would take up so much space, when it was just in my head I thought it would be more simple. It's a little bit crazy to see that there is so much back and forth."
(Appendix D [1:37:12])

Discussing the journey



Christian

The interview was structured and prepared in the same way as the interview with Sarah, with a loose guide with questions and a template to draw out Christians experiences on.

Christian is a friend of one of the writers of the thesis, realising the possible bias a decision was made that the interview and experience mapping would be conducted mainly by the other.

Christians Journey

Since Christian is currently waiting to go to court to appeal his tax case, it was very important for him to remain anonymous, therefore we have left out details about which countries he has been working from.

Unlike Sarahs journey, Christians story is one long connected journey, where the actions taken in the first part of the journey directly affects the last part of the journey.

This journey is an example of a user in a very complex situation, where he experience that despite acting in good faith and doing everything he can to ensure that things are done correctly, he becomes a suspect of

trying to evade paying tax.

This points to a very important subject we need to consider when dealing with Skat, that is the different roles they play in society, in this case most importantly, guidance and authority. They offer guidance on rules and legislation to help people navigate the system and pay the right amount of taxes. At the same time, they are an authority and thereby they are obliged and expected to examine situations and subjects if they suspect that something is not right. This control is not a service to the individual citizen, but one to society.

Further Christians story reveals some pains that people in our targetgroup risk being faced with.

- Demand for excessive documentation that might come years later

- Not being able to understand foreign tax systems and Bilateral Tax Agreements

- Knowing and understanding what information is being shared between countries

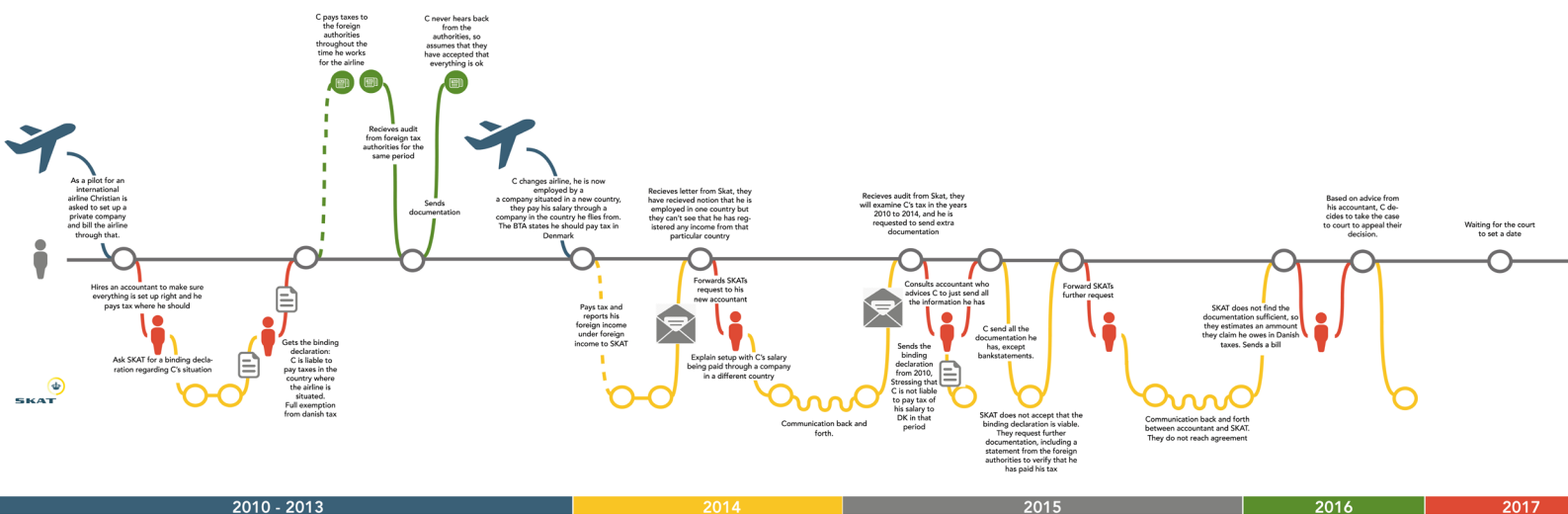


Fig. 5.11 "Christian full journey"

Legally binding declaration

In the beginning of the journey Christians tax situation becomes very complex, he is employed by an international airline that require him to set up his own private company and bill them through this. He will have his day to day life in one country, his income will come from another country, while he still has an address in Denmark.

The complexity of the situation raises uncertainty, in order to ensure that everything is done correctly and legally, Christians accountant request a legally binding declaration from SKAT. This declaration states that Christian is liable to pay tax of his income in the country where the airline has its origin, and that taxes in Denmark is adjusted by the method of exemption. The following years Christian pays taxes abroad, according to their system and local laws.

Audit from SKAT

In 2015 Christian is audited by SKAT, they will investigate the period from 2010-2014. Christian consults his accountant and is advised that all communication should go through him, so Christian will not risk saying something that is not correct.

Being audited is not a pleasant experience and Christian feels that the authorities are not on his side, he explains that the way the letters he receives are worded, feels like an attempt to trick him. He gives two examples where he feels the employee at SKAT try to lure him into a trap:

The first example is related to the advice he receives from his accountant, to let all communication to SKAT go through him, with that in mind he finds it problematic that all the letters receive end with the comment "If you do not agree or have any questions, please call."

The next example is a letter he shows us. One he received from SKAT requesting further documentation. In the letter they ask for his pilot logbook and writes that it is a document he is legally obliged to keep, which is correct. However, it is not a document he is legally obliged to hand it over to the tax authorities upon request. Christian experience that when they formulate a request in that manner, it is in his opinion a way of tricking people to hand over documentation they are not at liberty to request.

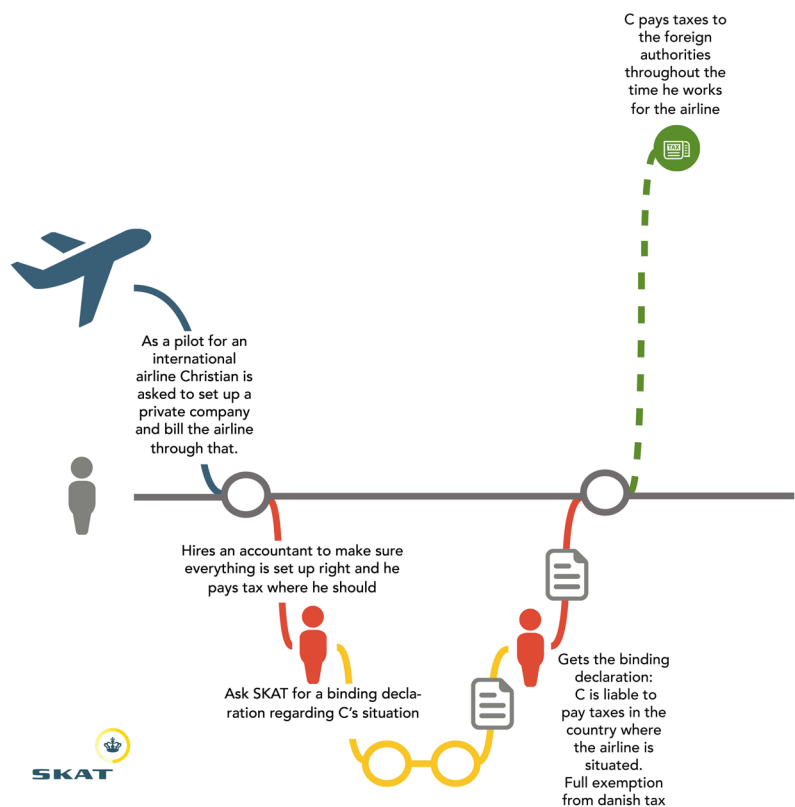


Fig. 5.12 "Legally binding declaration from SKAT"

"I feel like the way he is talking to me, in a rather cryptic manner, is to make me.. Ahhh how do I put it.. Since I am not an accountant and isn't educated in this, then I feel that his agenda is to make me say something wrong, and then he can say HAHA! Now I got you!" (Appendix E [52:25])

Receives audit from Skat, they will examine C's tax in the years 2010 to 2014, and he is requested to send extra documentation

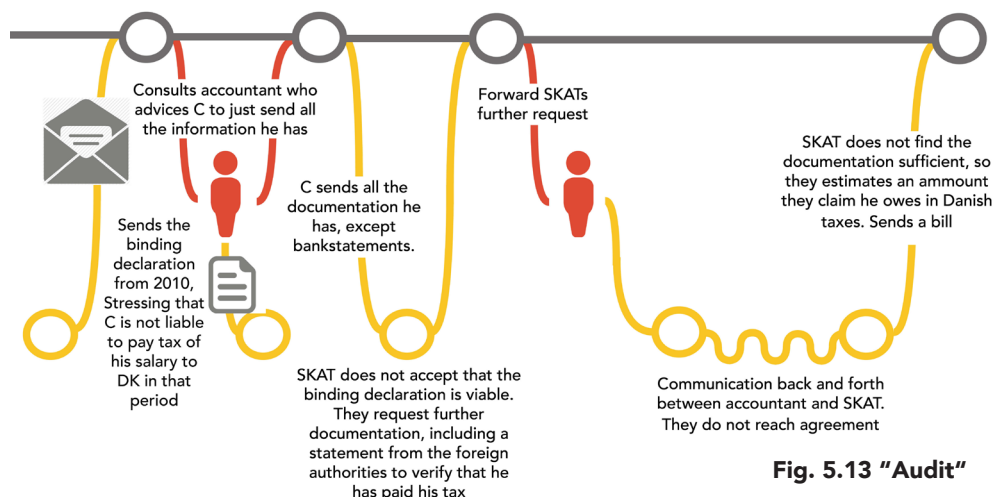


Fig. 5.13 "Audit"

Demand for extra documentation

During the audit SKAT request him to obtain information and a declaration from the foreign tax authorities. He experience this as SKAT requiring him to ask the foreign authorities to audit him as well and explains that he actually had been audited by the foreign authorities earlier, but assumes everything is ok since he never heard back from them.

Standing up against demand from big companies

Another interesting aspect that came up during the interview was that, Christian was forced by the airline to set up his own business instead of just employing him directly. This was the starting point for this whole journey, and Christian notes that maybe this is where the problem is, and that maybe they (the tax authorities) should focus on that issue instead.

As an individual, you have no power to stand up to these big companies and are therefore obliged to play by their rules if you want work, however if there were rules that prevented them from setting up these demands it would be much easier for people to pay their taxes. This is a very interesting aspect, because it suggests that tax authorities could play a role in preventing corporations demanding these setups of their employees, and thereby avoid ordinary people ending up becoming suspects of tax avoidance.

SKATs reputation

During the interview Christian repeatedly commented on the many unfortunate stories about SKAT that are currently dominant in the media. These stories inevitably leads to ordinary people feeling very frustrated with the system, so when being faced with an audit it makes the situation even more frustrating.

Consequence of no BTA

As a consequence of this whole story, Christian has chosen to permanently move to another country, where he is currently based through his work. There is currently no BTA between Denmark and that country and therefore he would have no way of knowing what to pay where.

Reflection on method

Christians journey spans over the course of 7 years and includes multiple actors, legal details and rules, so it was a challenging journey to map during the interview and it required few iterations. The challenging nature of the task is believed to be due to the complexity and the sheer amount of information we gained through the interview, visualising a journey requires a high degree of understanding and overview of the situation, once we got a better overview of the story it was easier to understand who and what to include in the journey.

Mapping Christians journey



Nurses

We conducted two separate interviews via Skype with nurses who had worked temp jobs in Norway and Greenland. Nurse Anne is in her 30's and nurse Babette is in her 60's. The interviews were recorded and notes were written down thereafter. As in the previous chapter the names of the subjects have been altered.

Findings

Their work and identity

Nurse Anne sees herself as a fulltime freelance nurse. On average she works in Norway for 4 days at a time, every other week on the night shift. Every other month she works an additional night shift, to be able to pay enough into her pension fund so that she can retain her pension rights. She values the flexibility and being able to decide when to have her summer holiday.

Nurse Betty is a former farmer, but has worked in the temp business for many years and has been with one of the temp agencies from the beginning. She does not rely on the additional income, but every now and then, when her family can use a little extra, she takes a shift in as a temp.

Service from the temp agencies

In terms of filing their taxes in Norway and Denmark, they get a lot of help from the temp agencies and are pleased with the level of assistance. Every year they receive a detailed guide and a screenshot of a tax return based on their individual situation, so they can see which fields to enter the right amount into. One of the agencies withholds some of their salary, which is good according to Anne, because that means that there are funds available if they get charged for back taxes.

Retaining to taxes

Nurse Anne had experienced being charged back-taxes in Norway for failing to show up for an ID control. She believed that to be her own fault and did not blame the temp agency. Otherwise she does not seek any guidance or help from SKAT, she gets enough help from the temp agency. Anne explains that it is a bit troublesome that the Norwegian tax assessment notice comes so late in the year, around October / November, even though she has to hand in her tax return on April 1st. (In Denmark we receive the tax assessment notice in March).

Nurse Babette has repeatedly had problems with

SKAT, which is seemingly due to SKAT misplacing or losing documents her accountant has sent them. This is a scenario that has happened more than once: She receives a tax return from the tax authorities in Greenland confirming her having paid tax there, and her accountant attaches that information to her Danish tax return. However, SKAT does not seem to know that she has already paid tax in Greenland, and charges her back taxes. The consequence is that she is charged too much taxes in Denmark, leaving her a much smaller portion of her salary than she should have.

In nurse Babette's experience it does not help to call SKAT and ask for help or guidance. The call center employees seldom understand the rules themselves, and send her back and forth in the system, so it is only more confusing to call them. She would welcome more guidance from SKAT, but as it is now, she feels it is better to take care of things when she is right in the middle of dealing with them, rather than trying to understand the rules beforehand.

Workarounds

Nurse Babette has learned over the years to take copies of every document, form, payslip etc. She makes notes in her calendar about everything she can think of regarding her working abroad, e.g. travel dates and time, who pays for board and lodging, number of days spent abroad. Her advice is to take charge and note not only what you know you need to, but also what you might need, and then afterwards find out which notes and documentation is relevant, and perhaps asked for by SKAT.

It has taken awhile for nurse Babette to find out about her early retirement benefits, and how her working abroad had and would affect her rights. A Jobcenter information meeting told her one thing, and she got two different replies from her trade union. She kept asking until she got a reply that suited her well, so she decided to save that one for future references.

Young professional in Japan

We had the opportunity for an impromptu interview with an expat at an event we attended, and asked him about his experiences with SKAT, in conjunction with him moving to Japan to work last year.

The expat had recently received a mail from SKAT regarding information about his share holdings at the time of his departure. He located the form he was required to fill out and called SKAT to ask for help in how to fill out some of the fields. The call center

connected his call onwards to four different employees explaining that now he was being connected to the front office or the back office, and each time he had to state his case again. He had no sense of who he was talking to and the information about front or back office seemed entirely irrelevant to him. The fourth employee was helpful in explaining what steps had to be taken. It turned out not all parts of the form were relevant, and some could be ignored.

Another cumbersome aspect of the whole experience, was that the form required him to find out about the share price on the day he moved out of the country, which was last year. Cumbersome because being a dane, the expat is used to the so called 3rd party filing system, by banks and employers, which exempts the user from having to file these informations themselves.

Key findings

- The users feel they are guided well in their tax situation by the temp agency, as long as their situation is not too complex

- Some documents seem to get lost in SKAT

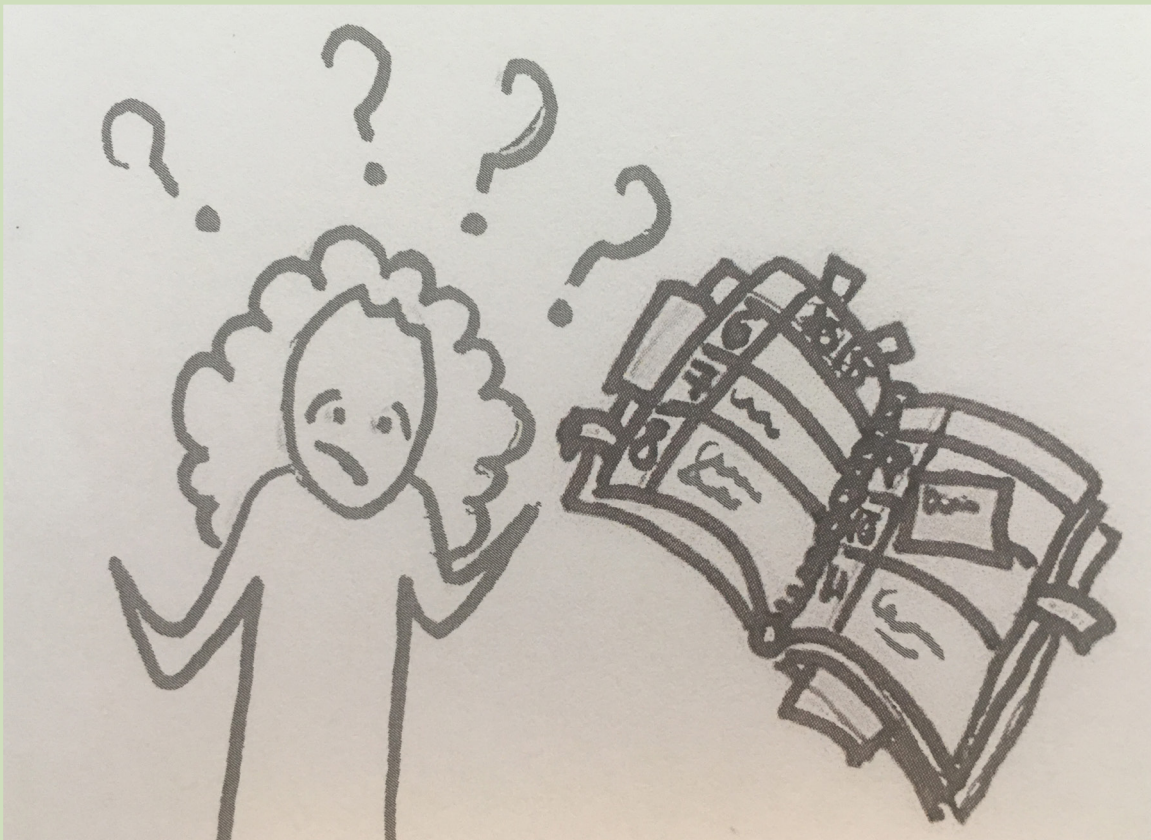
- Keeping a file of documents and notes regarding one's work abroad, is very important

Issues that are not immediately a part of one's mental model of moving and working abroad (like pension when the user retires or his share holdings back in Denmark) can have an influence on the whole experience and are issues that the user has to deal with along the way.

- In a self-service setting, the fact that some of the fields are irrelevant should be stated in the form, to minimise the risk of accidentally inputting wrong information or not being able to proceed with the form. This could also minimise calls to SKAT.

Insights

The users have no way of tracing their documents, to see if e.g. SKAT has received them or if they have never been sent. The burden of proof lies on the users, and not on the foreign tax authorities.



Keeping track of dates and documents

5E. External stakeholders

As we were still exploring the field of Danish residents working abroad we wanted to talk to the temp agencies that send nurses and other medical staff to work temporarily at hospitals in other nordic countries, to get their point of view. The temp agencies were interesting because besides guiding their employees in relation to tax, they are also employers and therefore they are obliged to report employees income to SKAT.

We wanted to know more about their target group, what kind of service they provided for them and what they were supposed to take care of on their own, also if they or their employees experienced some difficulties when it came to SKAT or the foreign tax authorities. Another big part of getting in touch, was the intention of getting their help in recruiting persons to meet and interview.



Procedure

Our contact person in Udland 7 kindly established a contact with a temp agency in another part of Denmark, so we conducted a phone interview with one of their employees, Søren Overbeck Haugen. Just one of us was present, so the next day, the other one of the authors listened to a recording of the interview, took notes and compared findings.

Findings

The temp employees and their responsibilities

The agency has approximately 4000 temp employees in their database. Norway requires the health care professionals to have at least two years of experience, before they take up work in Norway. Some of them work for 4 days over the weekend, and some stay for 1,2 or 3 months. They have to have a minimum of three shifts in order to be employed by the agency. A minority of them stay for 183 days (6

months) or more, maybe 50-100 persons pr. year, how long the temps stay abroad has a big influence on their tax liability.

In terms of paperwork, the nurses are responsible for reporting relevant information so the agency can apply for A1 attestation, on their behalf. Further they have to report changes to their circumstances (job, housing etc) to the agency, sign the form NT2 once a year, file tax return in Norway along with enclosed copies of all their A1 attests regarding every single temp job, and lastly make sure to file an extended tax return to SKAT.

All of these responsibilities sometimes prove to be quite an obstacle for the employees and therefore the agency has procedures in place to remind them and help them. E.g. they send them a detailed guide on how to fill out their tax returns, every year in march. That guide has been proof read by both SKAT and the Norwegian tax authority.

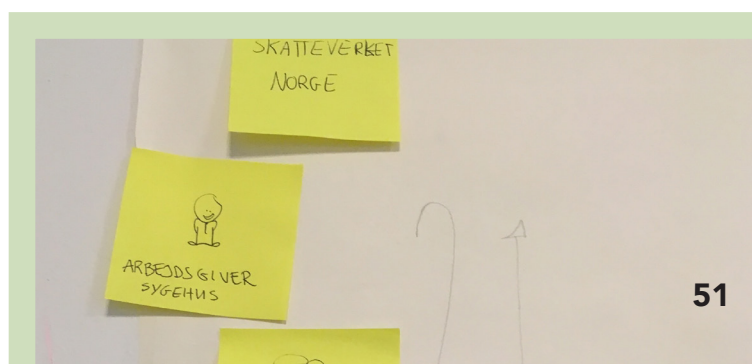
The temp agency pains

One of the biggest pain points for the temp agency, are the consequences of inadequate handling of the A1 form that Denmark issues to attest that the employee has social security in Denmark (Appendix L). The procedure is as follows: every time the temp employee has a temp job, the temp agency fills out the A1 form on their behalf (this form is digitized). Udbetaling Danmark then assesses the information and most likely rules that the employee is socially secured by Denmark (if employer is danish, like in this case). Then Udbetaling Danmark sends a copy of the form to the temp agency, the employee and NAV (Norwegian Labour and Welfare Administration). NAV then approves the A1, files it and informs Skatteetaten (the Norwegian tax authority).

The problem is that the form seems to get stuck at NAV.

The consequence is that the temp agency repeatedly gets billed by Skatteetaten for labour market contribution (norwegian: trygde) because they have not received the A1 form from NAV. They are also made to send the A1 again to Norway.

The temp employees feel the consequences as well, because the bill is split between them and the agency, and then they sometime blame the agency for not



having their affairs in order.

They also experience some difficulties when things do not run smoothly due to some of their employees failing to return forms with signatures on time.

NT2 form

We asked particularly about the NT2 form, which we had heard caused administrative burden at Udland7. The agency did not get signatures on the NT2 form from their employees every time they had a new temp job, but only once a year. Some of the employees still returned the form as a letter in the mail, but fortunately most of them emailed them. Søren was in favour of as much as possible being digitized, explaining that then they could always trace every procedure surrounding the documents that had been done. In their experience, SKAT has never not accepted one of these forms, only if they are illegible because of a bad scan or similar problem - then SKAT asks for a new one. Søren wondered what the forms real functionality was, since their application was never refused - from his point of view the whole process seemed like proforma procedure.

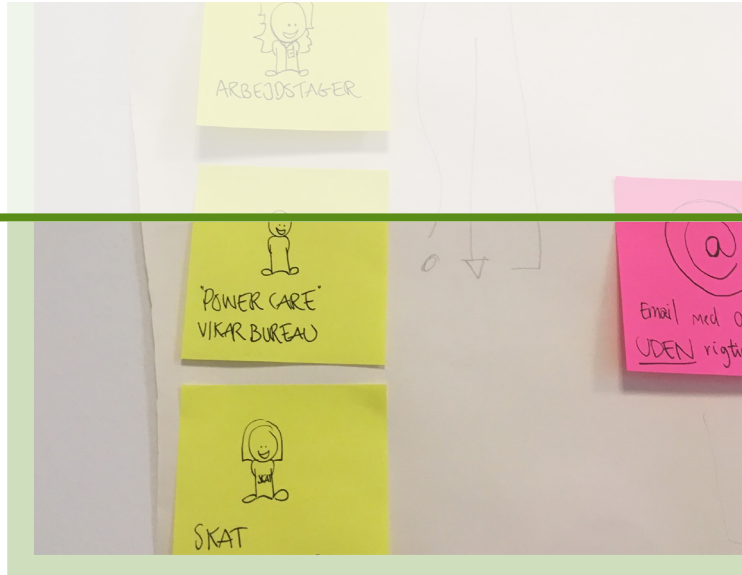


TRANSMEDICA

Transmedica is another temp agency that is currently in the business of sending nurses and medical staff across borders to supply hospitals in the Nordic countries.

The first we heard about the agency was from Tina from Udland 7, she mentioned a few temp agencies they received NT2 forms from, and added that there was a special arrangement with Transmedica. The arrangement meant that the forms SKAT received from the agency did not have to include the signature of their employee, given that they had previously signed a power of attorney. Naturally it was interesting for us to hear about this kind of customized service and what the background for it was.

Further we wanted to know about their target group, what kind of service they offer in relation to tax, what



their nurses were in charge of doing themselves and finally we wanted to know more about the different forms they were helping their temp employees with.

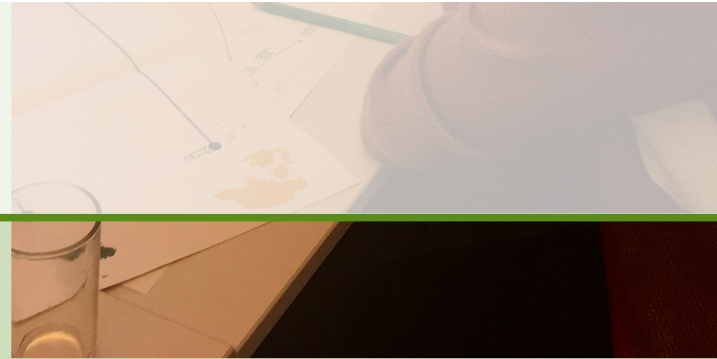
We scheduled an interview with the financial manager of the company, Lene Bo Winther, who was kind to invite us to her office.

Procedure

Prior to the interview we had prepared an interview guide with questions we wanted to ask. Further we had prepared a sketch of the journey of the NT2 form, how it is signed, stamped and sent around between the different actors, this sketch was based on what we had understood from interviews with Udland 7 and the other temp agency. We wanted to show the sketch to Lene to both verify that we understood it correctly, but also as an aid when talking about their special arrangement med SKAT.

Interview with Transmedica





Findings

Transmedicas service

The temp agency offers extensive guidance to the nurses when it comes to their tax returns in both Norway and Denmark. Further all forms like NT2, A1 and RF1199 are handled and filed for the nurses, they only see them when they receive a copy of the approved one. This means that aside from doing their tax returns, the nurse does not need to be in contact with authorities, everything is being taken care of for them, by Transmedica.

Problems with the tax authorities

Naturally we were also interested in hearing about if and when they experience problems in regards to getting the right forms and arrangements in order for their nurses to work and pay taxes where they are supposed to.

When it comes to doing their tax returns, the agency tells their employees exactly what to do, but often-times it still goes wrong, it is however not in regards to SKAT but typically the mistake happens within the Norwegian authorities in relation to the A1 form, as described in the interview with Søren from another temp agency.

Transmedica has been in contact with NAV and they are simply not willing to share the status on the form, so Transmedica has to wait until the Norwegian tax returns are released before they know whether or not the A1 has reached the Norwegian tax authority. As previously mentioned, the consequence for the nurses when the A1 form do not reach the proper authorities, is that they will request the nurse to pay for labour market contributions in Norway. It can be a lengthy process to rectify such a mistake, and until this happens the nurse will be registered with outstanding taxes in Norway. This can have the further consequence that if she has paid too much tax in Denmark, SKAT will check with Norway before paying the excess tax back to the nurse, if Norway say they have outstanding taxes SKAT will transfer the money to Norway instead, this means that it will take even longer time before the nurse gets her money.

Special arrangement with SKAT

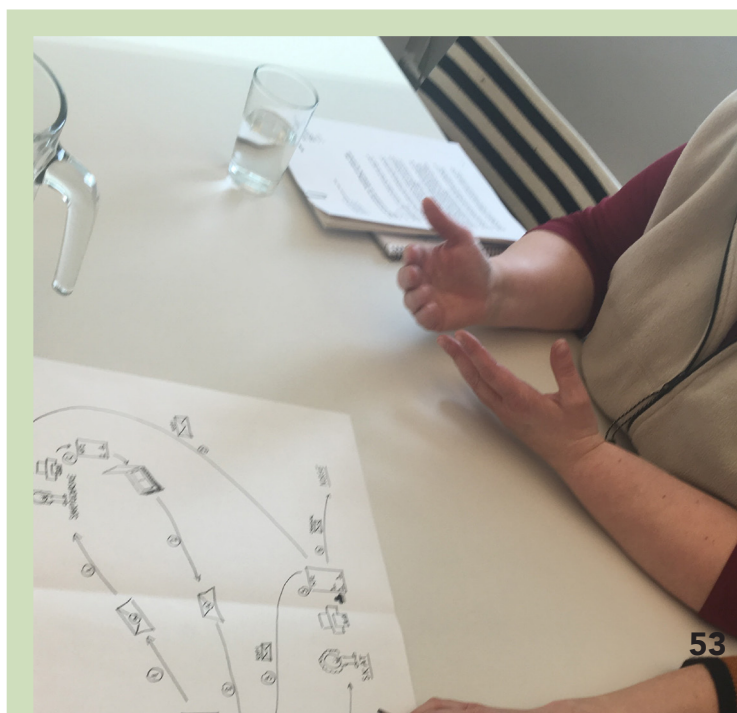
As mentioned earlier there is a special arrangement between Transmedica, Skatteetaten and SKAT. The initiative to the arrangement came from Transmedica, who sent a request to the Ministry of taxation for some changes in the procedure regarding all the forms. To grant this request SKAT deemed it necessary to contact Skatteetaten in Norway and get the arrangement approved by them as well. SKAT took care of negotiating the deal, but getting the arrange-

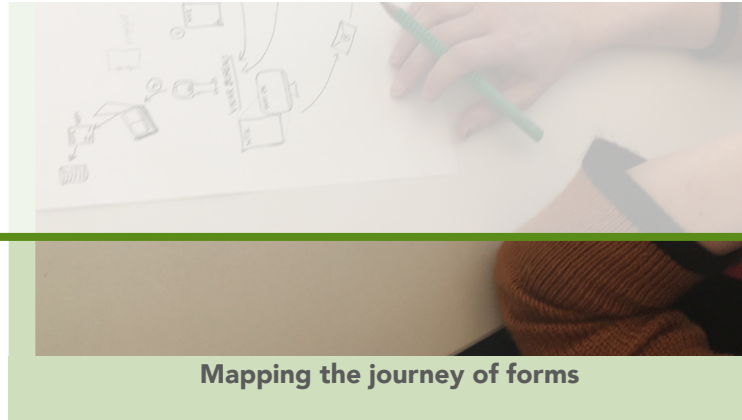
ment in place took a long time, about three years before they received approval from Norway. This bears testimony to how heavy a system we are dealing with, especially when solutions and arrangements go across borders and therefore must be checked and approved according to the jurisdictions of both countries.

NT2 and A1

When presented with the sketch of the NT2 form Lene verified that is how it would traditionally be done. With their arrangement though, the form will only reach the nurse after it has already been approved. She adds to the system that in order to approve the NT2 form, SKAT needs a NT3 form from the Skatteetaten in Norway, the NT3 form is only issued when they receive and approve a RF1199 form that Transmedica sends them to say that they are sending a foreign worker to Norway. Lene states that with their arrangement the NT2 is not a problem for them, it is easy and not time consuming, she does however note that

"It's administratively a bit annoying to make, because it doesn't really have any effect on any parties. A1 on the other hand is much more interesting because it has consequences for both employer and employee"
(Appendix F [44:48])





Mapping the journey of forms

She went on explaining that the A1 tells them that they should pay social security in Denmark, the NT2 tells them that they need to pay taxes in Norway, but they already know that when they file a RF1199 form to Norway, so when SKAT receives the NT3 from Norway stating that tax will be paid in Norway, the NT2 seems redundant.

In addition she explained that they would never scan the forms into their system when they receive them, they just keep them in binders in a cabinet, if they are ever requested to show them later on they can scan them then, but this has not happened in the twenty years Lene has been working in the field.

eIndkomst

Another interesting aspect that the interview revealed was that when Transmedica reports the income of their nurses to SKAT through eIndkomst via skat.dk they do not have the option to report it correctly

under foreign income. The income can only be filed under regular income, and then it is up to Transmedica to inform their employees to change it in their personal tax return. Giving the employer the option to report their employees income correctly in the first place would minimize the risk of mistakes in the nurses tax returns, and according to Lene, this is the biggest problem they experience in relation to SKAT. If mistakes occurs in eIndkomst it is very difficult to rectify, Lene experiences that it is not everybody that works in SKAT that fully understand how everything flows in the system, therefore it can sometimes seem like they are not really equipped to understand and rectify mistakes.

Key findings

The NT2 is not seen as that cumbersome, it does however seem redundant

The A1 form causes great trouble, and it seems that the cause of the trouble lies with NAV in Norway.

The temps require assistance in handling tax returns both in Denmark and Norway. The help the agencies provide is regarded as a part of the value proposition for their employees, and is therefore only available to them.

The agency has to remind the temps regularly of their duties, since forms require signatures and they need updated personal information from them.

The agencies does not have access to report their employees income correctly into SKATs system. Which mean that the employees themselves have to log in and correct it, which can cause mistakes

5F. Observation - Information meeting with The Norway Project

Information meeting about working in Norway

We stumbled upon the Norway Project in our quest for finding ways to meet users.

The Norway Project (dan:Norgesprojektet) was established in 2012 and is an initiative between three municipalities to help people in Northern Jutland gain employment in Norway (Jobsinorge, n.d.).

They hold regular information meetings at the Job-center in Hjørring, to help people who are considering going to Norway to work.

We attended one of their information meetings, a friday morning in March.

Beforehand we had made arrangements with Vibeke Rasmussen a consultant at The Norway Project, who agreed to be interviewed after the meeting. She had received our recruitment flyer and emailed it to the participant prior to the meeting, and asked if anyone had previous experience with working abroad.

Intention

The intention of us going to Hjørring that day was threefold; observing what information was given to people considering going abroad and what questions they had, interviewing an employee of the project and finally to meet with more users to be able to learn about the problem field from a broader perspective. We hoped that by reaching out to the Norway Project and interviewing them, we could involve more actors in our project. That could potentially open up new and unexpected possibilities, providing opportunities for new value constellations. We also assumed that Vibeke had extensive experience in meeting and advising people who were either considering going abroad or were already there, and that she could give us her account of people's concerns and needs. We were not so hopeful about being able to interview users on the spot, and so we made arrangements for getting inputs in another way (more on that in the next chapter: Questionnaires).

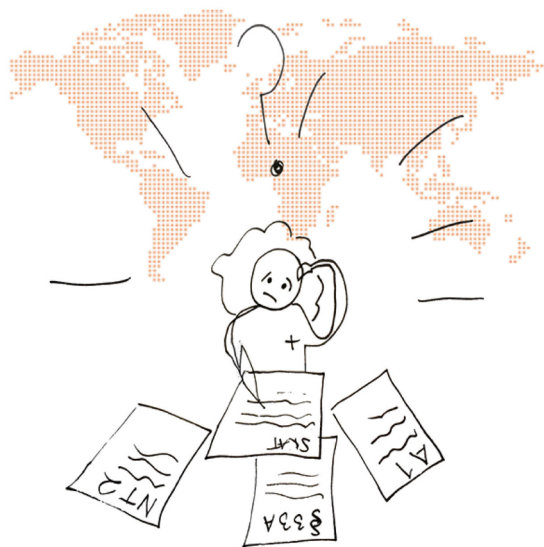
The observation procedure

We conducted a form of observation called observer-as-participant. It is characterised by the observation being brief and the participants knowing they are being observed (Bjørner, 2015). The participants were aware that we were at the meeting, both because of the flyer, and because Vibeke introduced us right before the meeting, saying that we would like to talk to people if someone was interested and that we had brought a questionnaire we would hope they would fill out. For ethical reasons we stressed how we were not employed by SKAT, but were students and that everyone would be anonymous. Since none of the participants signed consent forms, we did not record the observation and only took pictures where the participants could not be recognised.

We had not designed an observation plan beforehand, but rather tried to empathise with the users, as someone trying their best to inform themselves on working in Norway. Not making an observation plan is usually frowned upon in traditional ethnographic(ly inspired) research, but our intention was not to infer insights about what people DO rather than what they SAY, as it was not so much the interaction between people and technology or their behaviour we were after. So we took our cue from Jones and Somekh who describe an "unstructured observation method[s], in which "the researcher is guided by prior knowledge and experience"" (Groes in Bjørner. 2015, p.178).

Findings from the observation

There were 11 people present, approximately three in their early 30's, two in their 40's and six in their 50's. Two of them had previously been in Norway. This was



Arbejde i udlandet

**Har du oplevet problemer med SKAT i forbindelse med arbejde i Norge?
Eller kørte alting som det skulle?**

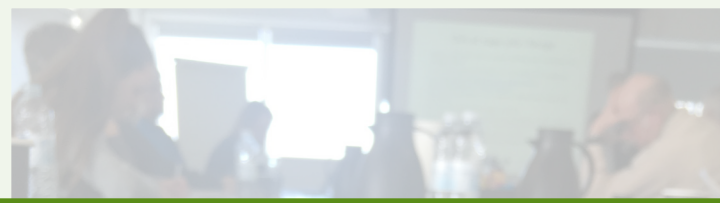
Begge dele vil vi meget gerne høre mere om så vi kan designe en bedre skatteservice for dig når du arbejder i udlandet. Vi søger personer der enten er, eller har været af sted i Norge, til korte interviews, fokusgrupper eller workshop - alt efter hvad vi sammen finder ud af.

Vi er to Service design* kandidat studerende, der skriver speciale i samarbejde med SKAT, men arbejder uafhængigt af dem, så der er naturligvis mulighed for at være anonym.

Kontakt Asta Schou Bertelsen (asbe10@student.aau.dk / tlf: 29251185) eller Ingibjörg Sigtryggsdóttir (isigtr15@student.aau.dk / tlf: 28185133)

*Service design handler om planlægning og organisering af mennesker, infrastruktur, kommunikation, medier og dele af services, hvor formålet er at forbedre kvaliteten samt interaktionen mellem serviceudbydere og kunde.

Recruitment flyer



the 120th meeting in four years and they have had 2900 participants so far.

Vibeke and her colleague Stein Erik, presented slides and mainly talked about the following:

The incentives for working in Norway

- Good job opportunities for some professions, particularly pedagogues
- Lower taxes
- The pay is a bit higher
- People can accumulate work hours towards a new period of unemployment benefits, since the hours are transferrable from Norway to a Danish A-kasse.

The downsides and pitfalls

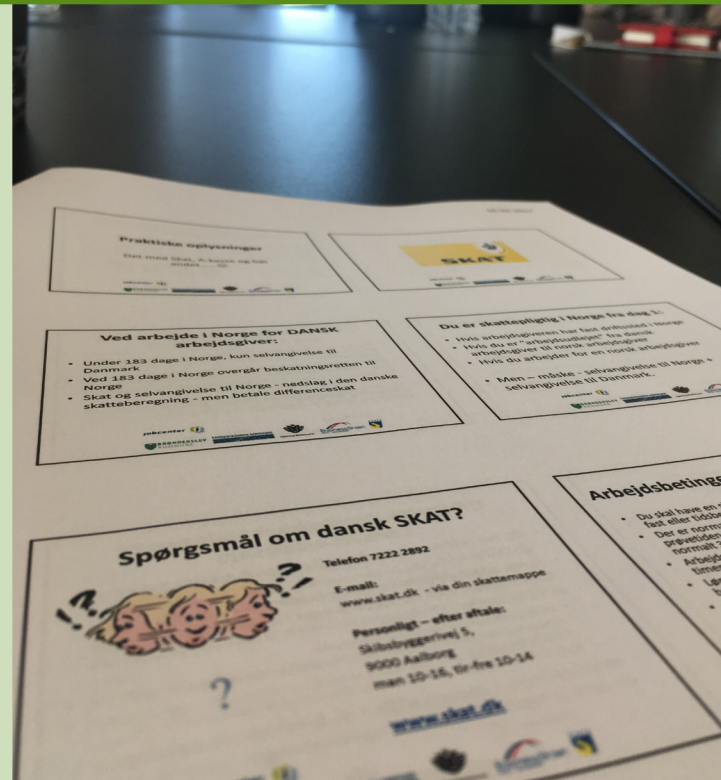
- The cost of living can be quite high
 - Not allowing enough time to take care of paper work and formalities. E.g. a person has to personally show up at the Norwegian tax authority to get a tax card.
 - Have to be prepared to document everything
- Moving and working in Norway takes an effort*
- It is not easy to be integrated in society *the streets are not laid out in gold.*
 - Be realistic, and perhaps accept a position with lower ranking than you were expecting, in order to get acquainted with everything.

The participants did not ask that many questions. One of them had experience working in Norway as a nurse, and had specific questions regarding the rule of staying abroad for 183 days. She could also help with the questions of another participant regarding newly graduated nurses. Some of the participants shared what they were hoping to work with in Norway; one of them was moving next week, bringing her unemployment benefits with her to look for a job as a pedagogue. Another person had a job in Denmark, but thought it could be an exciting adventure to move to Norway.

Interview with Vibeke procedure

The interview was unstructured, but based on three principle questions:

Who comes to these meetings or contacts the project, and what are people asking for, what are their concerns?



Information meeting with The Norway project

When in their process, do people think about tax (danish and foreign)?

How can the Norwegian Project, help people? What does the project need in order to help people?

We then added questions that naturally evolved during the interview, and those that came to our minds during the observation of the information meeting, prior to the interview.



Interview with Vibeke Rasmussen

Combined findings from the observation and interview

Guiding people towards skat

Vibeke and her colleagues are careful not to answer questions that specifically concern one single person. They feel they do not have the competencies and possibility to do so, since there are so many factors involved in providing the right answer, and so she is afraid they might provide a wrong answer. Instead they advise people to contact SKAT directly themselves. Occasionally people ask simple questions about taxes, which Vibeke can readily answer. Vibeke and her colleagues have their own definition of when a question is too complicated or specific to a certain person, to answer. Although she believes people get help and answers for their questions at SKAT, she adds that *"sometimes it can be difficult to know what you need to know, before you are in the middle of things."* [Appendix: C. 29:51]

We do not expect SKAT to go above and beyond

The Norway Project has no formal collaboration with SKAT or a hotline they can call to ask questions. When asked if they have any material (e.g. pamphlets) from SKAT to hand out, she replied that it could be a good idea, but is not something they have asked for. Vibeke does not see that as a problem, as she simply does her own research if she is unsure of something. She does not think it is SKAT's responsibility to educate them in how to guide people. She advises more on Norwegian rules and regulations, than danish ones.

Peoples concerns

Vibeke gets the impression that the Norway Project is the point of entry, before SKAT, for many of her clients. The Norway Project gets all sorts of inquiries. Vibeke is astonished at how late people in general start thinking about their tax situation in Denmark and Norway. Often they call the week before or even 48 hours before leaving Denmark. She assumes people often call them because they pop up on Google when people search for something about jobs and

Norway.

Many first think about unemployment benefits (from A-kasse) because they want to make sure their social security net is in order, and then they call their own A-kasse. Thereafter some questions arise about taxes; perhaps the person has a house or is a shareholder in a company, things that you have to pay taxes for in Denmark. People are mainly concerned with the following: owing back taxes (dan: restskat), that they will end up paying taxes in both countries, what to do with their pension funds in Norway and if they will still be able to collect early retirement benefits once they return to Denmark. Vibeke gives this explanation as to why the Norway Project emphasises getting a binding reply from SKAT, in tax matters when people work abroad:

"Because of course it is difficult as a small citizen to come home and then you have to e.g. fight with SKAT about something that you have understand in one way and they say something different. This is how it can be when you are up against a public authority, right, I think most of us can relate to that." [Appendix: C. 02:30].

People are also advised to get a written statement from their A-kasse regarding early-retirement benefit (dan: efterløn).

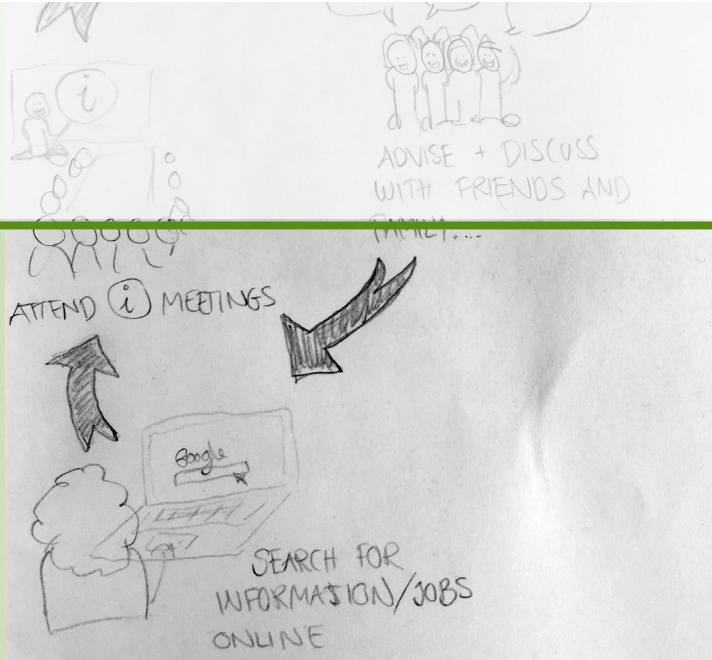
Reasons people look for employment in Norway

The people Vibeke and her colleagues are in contact with mostly move to Norway to work, some for a longer period than others. They are not in contact with many people who take on temp jobs, like nurses, or commuters like the ones who work for the ferries. Some do it for the experience, some for a better work environment and some for the salary (which does not necessarily lead to an increase in living standard, due to high cost of living in Norway).

Stein Erik explained how most people return to Denmark at some point, according to EU most are back within 2 ½ years, he said. Vibeke jokingly added that they had promised the politicians that they would re-

turn back home, meaning that even though a project like theirs is funded by municipalities, they of course do not want all of their educated people to disappear for good.





Informing a decision based on friends and family, online search and information meeting such as the one we observed.

Key findings:

- People ask about SKAT relatively late in the process
- The Norway Project does not want to guide in tax situation, they refer people directly to SKAT
- SKAT and foreign tax authorities can have high demands for correct documentations
- Getting a binding reply from SKAT can be a good idea
- People do not know what to ask SKAT about
- It is difficult to get through to SKAT, both on the phone and email
- It is difficult to get a quick answer at SKAT and be done with it
- The users starting point for advise on tax matters, is not necessarily SKAT, but can be much more local or dependent on their live situation, e.g. can I bring my unemployment benefits with me?

- People going abroad have to be very independent, in finding a job and accommodation, understanding rules and regulations etc.

- Demands for documentation can be high

Insight:

Skat is not regarded as a service that could actively help Vibeke and her colleagues in advising the people they come into contact with.

It is a good idea to be conscious about keeping documents that can attest to everything that the danish and norwegian tax authorities might ask for. That includes receipts that can prove a person was in a specific country at a specific date.

Preparing and planning for one's return to Denmark is important, it is not just about going abroad, it is also about coming back home.

Method critique

There are some risks involved in conducting observer-as-participant observations, or any other type of observation where the participants are aware they are being observed and the researcher is therefore not a fly-on-the-wall. The risk we took was that the participants may not have engaged as much in the Q&A session with the presenters, as they might have, had we not been there. We felt our ethical obligation in telling about our research, outweighed the potential bias our presence might produce.

We could have asked more about how Vibeke guides people in Norwegian rules and regulations. Does she point them towards websites, do they have a checklist, is there an online guide which is particularly good for these people etc.?

We were focused on the danish end of the transaction, but the user has to have some knowledge of both the danish and foreign side of the affair. We could also have learned about some tools or products, to gain inspiration for our project.

Analogue questionnaire in Hjørring

The target group of the information meeting at Job-center Hjørring was people who were interested in working in Norway, therefore we did not know whether they had worked abroad in another country before, or not. Up until then we had only been in contact with people who had experience in working abroad, and so we were excited about meeting people who were considering it, maybe for the first time.

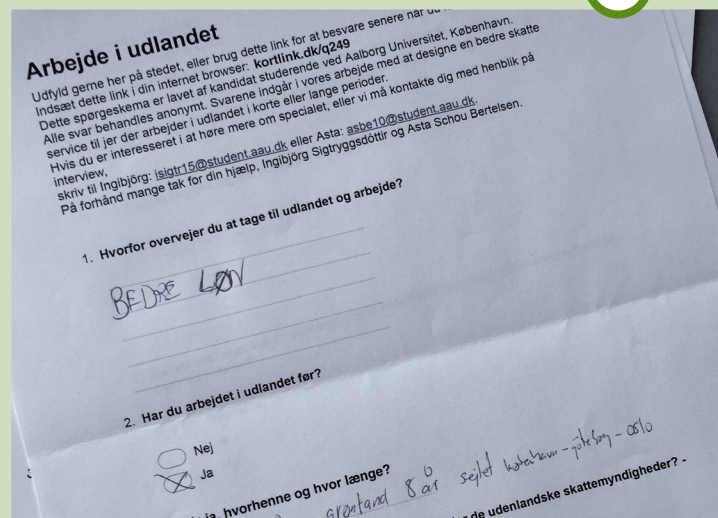
When preparing for the meeting, we decided we needed a way to reach out to the people that would be present. It had to be something quick and quite unobtrusive as they had not agreed on talking to us beforehand.

The intention of reaching out to them was to not only gain more insights into e.g. people's motivation and concerns, but to get people interested in our project to the extent that they would give us their email address and agree to being approached afterwards for additional questions or an interview.

The intention of this method was not to be able to infer some general statements about a certain population, so the response rate and statistical significance have not been measured.

We chose to construct a questionnaire (Appendix: A) that we printed out, so that it could be answered on the spot during a break in the meeting, but it could also be filled out afterwards once people had gone home, as the print contained a link to an online version.

We prepared the survey by individually writing questions on post-its and aligning them, before consulting a guide from Local Data Government Unit (2009)



Analogue questionnaires

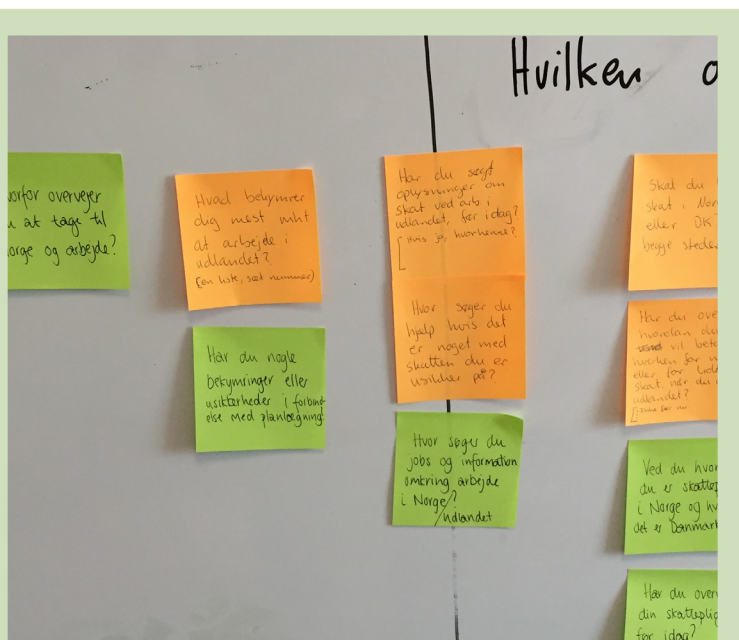
We mainly wanted to learn more about the following;

- What are people's motivation for considering working abroad? Does it have anything to do with the danish tax burden?
- Their main concerns regarding working abroad. We hoped to learn if taxes were even a concern at this stage in people's lives.
- In case they had experience working abroad, had they encountered any problems with SKAT or foreign tax authorities.
- If people had even considered where to pay taxes, and what they thought was the reason for them having to pay in a particular country.
- And finally, where they sought out jobs and information about working abroad. This last question, we hoped to be able to share the outcome of with SKAT Udland 7, as they had expressed a knowledge gap in that regard, during the workshop we attended with them in their department that same week.

Online questionnaire

Since we had already constructed the questionnaire, we used the opportunity to publish it online as well. (Appendix: B). The intention was the same as with the analogue version, but we altered some of the questions, so we were not able to merge all of the outcomes from the two questionnaires together.

In the online survey we wanted to be more specific when we asked about if the respondents knew what influenced the decision about where they should pay their taxes. Therefore we listed a number of statements, some true and some untrue. We pilot tested the online version with three fellow students, before publishing it. That led to minor alterations, primarily some wording and order of questions.



Preparing questionnaires

Ingibjörg Sigtryggsdóttir sammen med Asta Schou Bertelsen.
20. marts · 🌐 ▼

Arbejde i udlandet, erfaringer og overvejelser?
----- del gerne i dit netværk-----

Har du overvejet at tage til udlandet og arbejde i en kortere eller længere periode? Eller har du eventuelt allerede erfaringer med arbejde i udlandet? Så hjælp os med at udfylde følgende spørgeskema, det tager maks 5 minutter, og vil hjælpe os enormt i vores speciale i servicedesign.... [Se mere](#)

Arbejde i udlandet

Tak for du vil hjælpe os med at forstå nogle af de overvejelser og udfordringer der er forbundet med at arbejde i udlandet. Dette spørgeskema er lavet af kandidat studerende i servicedesign ved Aalborg Universitet, København. Vi skriver speciale i samarbejde med SKAT, men arbejder uafhængigt af dem og behandler alle svar anonymt. Svarene indgår i vores arbejde med at designe en bedre skatte service til jer der arbejder i udlandet i korte eller lange perioder.

Spørgeskemaet består af 5-7 spørgsmål, og tager højst 5 minutter at udfylde. Hvis du er interesseret i at høre mere om specialet, skriv til Ingibjörg: sign15@student.aau.dk eller Asta: asbe10@student.aau.dk. På forhånd mange tak for din hjælp, Ingibjörg Sigtryggsdóttir og Asta Schou Bertelsen.

Hvad kunne få dig til at tage til udlandet og arbejde?

Your answer

Hvor søger du jobs og information omkring arbejde i udlandet?

Your answer

Arbejde i udlandet

Dette spørgeskema er lavet af kandidat studerende i Servicedesign ved Aalborg Universitet, København. Spørgeskemaet består af 5-7 spørgsmål. Alle svar behandles anonymt. Svarene indgår i vores arbejde med at designe en bedre skatte...

DOCS.GOOGLE.COM

Online questionnaire

The online questionnaire was presented and shared on Facebook

Results

The analogue questionnaire: Of the 11 people present at the information meeting in Hjørring we got 10 respondents of whom 4 had previous experience in working abroad. We got 6 email addresses. Later on, this contact led to a Skype interview with a nurse who had extensive experience in temp jobs in Norway.

The online questionnaire: We got 22 respondents of whom 14 had previous experience in working abroad. We got 10 email addresses. Later on we invited all of those 10 respondents to a workshop that was held a little over a month later, and two of them accepted the offer.

Combined findings for the two questionnaires

Problems with tax authorities

Approximately half of the respondent who answered they had previously worked abroad, replied that they had encountered problems with SKAT or a foreign tax authority.

(Combined from question 4 from Appendix A and question 5 from Appendix B. Closed questions).

Examples of some of the problems they encountered:

- It is always problematic with taxes if you work in Greenland
- I was charged taxes in Denmark even though I had paid taxes abroad
- The Australian tax authorities contacted me after I came home, wanting to pay me back surplus taxes. It was to troublesome to do anything about it, I never got the money
- There's a lack of information on taxes, when you move out of the country. Every single year you have to document again, your income, the basis for your tax exemption, document interest rates and expenses that can not be automatically informed over between borders. That's a lot of extra work that requires a persistent effort.
- SKAT informs about what you have to pay attention to in a language that is not for ordinary people. It's unclear what to expect and do. One does not want to cheat, but you can be afraid if you have done everything correctly.

Motivation for working abroad

The respondents motivations for finding work abroad could be combined into these seven main categories (in descending order):
(Combined from question 1 from Appendix A and B. Open-ended questions).

- 1st place) To gain new experiences in terms of values, culture and climate
 - 2nd) An exciting job and further career development
 - 3rd) Gaining job experience and new competencies (some as a recently graduate)
 - 4th) Family ties to that country
 - 4th) Better salary
 - 4th) Being unemployed in Denmark
 - 5th) To challenge one self
- Concerns

Fig. 5.14 shows that respondents are concerned with the following issues, regarding working abroad: (Combined from question 5 from Appendix A and question 7 from Appendix B. Closed questions with one open-ended option, "Other").

The category "other" contained the following statements:

- *If one is ever to return back home*
- *Selling my house*
- *Housing situation abroad*
- *Uncertainty regarding daycare for my children*
- *Uncertainty regarding visa*
- *My house and mortgage, feeling locked in Denmark*
- *Being able to create a social network abroad*

Findings for the analogue questionnaire in Hjørring

Fig. 5.15 shows how the majority of the respondents who are considering working in Norway, had at the time of the information meeting, not considered where to pay taxes.

(Question 7 from Appendix A. Closed question).

Findings for the online questionnaire

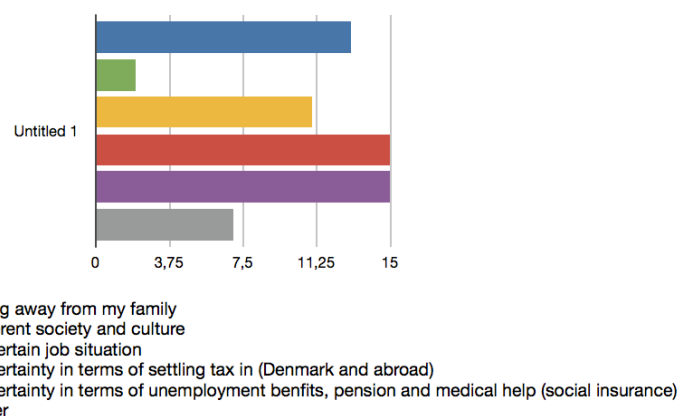


Fig. 5.14 "Concerns"

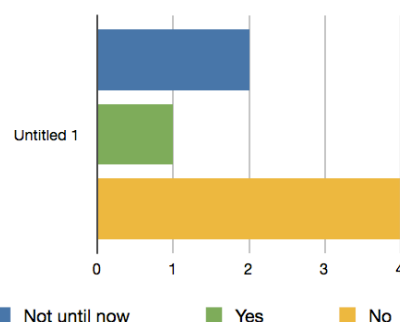


Fig. 5.15 "Have you considered where to pay taxes?"

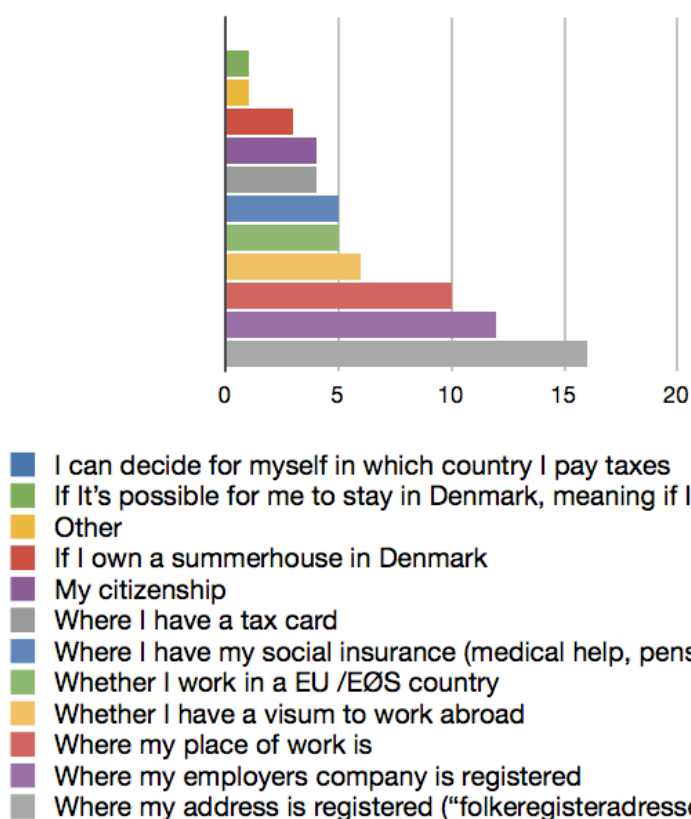


Fig. 5.16 "Influencing factors"

Influencing factors

The respondents found some factors to be more influential in determining in which country they should pay taxes, than others as illustrated in fig. 5.16 (Question 9 from Appendix B. Closed question with one open-ended option, "Other").

No tax in Denmark

Fig. 5.17 An almost equal amount of the respondents answered that the should pay taxes abroad and "other". (Question 8 from Appendix B. Closed question with one open-ended option, "Other").

The category "other" contained the following statements:

- Depends on citizenship and visa
- Depends on the individual situation. I pay taxes abroad but tax from my shareholding in Denmark
- Depends on the length of the stay and affiliation
- If there is a Bilateral Tax Agreement, then I pay taxes abroad and declare that to SKAT, if not I pay taxes in Denmark
- That depends on how much you stay in Denmark. A a rule of thumb, one pays taxes in the country one lives and works. If you work in shifts, it's best to pay an accountant to get a sense of the myriad of laws and rules.
- Unless you work for a danish company, you pay taxes abroad.

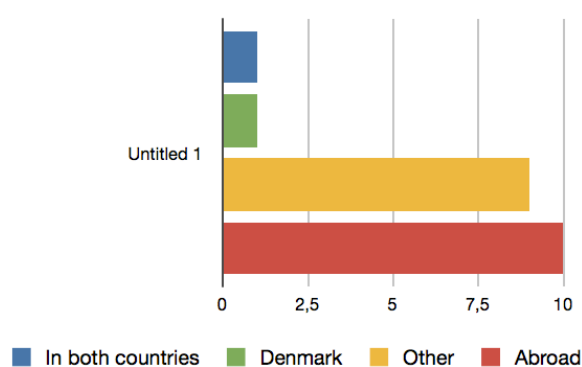


Fig. 5.17 "Where to pay taxes?"



6. Analysis and Synthesis

6A. Findings and insights about stakeholders

Within the problem area Danish tax and foreign affairs we have identified three groups of stakeholders, each with specific needs or problems in relation to the system. The groups are *Internal stakeholders in SKAT*, *Citizens* and *Employers*.

Colourcoding

From the vast amount of information and data retrieved in the research phase we identified some general needs and problems, by using traditional coding as an analytic method (Bjørner, 2015). We did so by starting off with analysing two of the interviews where we mapped out user journeys with the informants. We transcribed the interviews and coded them by assigning statements and paragraph a predetermined colour which corresponded to either a job, a pain or a gain. The coding was inspired by Miller (2016) who recommends using Osterwalder et. al's framework from the The Value Proposition Canvas (Strategyzer, 2017), as a way of creating a customer profile (which is one of the sides of the canvas, the other being the value map). The colour coded sections were then cut up and rearranged according to a time line with the phases before, during and after (going abroad to work).



Colourcoding and organising findings

Identifying phases

This helped in identifying themes that we called needs and problems, as we clustered the coded sections and gave them headlines with post its. This also gave us insight into that there were more phases than 3 in the user journey and we made a fourth we called: when I have to file my taxes. That phase could appear at any time during the phases before, during and after as a user could be abroad or back home, came tax season. The remaining data was not analysed and synthesised as structurally, but we transcribed some of the interviews, wrote notes after others and kept adding post-its with needs to our board with the four phases.

Customer analysis

Jobs

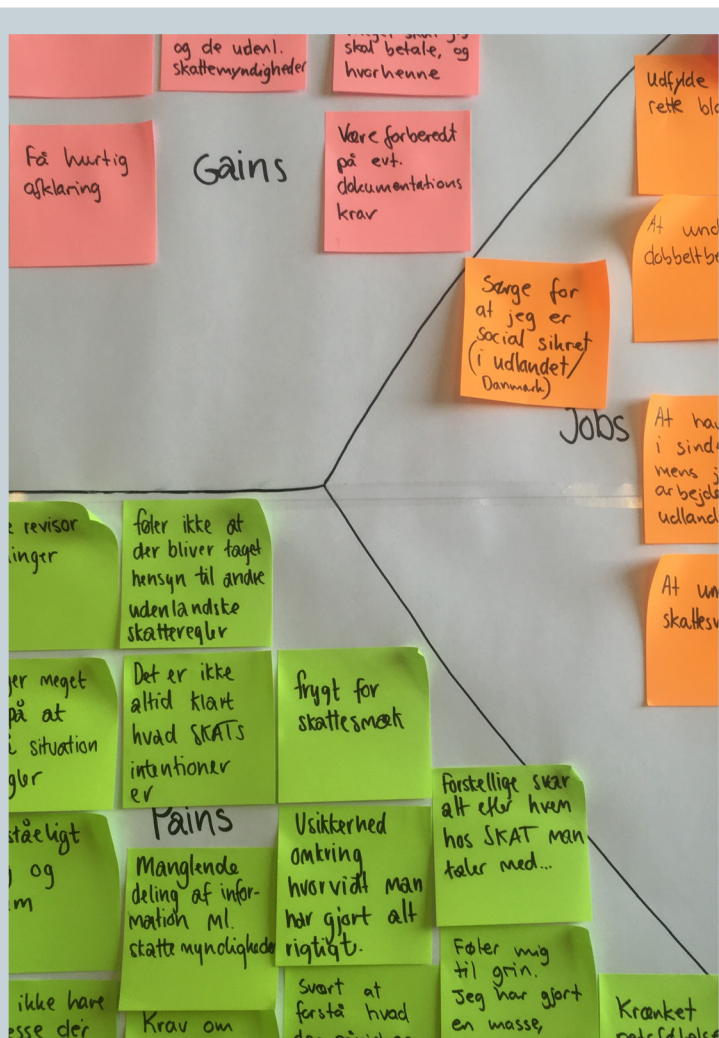
Jobs are the tasks that the stakeholders are required to perform in the current system

Pains

Pains are understood as something that causes the stakeholders distress in relation to handling taxes in relation to working abroad.

Gains

Gains are understood as the things the stakeholders need or would benefit from



Preliminary customer analysis

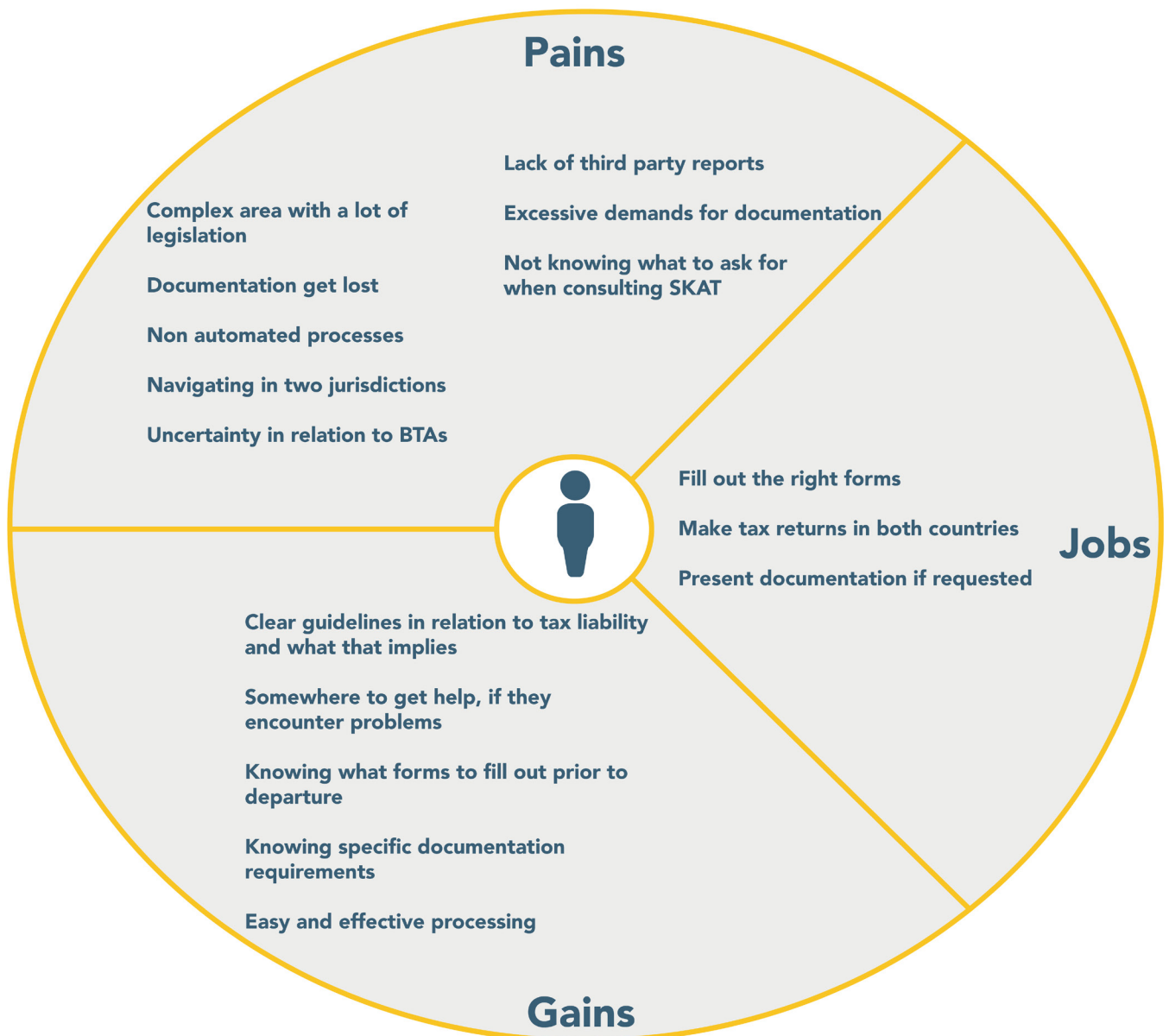


Fig. 6.1 "Citizens profile"

Citizens

Pain

As an effect of heavy and complex legislation, it is very difficult for "ordinary" people to navigate in the area of tax. This is made even more complex when you also have to consider tax legislation in foreign countries. Being liable to pay taxes in two jurisdictions can cause a fair amount of uncertainty, to diminish this a legally binding declaration from SKAT can be requested. However this may not always apply if the foreign authority deems it invalid. Furthermore it can be challenging for the citizen to know what effects their situation and therefore it can be difficult for them to ask the right questions when consulting the authorities.

Additionally documents seem to get lost in the authorities, sometimes resulting in unpleasant surprises on their annual tax return. Also, due to no third party

reports from abroad a heavy burden of documentation demands lie on the citizens, the demand can be for documentation dating far back in time. Citizens are used to a high degree of automation, which can lead to frustration and irritation whenever they encounter processes that are not automated.

Jobs

To clarify the tax liability of the citizen and avoid double taxation the citizen needs to file the proper forms. Come the annual tax returns these should be filed to the proper authorities in both countries, further upon request from the authorities the citizen need to be able to document their whereabouts, income and possible expenses.

Gains

Clear guidelines in relation to tax liability and what that implies would benefit the citizen when they have

to report income and pay taxes in the two jurisdictions. Further if they have any questions or uncertainties they have to have a place where they can receive guidance.

An easy overview of forms and things they are required to get in order prior to going abroad, what documentation is required of them and a system that allow them to get the paperwork processed.

Employers

Pains

Employers are required to report to SKAT the income of their employees through Virk and eIndkomst, when they do this they do not have the option to report it as foreign income. This means that the temp agencies will have to spend time guiding their temps to be careful to change this in their extended tax returns, otherwise it will be registered as danish income and they will be taxed accordingly.

In relation to foreign authorities, employers do not

get notified of whether some of the forms have been approved, which means that they have no way of knowing how what taxes they should retain from their employees.

Jobs

Danish temp agencies are required to report their employees income to SKAT through eIndkomst. To make sure everything is in order, the employer have to file the proper forms to the right authorities. Guiding employees in regards to tax in both Denmark and abroad is a major part of the business model for the temp agencies.

Gains

First of a system that allows employers to report employees income correctly in the first place would diminish the risk of mistakes and make it easier for the agencies to guide their temps.

The employers have to make sure everything is in

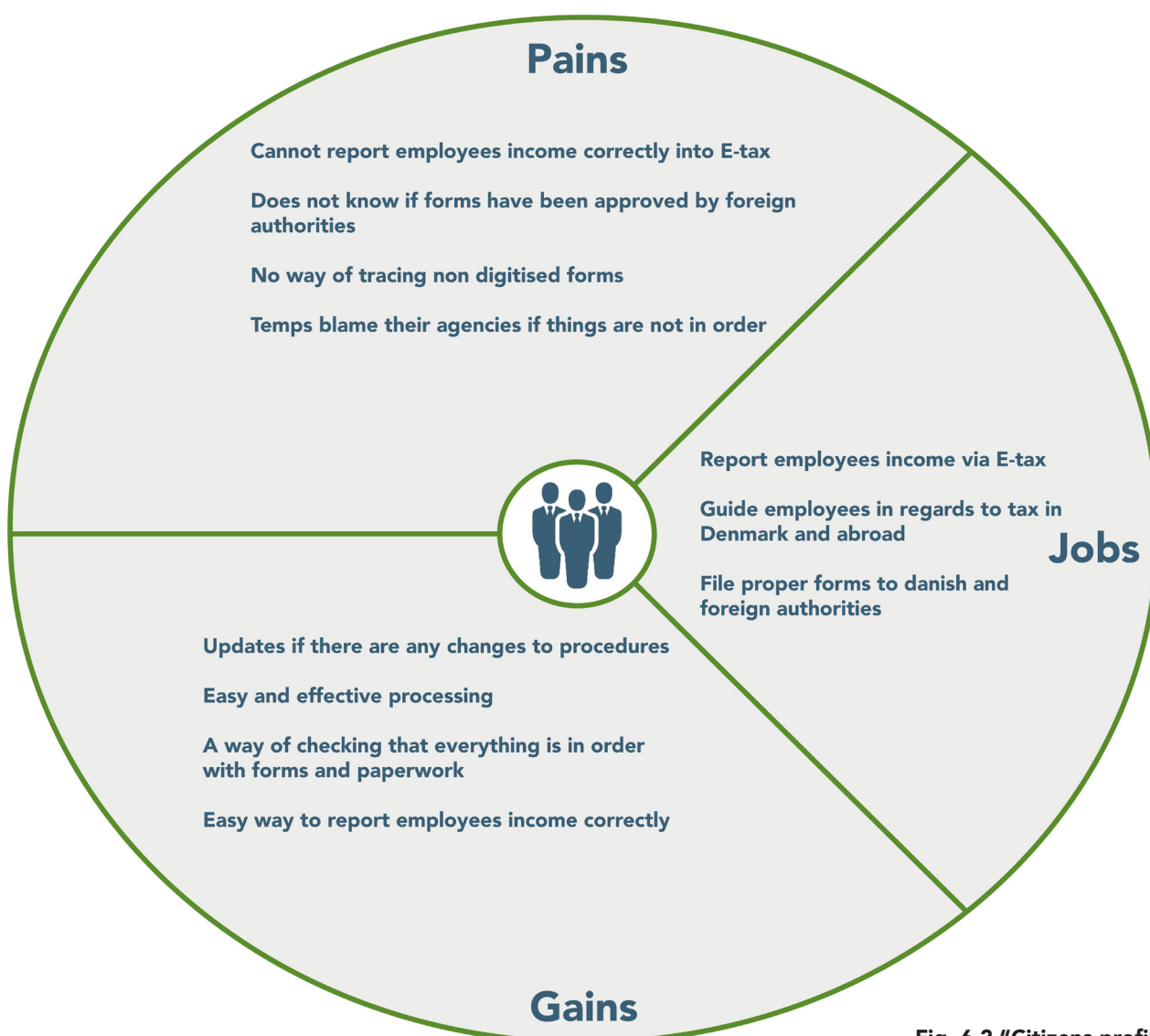


Fig. 6.2 "Citizens profile"

order prior to them sending their employees abroad, therefore it is important that the bureaucracy moves at a pace that will not delay their business. Last but not least it could benefit the employers if they had way of checking if all forms and paperwork had been approved by both Danish and foreign authorities, as well as receive notion if there are any changes to the procedures in relation to paperwork, e.g. if the forms needs to be send somewhere else in the future.

SKAT

Pains

Getting information from foreign authorities can be challenging because their systems are not as highly digitized as the danish one. Digital solutions within the public sector are not always compatible, the danish public sector is exploring cross sectoral digital solutions, but this is not a reality yet. There is a wish from the political and administrative part of the public sector to explore how and when different authorities can collaborate.

Though SKAT is in the midst of being more and more digitized there are some forms that still require manual processing. An example of this is the NT2 form, which was one of the main concerns presented to us by our contact in foreign affairs on the very first meeting. Citizens do not necessarily know that they have to consider Danish tax when they are abroad for a period. This mean that if SKAT is not notified about changes in people’s circumstances, the census will be wrong.

Jobs

Guiding citizens in regards to BTAs, tax liability and how and where to report their income.

Part of the BTA and The Nordic Tax Withholding Agreement states that the authorities should help each other collect unpaid taxes if necessary. Processing forms and paperwork, sometimes even manually like in the case with the NT2. Controlling if taxes are paid correctly and investigate if any suspicious activity has occurred.

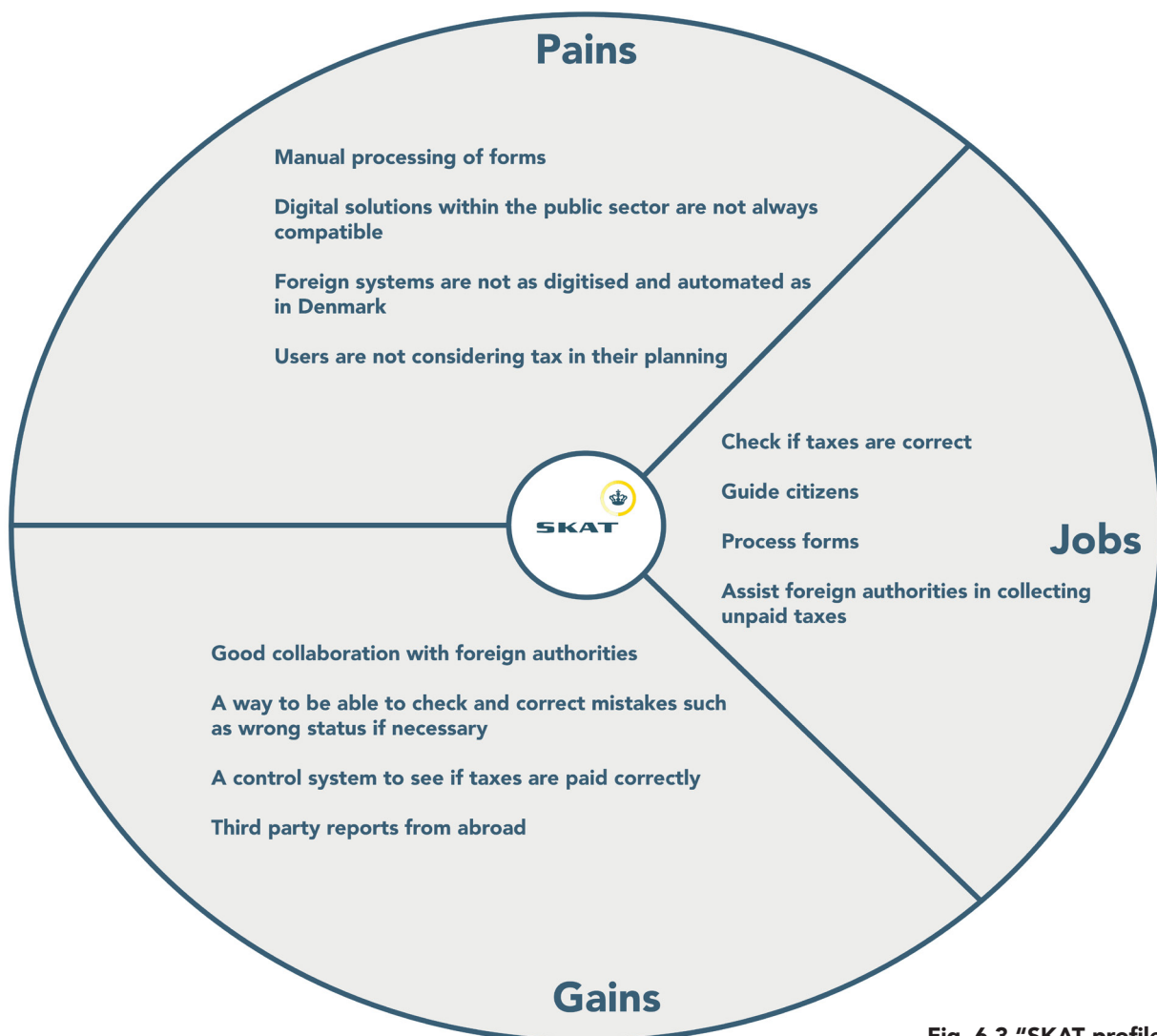


Fig. 6.3 "SKAT profile"

Gains

In cases where there is uncertainty about citizen's tax liability and in cases where someone is avoiding taxes, good and close collaboration with foreign authorities are paramount. Further third party report from actors abroad would allow the authorities to check if the income is filed correctly. A control system to see if taxes are paid correctly, it is necessary to be able to control if the amount of taxes that are being paid is correct according to the BTA and laws.

Furthermore if a citizen or company claims that something has been registered incorrectly in SKATs system, it could be good if they have an easy way to check up on information and correct it if it is wrong.

The pains and needs identified within the different stakeholders make up different problem spaces, some of the issues that they encounter overlap (Fig. 6.4).

Roles in the ecosystem and what that implies

The different stakeholders have different roles in relation to the system. SKAT is an authority in the system and they are the ones who are requesting something from the other parties. Whereas the two other parties are required to do something, without having chosen to be part of the system.

The relationship, in this matter, is different from a traditional relationship between customers and service provider, because the customers have not actively chosen the service, but are required, by law, to contribute.

Another consideration is the fact that citizens do not immediately get to see the benefits they are paying for, this is not necessarily a contributing factor to their motivations for enduring lengthy and cumbersome bureaucracy in relation to paying taxes.

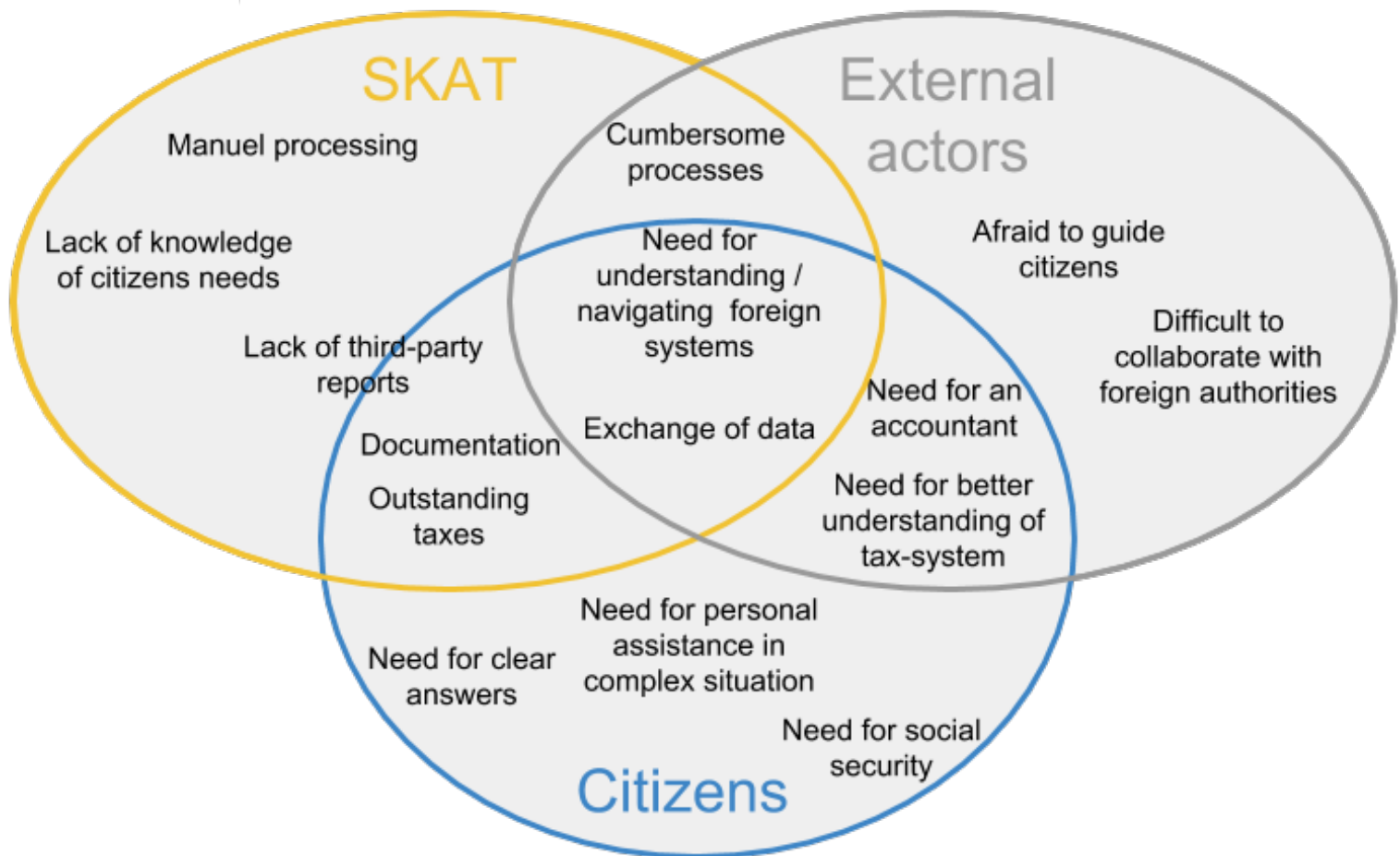


Fig. 6.4 "Overlapping problem spaces"

6B. Findings and insights about system

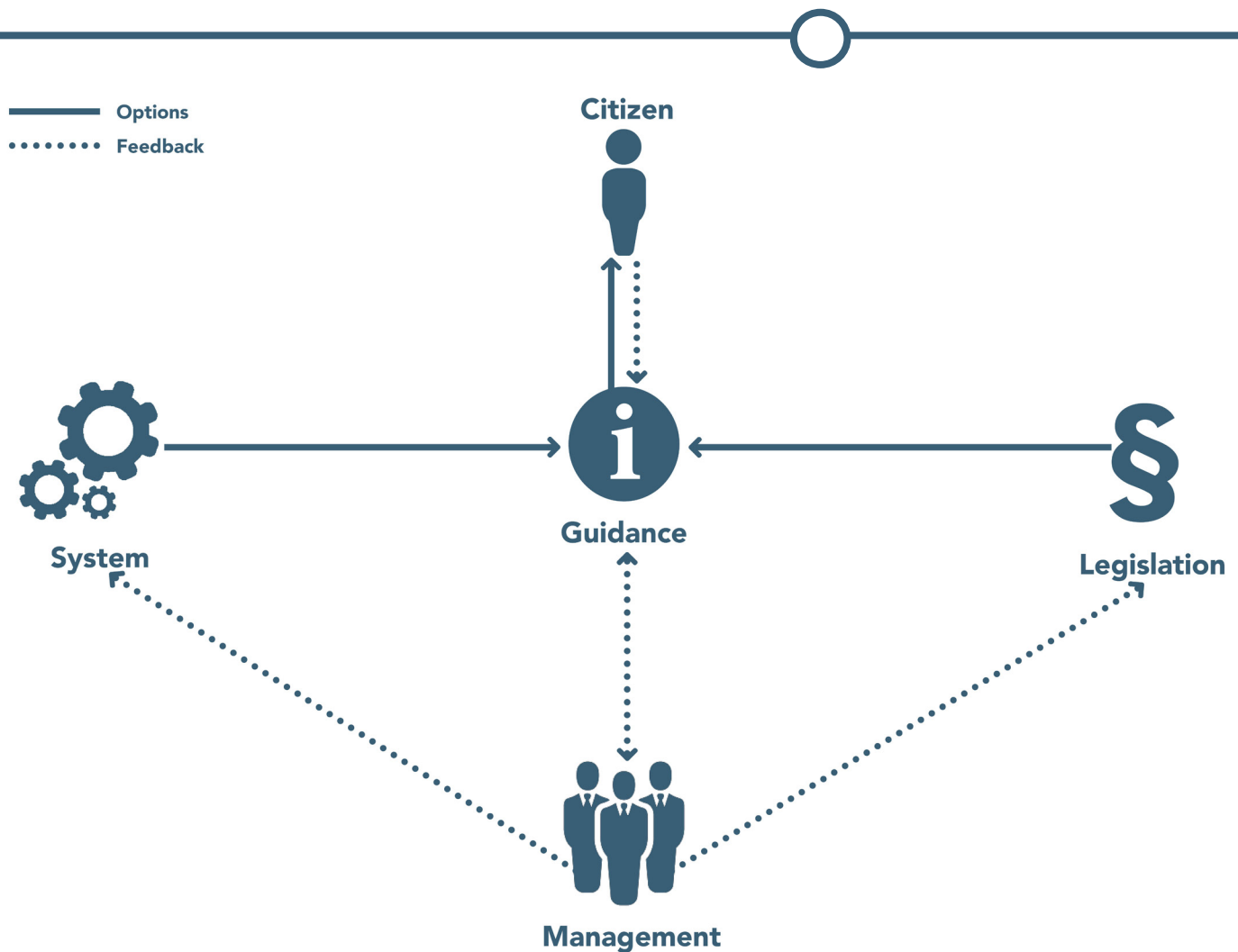


Fig. 6.5 "Influence diagram"

Internal system at SKAT

Within Udland 7 we have identified three interconnected parts that influences the service they are offering the citizens, these are system, guidance and legislation.

The system consists of the it systems, both frontend and backend, and include the work processes in relation to various operational tasks.

Legislation are the rules that SKAT works under. These rules are governed by the Ministry of Taxation. The last area is guidance, which comprises the information and additional help the citizen can seek in relation to understanding their situation and making sure that their tax is correct. Guidance consist mainly of front-stage activities such as call centres, social media, information meetings and videos as well as e-tax and the website skat.dk.

The influence diagram (fig. 6.5) shows how the different parts of the system affect each other in terms of either outputting possibilities or inputting feedback. To illustrate how the areas are interconnected and influence each other we have mapped out the interaction and flow of information between the areas and in

relation to the customer and management.

Guidance is provided for the citizen to navigate through what is possible in relation to the legislation, as well as what is required by them in the current system. In this interaction the citizen gives an input to the system in terms of representing a need for further or better guidance. If the need is of a general character and concerns many citizens, or if it reveals a hole in either legislation or the system, these can be brought to management level, who then can influence the system or the laws.

The guidance forms the center of the model and it is an area with a lot of interaction. SKAT is providing the citizens with the information they need through skat.dk. Considering the user facing nature of guidance and the direct interaction between the citizens and the organisation, we found this area interesting to focus our project on. We also presumed it was an area that was the most accessible in terms of our limited resources.

All areas are interconnected and influence each other, however in terms of clarifying the scope of our proj-

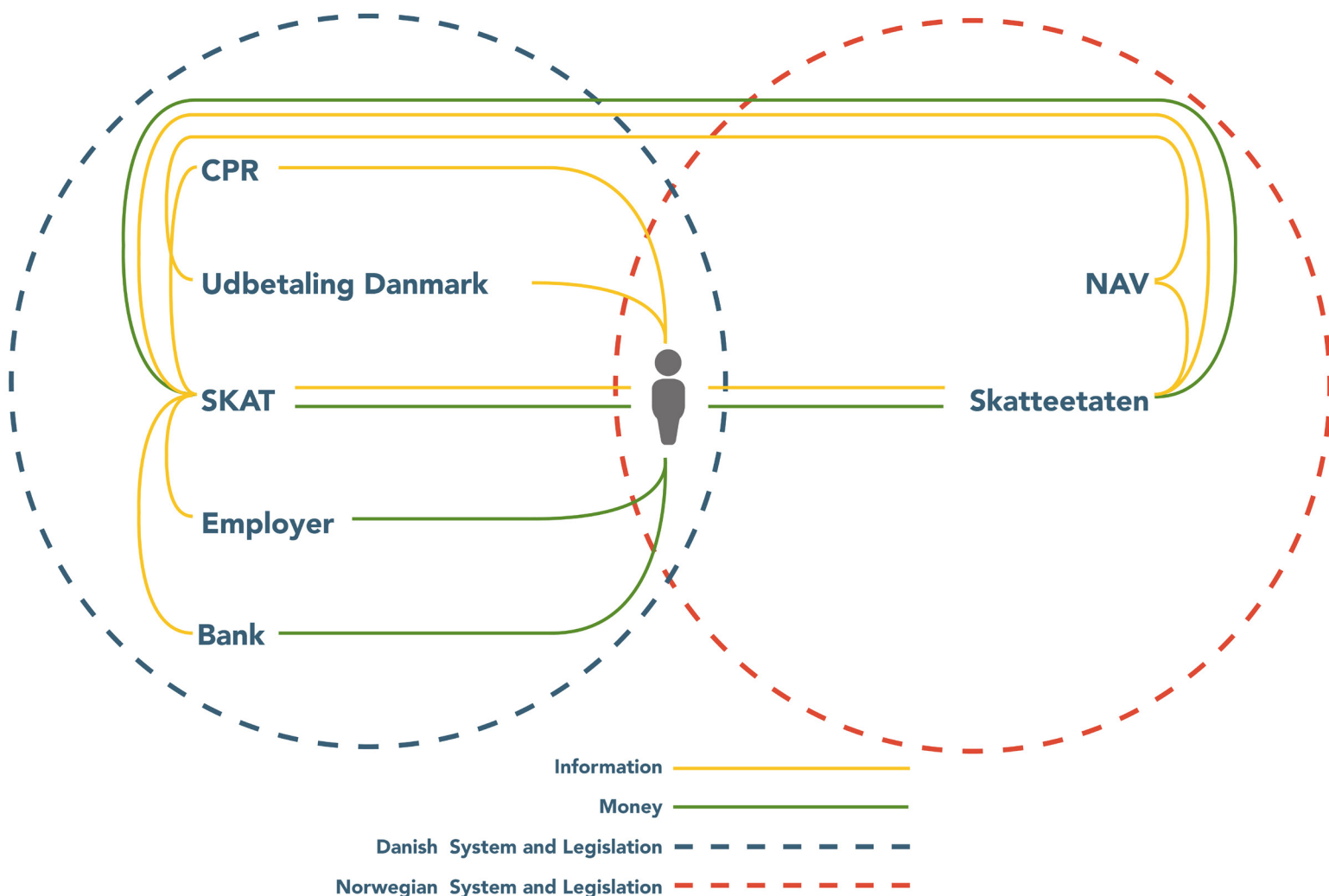


Fig 6.6 “Map of how information and money is exchanged between actors in Denmark and Norway.”

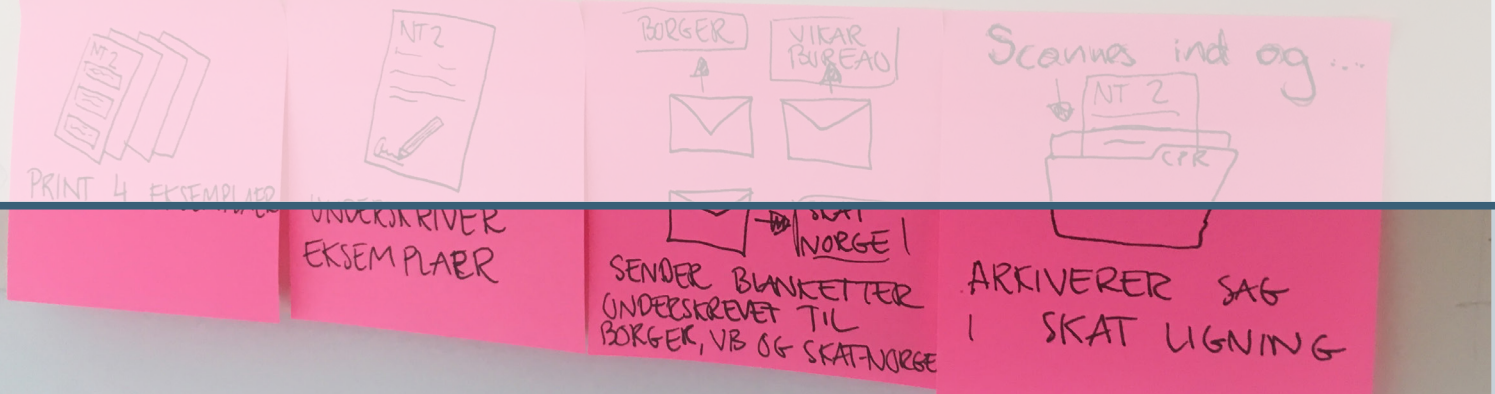
ect, we have chosen to have a specific focus on one of the areas, namely guidance. Naturally any solution would need to take current laws and the system into consideration, but suggesting major changes in these areas is out of reach for this project.

Flow of information between Denmark and Norway

Aside from knowledge about stakeholders and their experiences in relation to SKAT and foreign tax authorities, our research also revealed insights about the current service ecology and system.

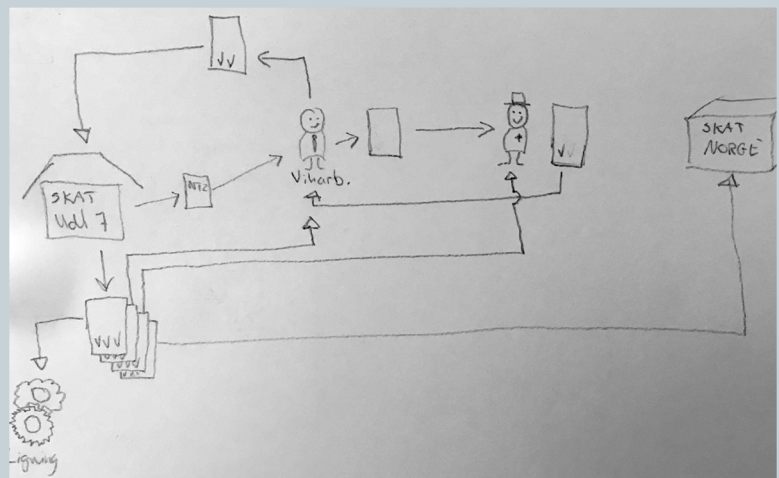
The point of origin for our research was the NT2 form and nurses working in Norway through danish temp agencies, this revealed a system of both information and money being transferred between different stakeholders in both Denmark and Norway. The following model illustrates this flow.

One of the major problems from the temp agencies and the citizens point of view, was that the Skatteetaten and NAV are not willing to report to the nurse or the agencies about the status of the A1 form. This could lead to them wrongfully being charged social security in Norway.

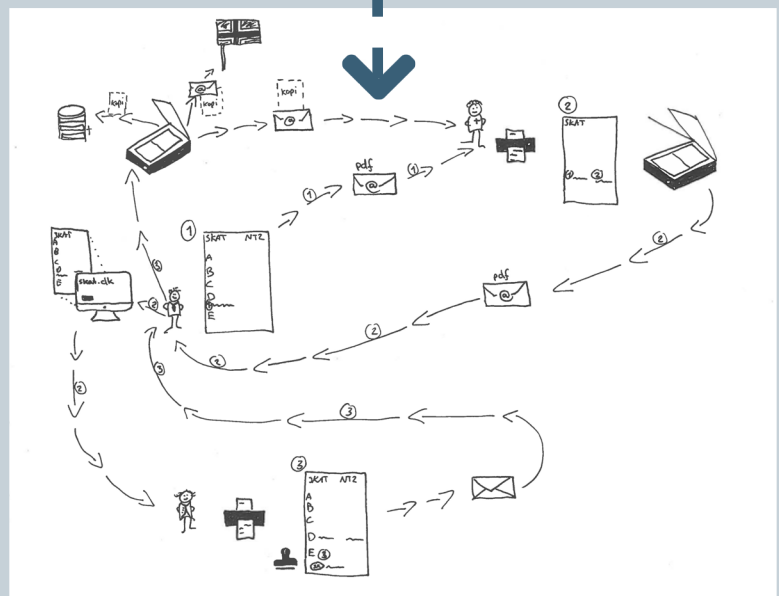
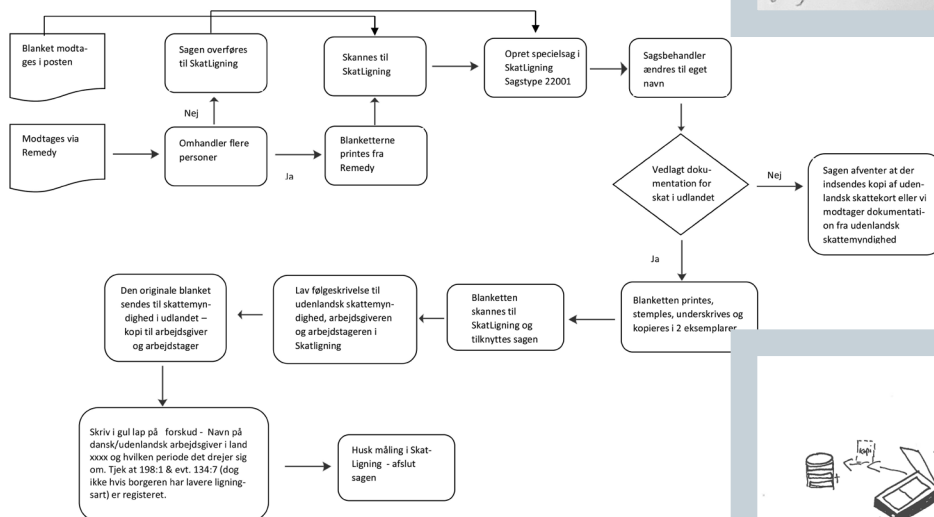


The Nordic Tax Withholding Agreement

The system and infrastructure that supports the collaboration between tax authorities and other actors in the The Nordic Tax Withholding Agreement reveals a complex system of forms being sent from one actor to the next to ensure that everything is done properly in regards to the arrangement. We tried to synthesise what we had learned about it, by sketching it in several versions and iterations. This combined with the flow diagram Tina made for us allowed us to gain a clear idea of the journey of the different forms (Fig. 6.7).



NT 2 Blanket



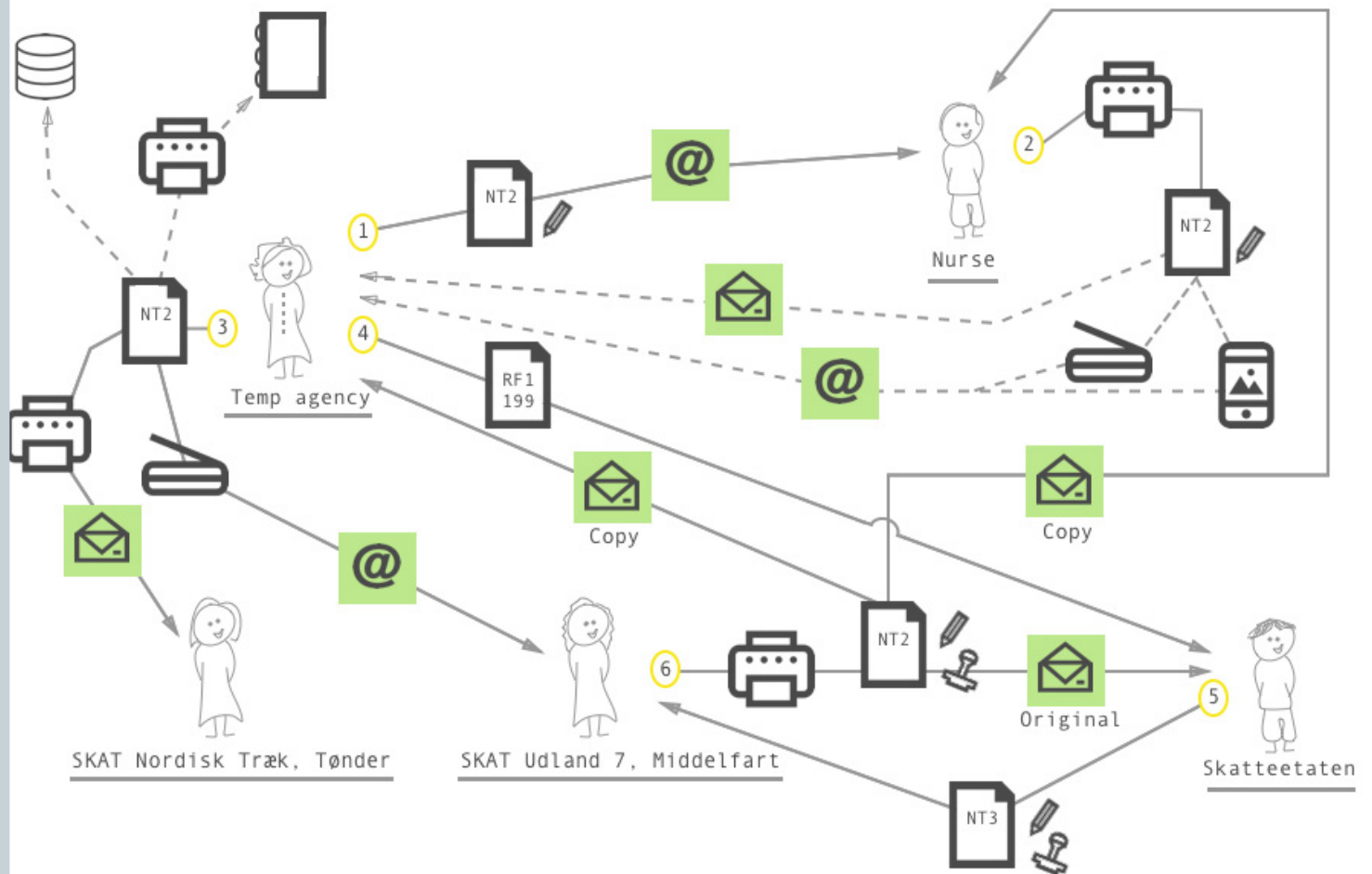


Fig 6.7 "Journey of forms"

Motivation

An important aspect in the system and in relation to make choices about a designed solution is understanding the relationship between the different stakeholders in the system, and their motivation for engaging in the service. To elicit this understanding several iterations of motivation matrices (Morelli and Tollestrup, 2007) were done, leading to one final matrix focussed on making our new service proposition (Fig. 6.8).

The handwritten table shows motivations for 'Brugere' (Users) and 'SKAT' (Tax Authority). The rows represent different stakeholders: 'Brugere', 'T' (likely Taxpayers), and 'S' (likely Service providers). The columns represent 'Brugere' and 'SKAT'.

	Brugere	SKAT
Brugere	<ul style="list-style-type: none"> - Civic duty - Mulighed for indflydelse - Mulighed for kritik og blive hørt 	<ul style="list-style-type: none"> - Penge - Viden om hvordan SKAT opleves (erfaringer)
T	<ul style="list-style-type: none"> - Økonomisk fundament for velfærd - Vejledning - Mulighed for at indberette - Mulighed for at undgå DB - Sikkerhed for at staten bliver indbragt tilrett 	<ul style="list-style-type: none"> - Viden om brugere - Forbedret vejledning - Noget der er realistisk
S	<ul style="list-style-type: none"> - Gør det nemmere og overskueligt at arbejde udenlands - Vejledning i forhold til skatteforhold - Jobmuligheder udenlands - Talsrør - Lobbyisme 	<ul style="list-style-type: none"> - Naturligt touchpoint for brugere - Varetage nogle vejledningsopgaver - Viden omkring brugere (brugere = erhvervs- og offentlige) og egne arbejdsprocesser
	<ul style="list-style-type: none"> - Mulighed for at give kritik og blive hørt 	<ul style="list-style-type: none"> - Ekstra ressource til at analysere brugerbehov - Mulighed for at møde deres brugere

Example of motivation matrix

	CITIZENS	SKAT	EXTERNAL STAKEHOLDERS	NEW SERVICE PROPOSITION
CITIZENS	<ul style="list-style-type: none"> - Civic duty - Social security - Avoid backtaxes 	<ul style="list-style-type: none"> - Taxes - Sufficient documentation 	<ul style="list-style-type: none"> - Raison d'être - A foundation for their business 	<ul style="list-style-type: none"> - Feedback and knowledge about needs and pains
SKAT	<ul style="list-style-type: none"> - Provide financial foundation for society - Guidance - BTA - Control that taxes are paid correctly 	<ul style="list-style-type: none"> - Improved guidance - Knowledge about legislation - Leverage to negotiate with foreign authorities 	<ul style="list-style-type: none"> - Guidance about system and legislation 	<ul style="list-style-type: none"> - Knowledge about system and legislation - Statistics - Knowledge about common inquiries
EXTERNAL STAKEHOLDERS	<ul style="list-style-type: none"> - Guidance in relation to working abroad and foreign tax policies - A voice - Lobbyism 	<ul style="list-style-type: none"> - Natural touchpoint for the citizens - Help guide and inform citizens 	<ul style="list-style-type: none"> - Improve condition for citizens - Improve processes - Avoid backtaxes 	<ul style="list-style-type: none"> - Assistance in finding users - Knowledge about unmet user needs
NEW SERVICE PROPOSITION	<ul style="list-style-type: none"> - A service to better guide them on their journey 	<ul style="list-style-type: none"> - Reduced support calls - Focussed and better support - More correct taxes 	<ul style="list-style-type: none"> - Allow for better support and confirmation that forms are in order 	<ul style="list-style-type: none"> - Improve service for citizens who are liable to pay taxes in two jurisdictions.

Fig 6.8 "Motivation Matrix, Service proposition"



The overall vision for this project has been to improve the service of SKAT for danish residents working abroad.

During our research we identified numerous pains for this group of citizens, however it is believed that the main issue and underlying cause of many of the problems experienced by this specific group is navigating through rules and requirements of two separate jurisdictions and tax systems. This is the issue that we mean to tackle through service design.

Today and the future

As mentioned in the earlier chapter, changes in the system and legislation takes time and is out of reach for the scope of this project. Instead we aimed at creating a solution that could help the citizens in the current state of things, but also considering a future scenario pushing the service in the right direction and creating a solution that could still be viable and useful with future service improvements.

The ideal future scenario we would like to suggest is that the authorities across borders will join forces in ensuring that citizens are guided in a manner that reduces uncertainty in relation to being liable to pay taxes within two jurisdictions, thereby also minimizing the cases where people or authorities make mistakes. Denmark already has Bilateral Tax Agreements with a number of countries, but even with these agreements, citizens still get caught in uncertain situations where it is not obvious how they should be taxed or where both countries claim taxes. By focusing also on what implications the BTAs impose on the stakeholders, we believe that a better service could be designed.

We chose to focus on two countries who have already a well established collaboration, one where they exchange information about citizens as well as assist each other in collecting unpaid taxes, Denmark and

Norway. This choice was made because we hope that the conditions for exploring new ways of collaborating is there, the countries already have close connections and in terms of being digitized they are both rather advanced. These are assumptions that would need to be further examined and tested in collaboration with the Norwegian authorities as well, before continuing.

Building on already existing service concepts

When considering solutions it was important for us not to re-invent the wheel so to speak. SKAT is a huge organisation with a lot of different departments, and within these multiple different projects to improve user experience. This means that there are already a lot of initiatives to improve different aspects of their overall service, these could potentially be altered to suit our project or solve some of the issues our specific user group is facing.

We believe that by reusing already existing initiatives it will decrease the costs and increase the chance that our solution could be implemented. Apart from that we also believe that it could pose great value for SKAT to look inwards and consider how to use already existing projects in new ways to improve their service.

Despite the diversity of SKATs customers, there are some commonalities, and people are all ultimately trying to do the same thing, pay their taxes correctly to avoid leftover tax. Therefore we believe that some problems are similar, and already have been tackled by other departments. For example, we know that SKAT already has an app where smaller companies can upload receipts on the go, this is something that could also be valuable for the target group we are working with.

If it was possible to easily check if there are already existing solutions that could be adapted to fit a targetgroup, it could be a step that could help the process along and pose value to SKAT. However re-using concepts should never be the main concern and the focus should always be to create the best possible solution for the citizen.

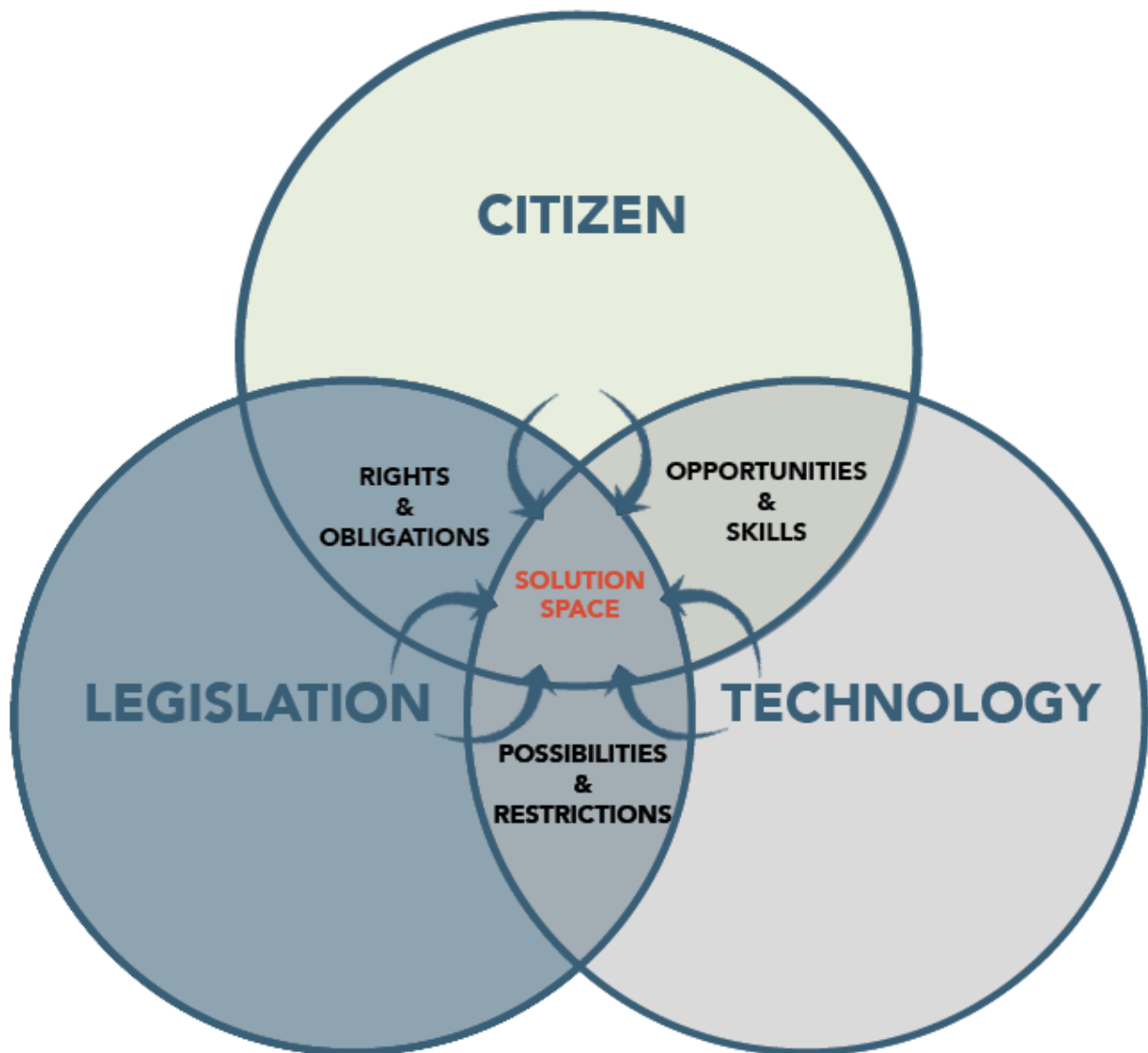


Fig 6.9 "Solution space"

Solutionspace

The model is inspired by Peter Vistisen's 3-D (three domains) model for strategic digital design and illustrates how a solution space is defined and formed by the three major actors Citizens, Legislation and technology (Vistisen, 2011). In the meeting between technology and legislation

possibilities and restrictions are defined, the same goes for the meeting between citizen and legislation where rights and obligations are manifested and in between citizen and technology opportunities and skills appear. All of these things are something that we need to factor in when thinking about possible solutions for a service for SKAT.



7. Generating alternative scenarios

We decided to pay Tina in Udland7 a visit, one last time, to tie up some loose ends and explore some assumptions we had formed during our research.

Current state of things

Demonstration

Tina allowed us to observe how she works in SKATs system, she demonstrated how she e.g. receives 10 mails with 10 forms (e.g. NT2) in each, from a temp agency. Those have to be individually opened and printed. If there was only one form in each mail, she could click a button and the forms would automatically be uploaded to the right place.

Udland7 thinks that it is a part of good customer service to just accept the mails as they are, and that it is not up to SKAT to ask the temp agencies to send multiple mails, just because SKATs system is set up this way.

Tina told us how she deviated slightly from the case process guide. They are supposed to write an accompanying letter to send with each and every one of the forms they return to temp agencies, users and the foreign tax administrations. That could easily result in numerous letters to the same address in one day. Instead she collects the forms and writes one letter to each recipient. She has also arranged for a stamp with her signature, and a special mailbox to make her workflow easier. Not all employees have a stamp.



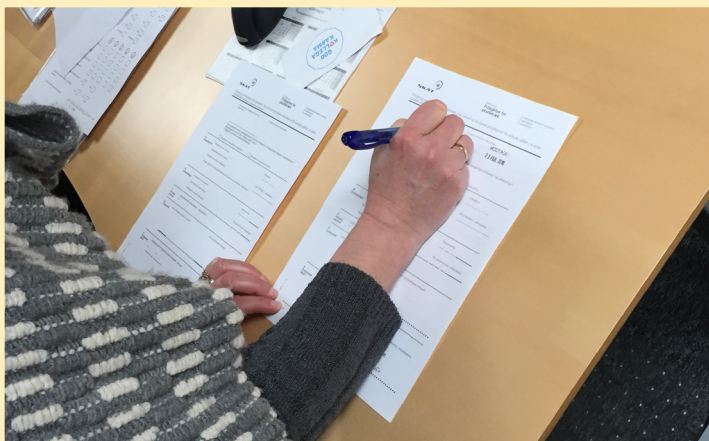
Demonstration of current system

Digital solutions

Looking into the flow of the NT2 form, we were curious as to why not all forms have become digitised. It is required, by law, that the forms are signed by SKAT, the citizen, the employer and the foreign tax authority. Tina did not know if the forms could be accepted with digital signature or Nemid. Nemid is accepted as a legal signature in Denmark, but not necessarily in foreign countries. In order to allow for digital signatures, it is necessary to negotiate the terms with the foreign tax authorities.

Answering questions from users

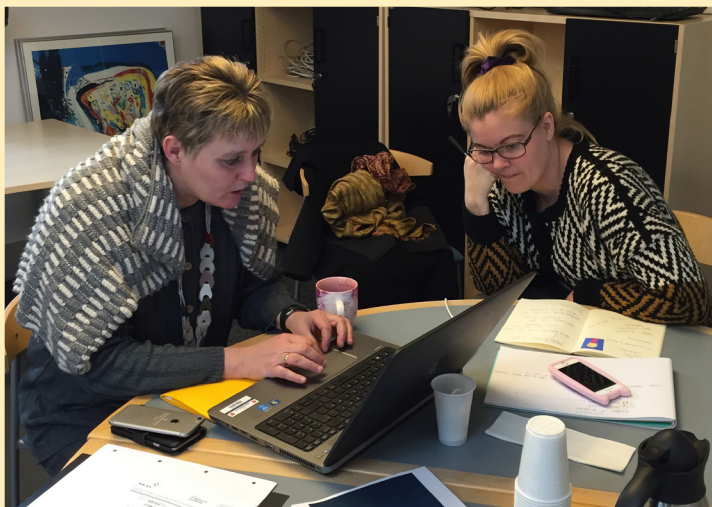
SKATs website advises people to call SKAT for an assessment after people move from Denmark. We found this curious, because we assumed that it is nice to have everything in place earlier in the stage. We also assumed that customer service would have some sort of a guide to go through when they talk with the users on the phone or send them a reply through mail. Tina told us they do not. Most of the employees are experienced and know what to ask for. They usually go through a series of questions, to be able to guide them efficiently. We told her that our research showed that some questions could be considered to be more of a control question rather than for guidance. Tina said that they are not meant to be, and of course that could depend on the individual employee and their tone of voice, but the questions are meant to uncover enough details about the user so that SKAT can guide adequately. Tina explained that SKAT can only guide users when they have specific and concrete information. They did however experience that people would call during earlier stages, but before they have anything concrete, SKAT is seldom able





Processing of forms

to help. If the users are very vague and do not have specific questions, they often advise them to call back later on in the process. In every circumstance there are so many details that could effect the persons tax liability, and until these things are clear and certain, Skat can not provide their users with a proper assessment.



Showing SKAT on demand project

Generating alternative solutions

Guidance profiles

Tina explained how SKAT targets the material and the information they supply the users with, based on a guidance profile. Depending on what kind of users they are meeting with, e.g. seasonal workers or craftsmen. The specific needs can be very varied, and they try to adjust their guidance accordingly. Adjust-

ing and customizing guidance to specific needs of different target groups is an example of how SKAT is trying to improve their service.

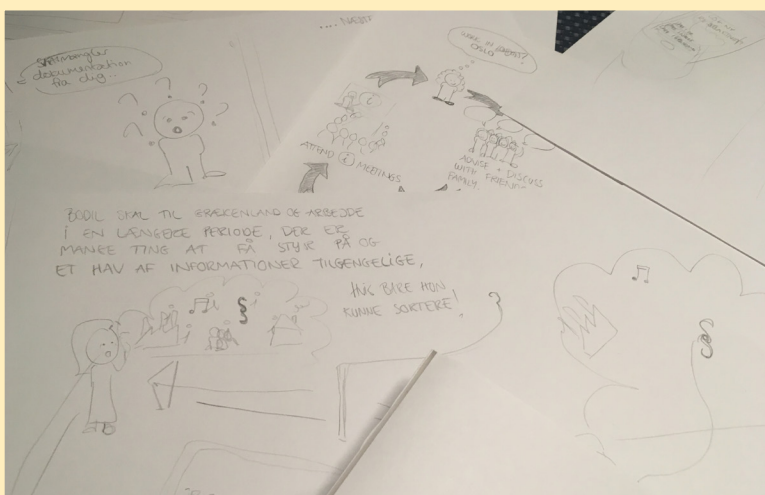
Being involved in projects

Tina showed us a youtube video she had been involved in developing. She talked about SKAT - on demand, guiding users at their convenience so they are not depending on the the opening hours of the tax offices. This is a format SKAT is experimenting more and more with, adding webinars as well for those who can not attend scheduled information meetings. She explained how she had been part of the process of making the film and recording the speak. Tina also talked about another project in collaboration with the office Customer Communication, where she had conducted telephone interviews with some users. It was a very interesting experience, and almost every one they contacted wanted to help. She expressed that she found it interesting to be part of these project from the get-go because it gave her a sense of ownership of the project.

Sharing our initial concept

At this point we told Tina about our idea to provide users with a playground (dan: legeplads) where they could explore circumstances and gain a clearer idea of what details have an impact on their situation. She thought the idea had potential.

We talked about if our system should possibly send the user's profile/situation to SKAT, so that they were better equipped to guide correctly, when a user called them. Tina said that of course the dream scenario, which they have been dreaming/asking for a long time, is that as soon as they enter the callers cpr nr. they have all the relevant information on that person on their screen.



Discussing initial findings and ideas

The following section will elaborate on how we moved from what was, to what might be, through different ideation activities at different stages of the develop phase.

Initial ideation

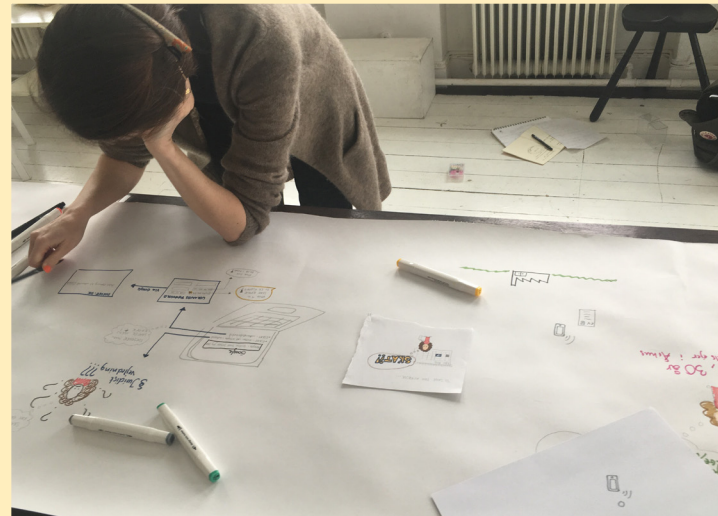
When hearing peoples stories and the problems they have encountered it is natural to think about solutions straight away, but further development and ideation were not initiated until we had an idea of what the general issues were.

Possible scenarios

To initiate the ideation phase we had a session where we each wrote down four possible scenarios where users were challenged in relation to working abroad. The scenarios were loosely based on stories we had encountered in our discovery phase, to keep them realistic.

Throughout the project ideas for solutions and possibilities had naturally begun to manifest themselves, imagining scenarios allowed for these ideas to be put into context.

The minor scenarios were all focused on specific challenges in relation to a journey, this allowed us to talk about different requirements and possible features a service should have, but it did not give a holistic view of the service.



Sketching ideal journey

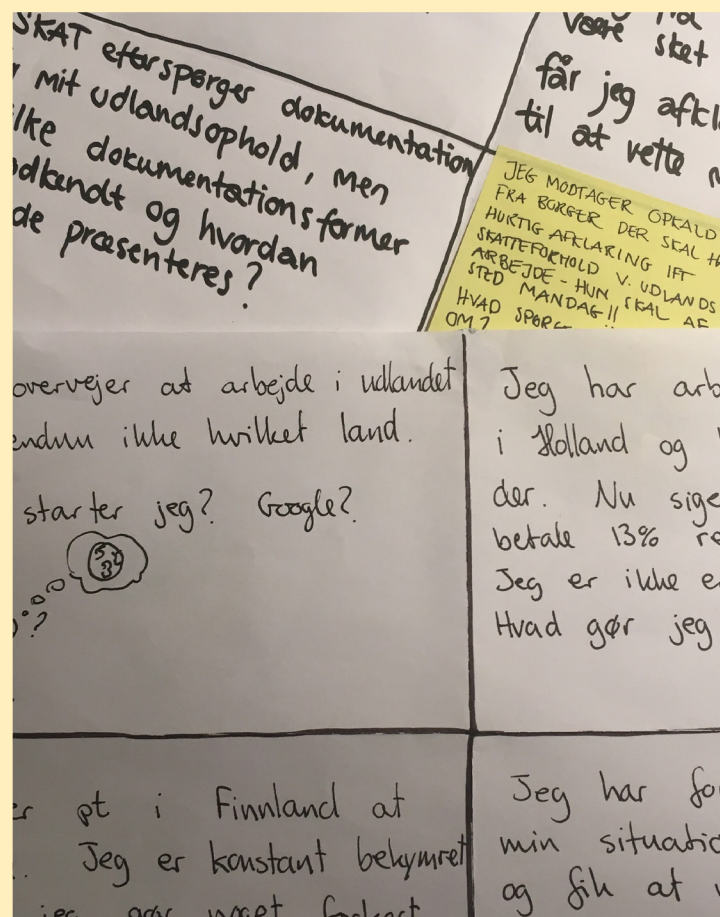
Sketching the ideal journey

In order to gain a more full picture of what a solution could be, we had a sketching session, where we wanted to sketch out an ideal journey on a large piece of paper.

However, letting go of the current state of things proved challenging, and much of the sketch became representations of what already was instead of what could be. Working on top of the sketch we made smaller sketches with new ideas and solutions, that we could physically cover the problematic areas with, this left us with a layered sketch representing both current state and possible ideas for the future.

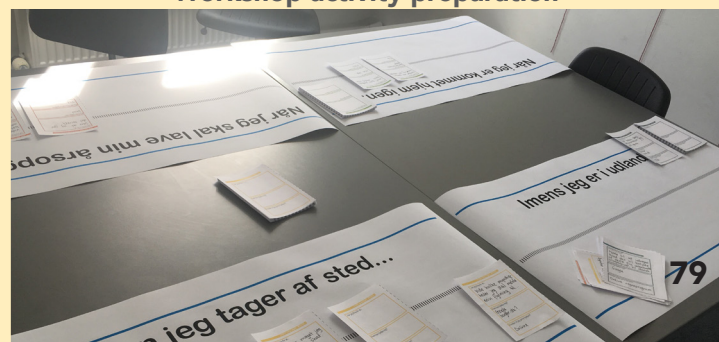
Some of the ideas that were manifested through the sketching session were:

- A smart calendar that would track your travels and let you know what to do
- A tax "playground" where citizens can get an overview of how different parameters may influence their tax situation
- A blockchain solution where all forms, tax returns and documentation could be shared between the user and authorities in Denmark as well as abroad



Possible scenarios

Workshop activity preparation





Sketching ideas

Preparing workshop with SKAT and users

Working with and engaging users in the process has been paramount throughout the project. The reasoning behind this choice was that we wanted to show SKAT how it could help to bring users in for co-creation sessions rather early in the process and not just for testing. Additionally viewing the users as experts of their own lives, we wanted to bring them in and have them working alongside us and SKAT on the question of creating new service propositions.

With the intentions of the workshop in mind we made some initial desk research on different methods, tools and ideas that could be interesting to use in for the workshop, which lead to a brainstorm on how these could be adapted to fit the purpose of the workshop.



Testing setup

The ideas included:

- Dividing the room into areas where the workshop participants should discuss different phases of the journey, before, during and after, in terms of what they need and what apps or tools they already have that could be helpful.
- Cardsorting, what are the most important aspects in relation to a service provided by SKAT
Imagining what SKAT's service could be like in the far away future.
- Inverse brainstorm, asking the participants to brainstorm what a bad service from skat would be.

Common for the ideas was that they were activities that should facilitate interaction between the participants as well as create a setting where they could participate actively in creating new ideas within in a very short time.



Preparing second activity

7C. Co-creation Workshop

Imens jeg er i udlandet...

...har jeg brug for at...

Hvem kan hjælpe mig?

Hvordan vil jeg gerne hjælpes?

Example of needs card

Workshop

As mentioned in the previous chapter, a workshop was arranged, in order to move our project closer to a possible solution. The intention of the workshop was threefold:

- Bringing actors together as co-creators of possible solutions
- Gain further knowledge about the target group
- Explore the value of bringing users into an early stage of a project with SKAT

A workshop with five users from the target group and Tina from SKAT was arranged. Ideally we would have preferred to have both citizens, employees from SKAT and representatives from other actors, however scheduling this proved impossible.

What happened?

The workshop was set for two hours, with a small break midway. The first part of the workshop could be seen as a way of exploring the journey while the second part was more centered around synthesis and ideation.

First activity

The first part of the workshop had one main activity, mapping out needs on a journey. The activity revolved around four separate tables, each representing a phase in going abroad to work for a period and filing

tax returns in relation to this. The phases were;

Before I leave Denmark...

When I'm abroad...

When I return to Denmark...

When I'm filing my tax returns

The participants were split into two groups and at each station they were asked to individually and in silence fill out needs cards about what they would need in different phases of their journey. Subsequently they were asked to discuss their cards, in the groups and place them in a prioritized order from what they would do first to what the last thing they would do was, lastly they were asked to each put a mark on the card they found to be most important or problematic. This was repeated at each table.

This activity was designed to gather further knowledge about the users, their needs and give an idea of the order of action a service should consider. Additionally, the activity served the purpose of ensuring alignment between the project and the participants.

Mapping needs





This alignment was crucial since the participants were not someone we had been in contact with previously, so their knowledge of the project prior to the workshop was very limited. Another perspective to this activity was to let Tina learn about the needs of the users from themselves.

Second activity

The second part of the workshop took its onset in the needs they marked as most important in the previous activity, and the participants were asked to ideate and discuss possible solutions addressing these needs.

might we make sure to save the right documentation along the way?" Finally, unlike the first activity, we were present at the table all the way through to help guide the process.

Participants and groups

As mentioned, the participants in the workshop were five users with different backgrounds and some had experience in working abroad, and Tina, from Udland 7. This gave some challenges in regards to the activities.

We wanted all to feel comfortable sharing their opinions, therefore it was decided to divide the participants into two smaller groups, but with only one representative from SKAT present it meant that the two



Coming up with new ideas

To draw ideas on we provided them with prints of smartphones. To inspire the participants pictures of functions and situation where one would use a smartphone was made available at the table. Understanding the challenges connected with asking people to be creative and come up with solutions, we had taken some measures to guide the participants through this task. First we tried to be concrete in what we asked them to do, changing their identified needs into a "How might we..." question, for instance the need to supply SKAT with additional documentation in case of an audit became a question of "How



Discussing possible new ideas

groups would have two different constellations, one with three users and one with two users and one from SKAT. Therefore the groups were rearranged after the first activity, allowing more users to work alongside SKAT and vice versa.

Outcome of the workshop

The order of sequence

Through the workshop and particularly the first activity we were presented with a lot of knowledge about the users needs and got an idea of in what order these needs presents themselves. This data was subsequently organized and used to base the further development and refining of our concept.

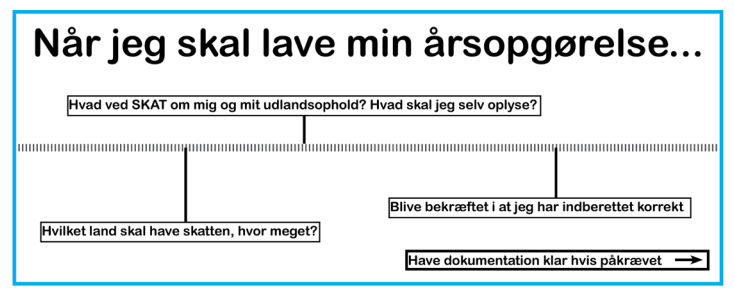
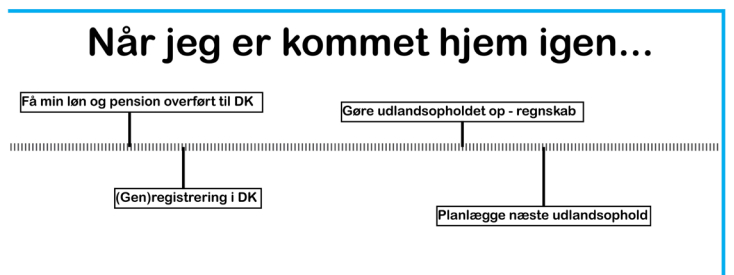
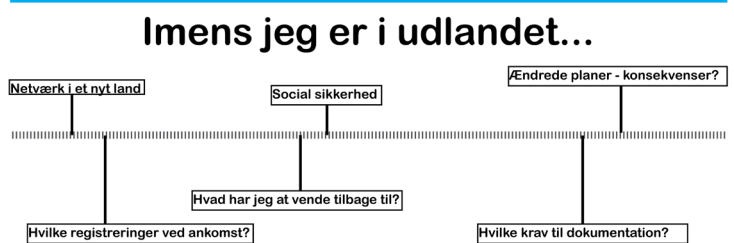
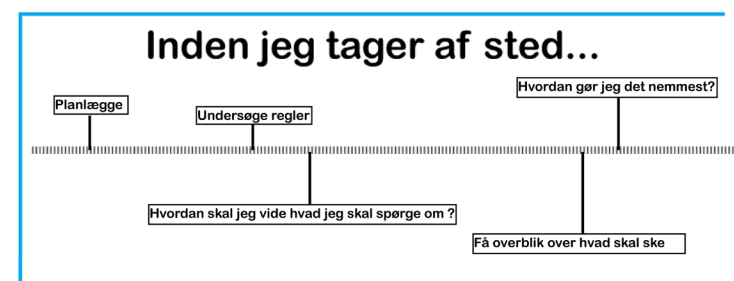
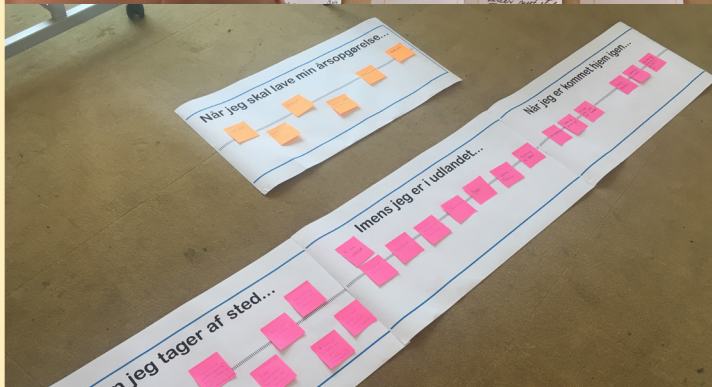
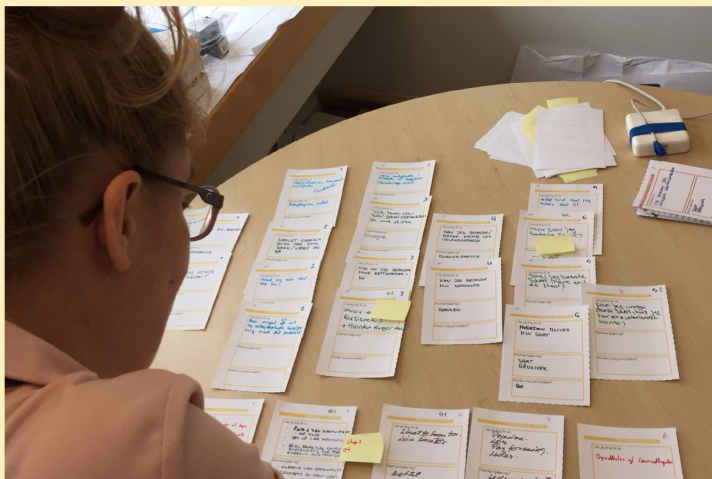
- All the needs cards from each phase at a time, laid out in correct order, in two columns corresponding to

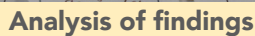
group one and two.

- The cards were grouped to identify themes, and each group given a headline.
- Those headlines were then placed by post-its, on the corresponding phases.

Concept ideas

Numerous ideas for concepts or functions were discussed in the final part of the workshop, these were also grouped and arranged according to what needs they met in the order of sequence. This gave a good idea of what our service could include. The ideas were





The aspect of bringing users into the early stages of a project in SKAT, was not something the department we were collaborating with were used to, and therefore it was important for us to get feedback from Tina and the users after the workshop, this was done through a very short online questionnaire.

Preliminary validation

Succeeding the workshop, we had a brief meeting with two employees from the office for Digital communication and design in SKAT, we wanted their feedback because they are the ones in charge of digital guidance and e-tax on skat.dk. One of them was our service designer contact and the other the editor for foreign affairs at skat.dk. This meeting was seen as an opportunity to present the ideas and concepts that evolved during the workshop to get a preliminary validation of our direction.

In order to gain the full picture of the challenges this particular target group is faced with and to set the stage for the ideas, we presented the four phases of the user journey we had been working with in the workshop including the challenges we had identified so far. The concept ideas were presented in the form of sketches addressing one or more of the challenges.



Fig 7.3 "Comparing tax return with info in profile"



Fig 7.2 "Sharing documentation"

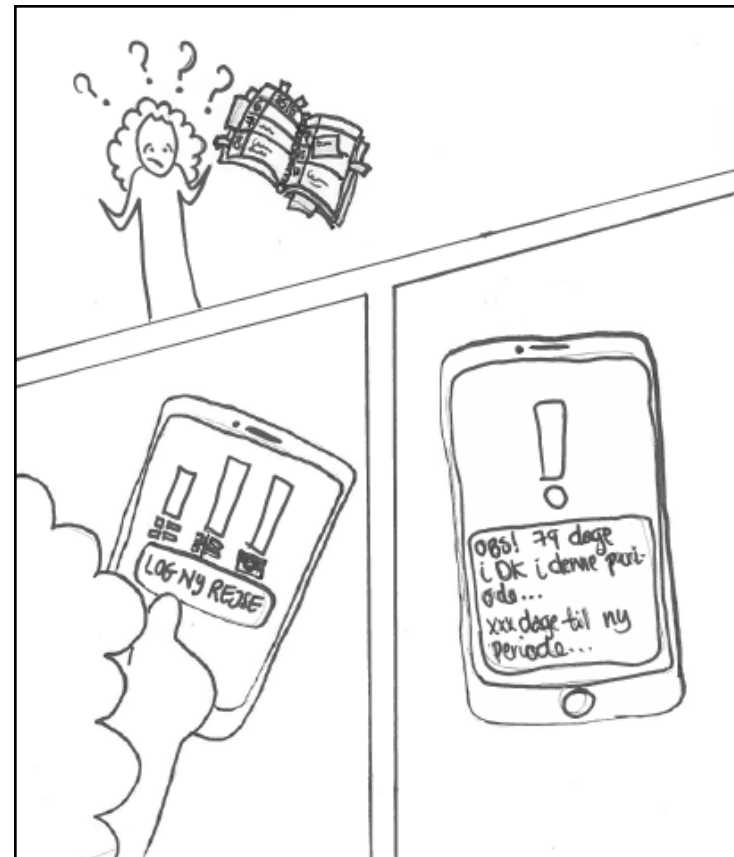


Fig 7.4 "Travel log"

Their initial reaction was oh, so it's like an travel app! Which was seen as a good thing, since it supported the user throughout the journey.

Some of the solutions reminded them of something similar already implemented in SKAT or on its way to, e.g. the ability to take photos of receipts and save them. We explained how we thought it was only good to mix and match and perhaps use components already tried and tested.

The following discussion points are what we took with

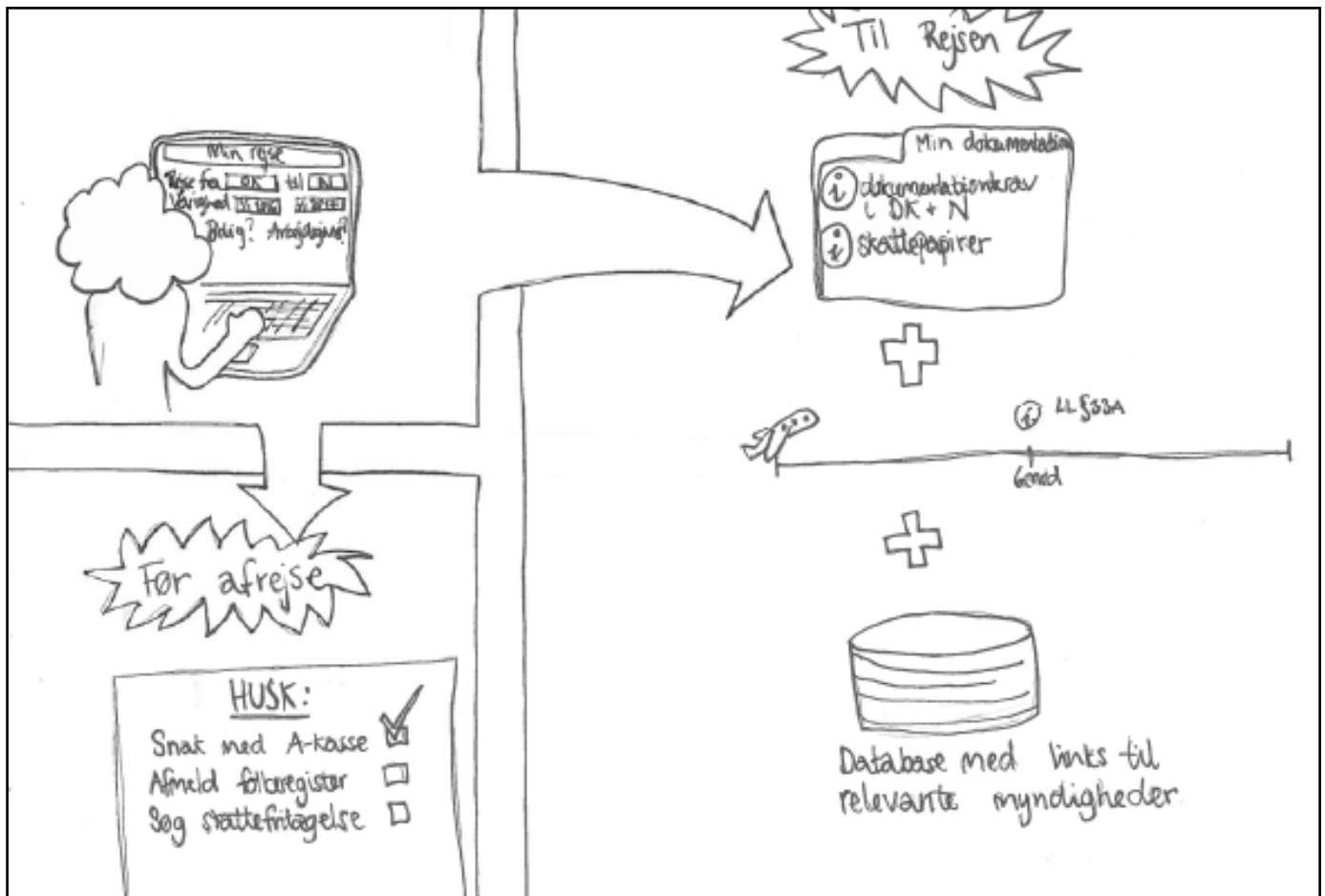


Fig 7.5 "Before and during"

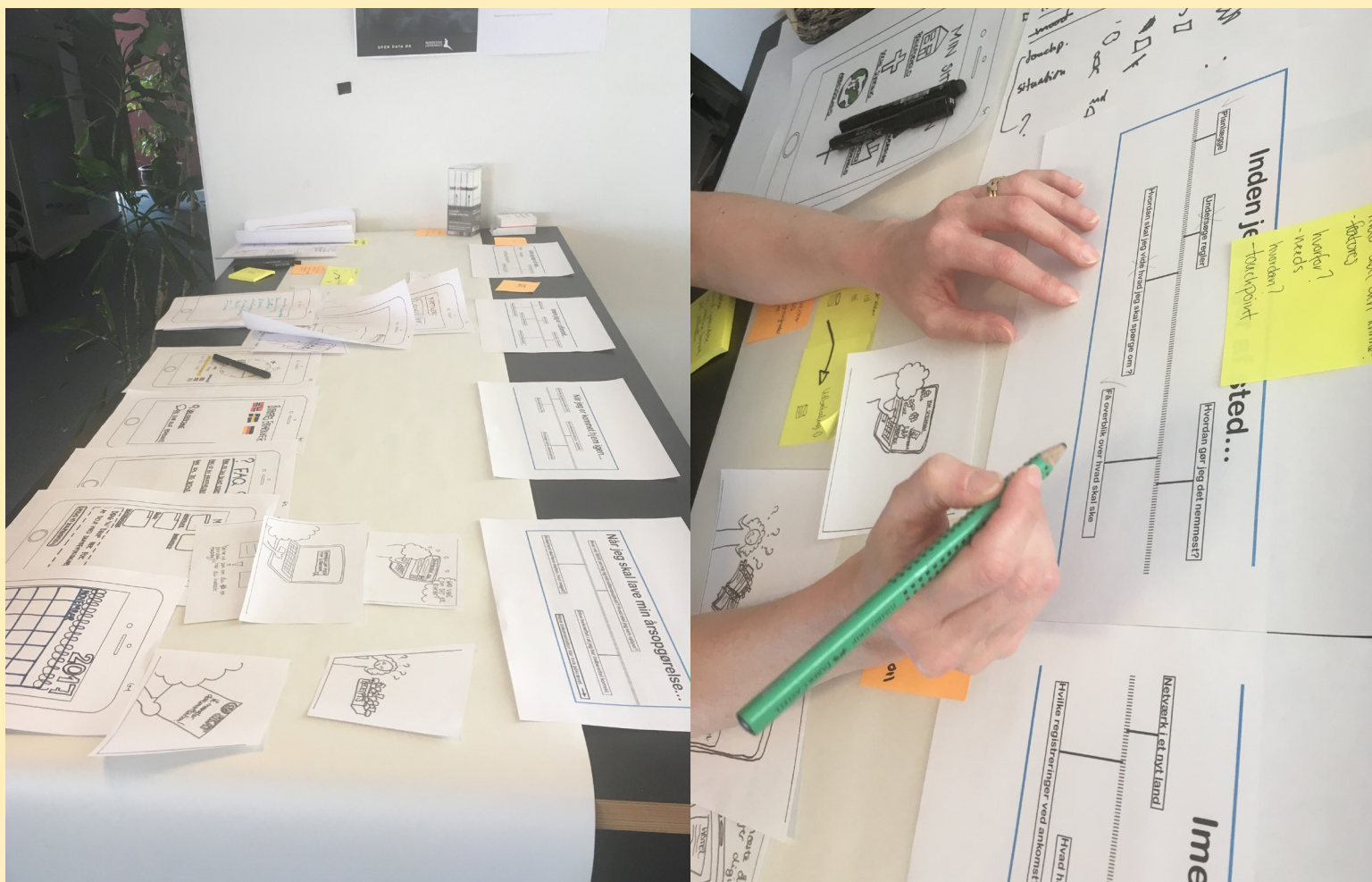
us to consider as we went back to campus to iterate the concept further:

- Think of onboarding. When do the users first think of SKAT, where would they come into contact with the app?
- The solution does not have to be owned by SKAT. It should be implemented where it makes sense for the users. Good solutions that lie outside of SKAT, are also value creating for SKAT's user.
- A good value proposition for SKAT is not only to collect the right taxes and close the tax gap. In their view, a good value proposition for SKAT is a better user experience, and particularly something that adds to the users sense of security.

- Solutions that are ideal for the user are not always realisable when it comes to legislation, economics, technology and systems. Sometimes there is only 30 % left of the original idea, once the legal and tech departments have looked it over. Then we have to check with the users once more and see if the real value is still there, or not.

- The Agency for Digitisation's work in making the infrastructure for data sharing across the public sector is still in its early stages. In the meantime we could always propose a minimum viable product solution that then can get more advanced as time goes by.

7E. Refining the service proposition



Matching ideas with timeline

Having sketched, paper prototyped a bit, ideated, held a workshop and validated our concept with SKAT, we were ready to refine our concept. It was time to synthesise all our findings, ideas and concepts into one final service proposition. It was time to decide what should be part of the service and what should be left out. Should we go for a Minimum Viable Product (hereafter MVP) or all the bells and whistles with utopian possibilities? And if it was a

MVP, what were the core features and benefits we should include? Who would be the service provider and why?

We laid out artifacts from the previously mentioned activities, and used the 4 phases of the users journey as our foundation for building the features necessary to meet the needs of the users and provide the sought after benefits.

Service requirements

In order to create something of value for the users, we suggest a collaboration between countries that is not only focussed on aiding each other when it comes to controlling the citizens and ensuring that the correct tax is paid, but also asking the authorities to commit to improving the guidance and certainty for these citizens.

One of the problems we have identified is that citizens can not get a clear answer in advance about where to pay what. An example of this is with the A1 form that temp agencies send to Norway to ensure that social security is paid in the correct country. Today the authorities are not required to give the

agencies or the citizens a reply on whether or not it has been denied or approved, this leaves the users in a situation where they are not certain that what they are doing is correct until they receive their annual tax returns in both countries.

To accommodate the needs for guidance and certainty for the citizens as well as the authorities obligations to check and control that the right taxes are being paid, we suggest a system for collaboration and interaction between the citizens, the employer and the different authorities. The system should enable the user to get pre-tax arrangements in order as well as allow them to share documentation with the authorities upon request.

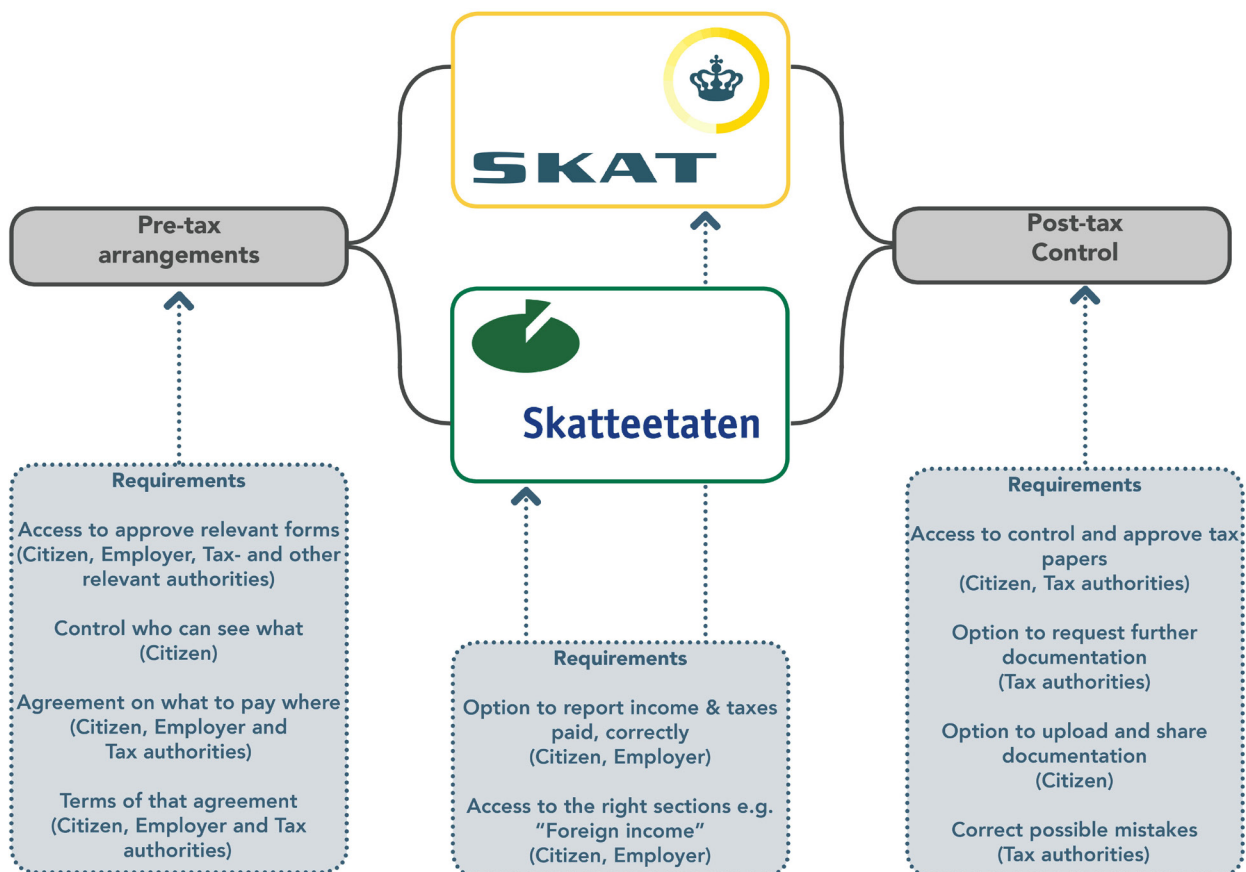


Fig 7.6 "Service requirements"

Who would we target, and who would be the service provider?

Being of an agile mindset, we thought it made good sense to propose a MVP that could be iterated and improved upon, once the solution was implemented. Since the Nordic countries already have a BTA in place, a vision for cooperation and a large degree of mobility between the countries (Nordisk samarbejde, 2014) a solution aimed at them seemed like a good place to start. A project is also inevitably shaped by the stakeholders that take part, and since the Norway Project had been involved and Hallo Norden showed great interest as well as Tina's in Udland 7 concern about the processes involved in regards to Norway, Norway became our target country for the service proposition. We saw no reason to limit the target group to a specific type of person or profession,



SKAT

Advantages:

- Easier integration of existing data about the user into the service
- Easier way to share data with SKAT
- A stamp of approval: as in the information provided to the user is from the authority that administers the legislation and interprets the rules, so it comes from a reliable source
- As a public authority, SKAT already collaborate with other public sector administrations (virk.dk, borger.dk etc) in a joint effort overseen by the Agency for Digitisation in order to establish a better cross-governmental infrastructure. The goal is a more cohesive user journeys for citizens across digital-solutions and authorities (Digitaliseringsstyrelsen, 2016).

Disadvantages:

- Perhaps users will opt out of using the service, if they are concerned that SKAT might look them over the shoulder on everything they do in the app
- SKAT has had a lot of scandals in recent years, many to do with failed IT project. Launching a new IT solution with a SKAT stamp on it, is perhaps not a viable solution from a marketing standpoint right now.

based on the fact that our findings had been shaped by a number of users, who shared some common needs and pains, regardless of where they had been or dreamt of going.

The question now became should SKAT or Hallo Norden / Nordic Council of Ministers be the service provider?

The question of service provider ownership could and should not be decided by us, but should be explored by testing the concept further with users, SKAT and Hallo Norden. Thus the service proposition outlined hereafter (and in more detail in the presentation report) does not have a defined service provider. At this stage we did however have some ideas and assumptions of what the pros and cons could be in each case, as listed below

In keeping with our nordic theme, we came up with a preliminary name for the service and called it UT vil ek. The phrase stems from Snorri Sturluson an Icelandic poet and politician from the 12th century, known for writing some of the nordic Saga's. The story goes that he disobeyed the king of Norway, who had banned him from leaving the country, and sailed to Iceland saying ut vil ek, which translates to I want to travel (literally: ut = out, vil= want, ek= I) (Wikipedia, 2017).



norden

Hello Norden

Advantages:

- They have an established infrastructure for cooperation between the Nordic Countries in place.
- They have recently published documents for tender for a new digital platform project valued at 4 million dkk where they seek a multi-site solution, where information and services can be adapted to specific needs and tasks. That demonstrates a vision aligned with our service proposition (Nordisk samarbejde, 2017).

Disadvantages:

- Not getting the benefits of having SKAT be the service provider in terms of integrating and sharing data

FEATURES	CITIZENS										SKAT		
	NEEDS	Overview of options	Plan journey	Get paperwork in order	Keep track of rights	Know where to get help	Make accounts for journey	Fill out tax returns correctly	Pay correct tax	Meet documentation requirements	Correct and updated census	Collect the right amount of tax	Control taxes
My Settings / Budget calculator	●	●											
My Plan / Forms and registrations			●							●	●		
Travel log				●		●	●	●					●
My Document / e-boks			●			●	●		●				●
My Tax Personalized guide			○				●	●					
Links / Further information	○		○	○	●	○	○						
Exchange information with SKAT /Import and export data		○	●				●	●	●	●	●	●	

● Primary funktion

○ Extra option

Fig 7.7 "Features and needs"

Core features and benefits that respond to the users needs

We refined the previously sketched out concepts into some core features for the app, throughout the four phases, sketching and discussing what needs we were meeting with what features and how they should be delivered. The features are explained in more detail in the product report.

A scenario for the further development of the service proposition and for presenting the concept later on in the product report and to stakeholders, was envi-

sioned. In broad strokes it is:

The user is a woman in her forties who is considering going to Norway to work. She starts off with a danish employer. She has an accidents and is off work for a while. She gets a new norwegian employer. After staying in Norway for five months, she moves back to Denmark. The next year she files her tax in Denmark and Norway. A year later SKAT asks her to document her trip abroad. 30 years later she gets retirement benefits from Norway.

Service blueprint

In developing the service we used one of service design signature tools, the service blueprint.

As previously mentioned, a service offering has to be investigated from front-to-back, as well as from end-to-end. A Service Blueprint is a tool to map out all the processes and actors that go into delivering a service. A stage metaphor from theater aids in viewing the service from front-to-back, and is often used when dividing the swimlanes that make up the blueprint, naming them frontstage and backstage (Miller and Flowers, 2016).

Apart from that metaphor there is no consensus on how exactly a blueprint should be done. Wisler-Poulsen (2015) signifies the importance of the channels through which the service manifests, Van Dijk, Raijmakers and Kelly (2011) propose including the physical evidence and Polaine, Løvlie and Reason (2013) have argued for bringing more emotion into blueprints, and not only focus on the actions and processes.

The activity of visualising the blueprint revealed aspects that needed further exploration with desk research and team discussion, thus the blueprint was used as a design tool in the design process and not simply done to be an artifact that could be delivered to SKAT. Producing a deliverable was however one of the intentions of making the blueprint, and therefore the blueprint in its entirety can be seen in the accompanying presentation report. The activity resulted in a more refined blueprint as well as an alternative version that visualised aspects that could be different if SKAT was the service provider.

In our case, inspired from an example by Miller and Flowers (2016) we chose to divide the lanes into three main categories; the frontstage, the backstage and behind the scenes. The frontstage being the actions undertaken by the user, the backstage showed the actors involved in the process, both in Denmark and in Norway, as well as the app processes. Behind the scenes is what Miller calls the core (ibid) as she describes the mapping as surface-to-core. There reside the external processes that make the actors function

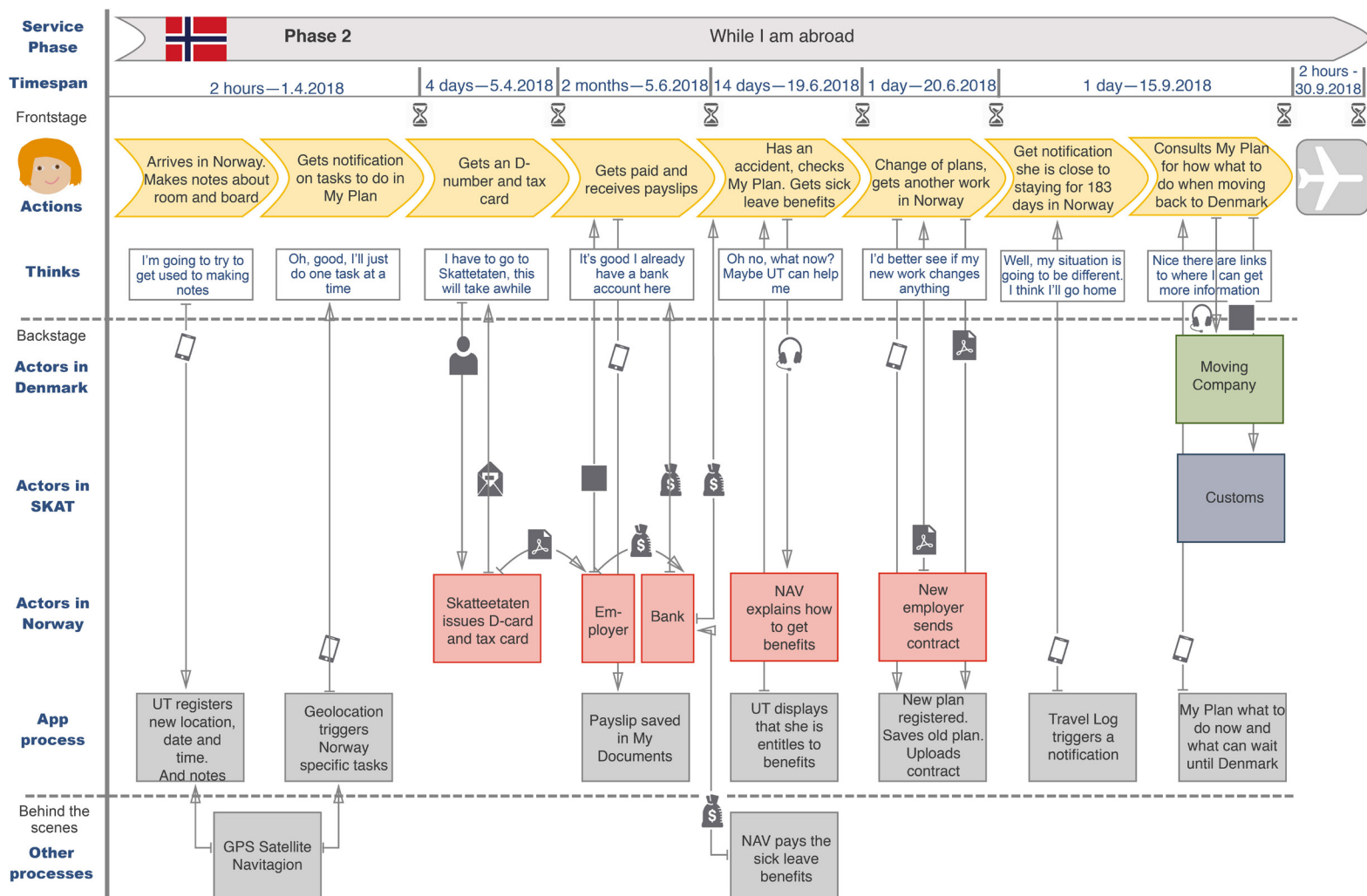


Fig 7.9 "An example of the blueprint."
The entire blueprint can be seen in the accompanying presentation report. 91

and processes that drive other relevant functions such as GPS and Google's search engine.

We found it important to include some emotional aspect to reveal some of the user's thoughts that the service could provoke; an example being: this looks right. And thoughts that trigger some of her action; an example being: i wonder if I could get some funds from Norway?. We assumed bringing these thoughts, as well as including a drawing of a face instead of text into the blueprint, would help connect the research findings with the service proposition. We believe it could also help the reader in remembering that the user is not a case number but a person we have to treat with care.

The aspects that came up in making the blueprint and needed further exploration, were the following:

E-boks.

Initially we had thought that UT would contain some sort of a system for saving relevant documents like the A1 attest, payslips, and such. By making the blueprint it became more clear that a support process could be performed by e-boks, which functions as the danes digital mailbox.

Every citizen with a cpr-number who is older than 15 years, is required to use Digital Post to receive information from SKAT and a number of other actors in the public and private sector. Digital Post is delivered by the company e-boks A/S and can be accessed by logging into borger.dk or eboks.dk. (E-boks, n.d.a). E-boks has 5 million danish users (E-boks, n.d.b), and is considered a highly credible company in a recent poll, coming in at second place only after Lego (Breinstrup, 2017). E-boks also operates in the swedish and norwegian market opening up for even more possibilities regarding information exchange between the countries, in integrating this service in UT.

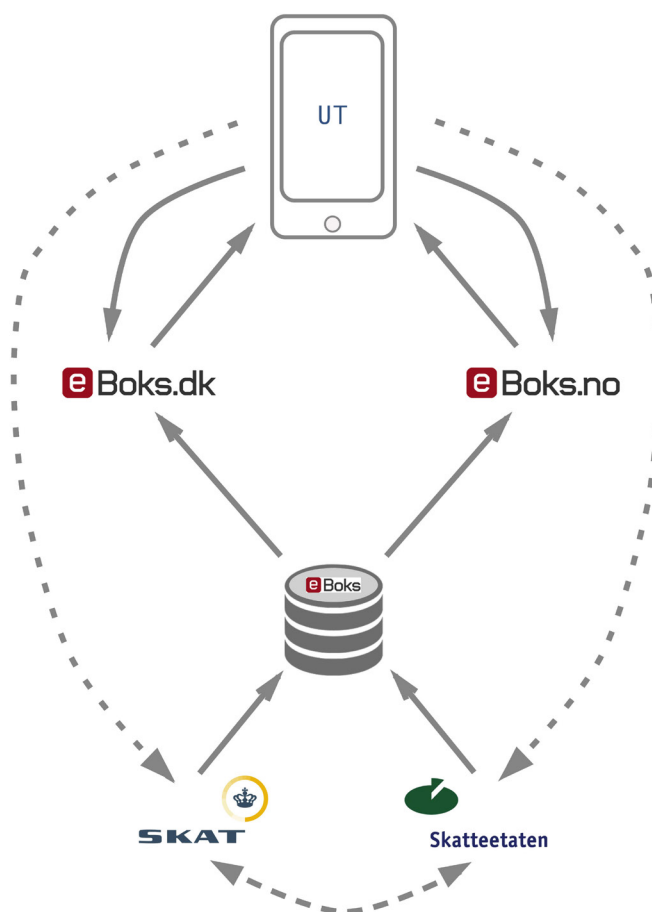


Fig 7.10 "E-boks system"

Integration with SKAT

At certain stages in the service it came apparent that some actions would be able to run more smoothly if SKAT and UT could exchange data

In Phase 1

After signing up for the service and before starting to execute the tasks that My Plan in UT proposes, there could be room for importing data from the users tax files at SKAT. The benefit would be a much more precise budgeting tool for the user.

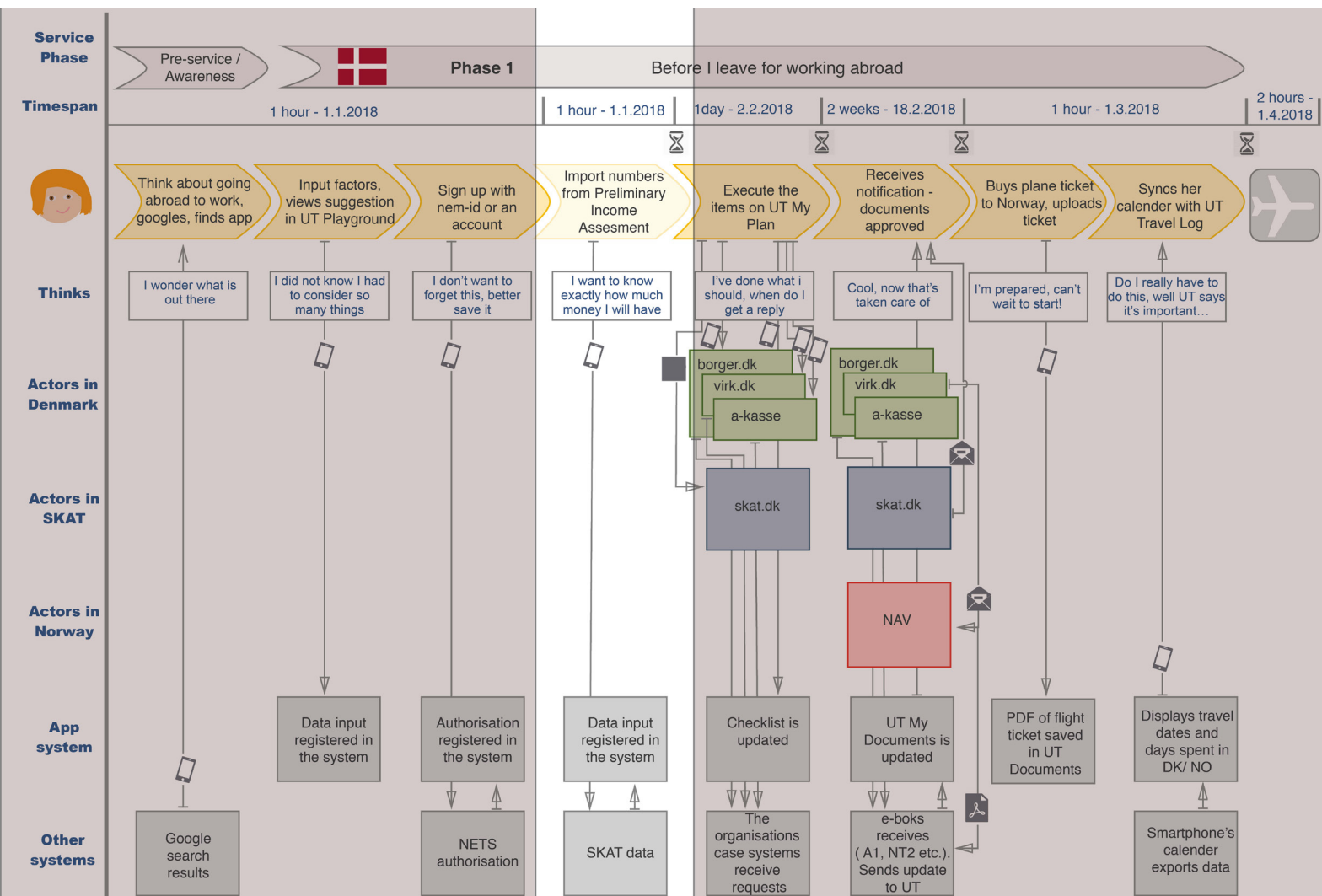


Fig 7.11 "Opportunity in phase 1"

Phase 2

After the user's plans have changed and she has registered the new plan in UT to see if that alters her situation, the need for contacting SKAT, just to be sure, could arise. In order for that call to be as productive as possible, the user could then share her plan with the call center employee. That could give the employee a detailed description of the caller's situation and thus making the recommendations more precise and easy to give.

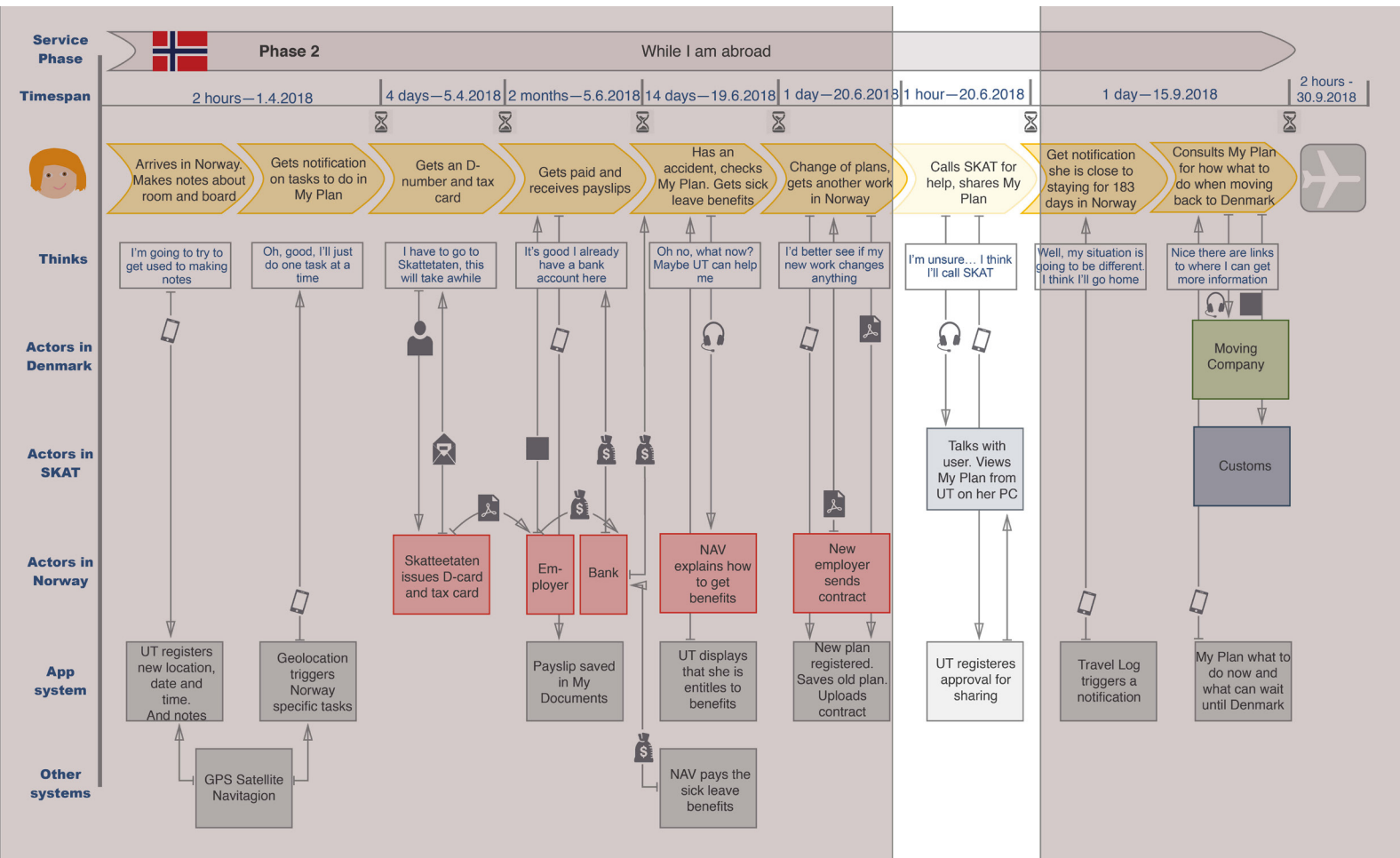


Fig 7.12 "Opportunity in phase 2"

Phase 4

Instead of the user having to fill out her danish extended tax return, using the Tax Guide in UT as a help, she could permit UT to share data with SKAT so that the tax return would automatically be filled out with the right numbers. Just as the third-party reporting from danish employers, automatically updates the tax return for users with danish income.

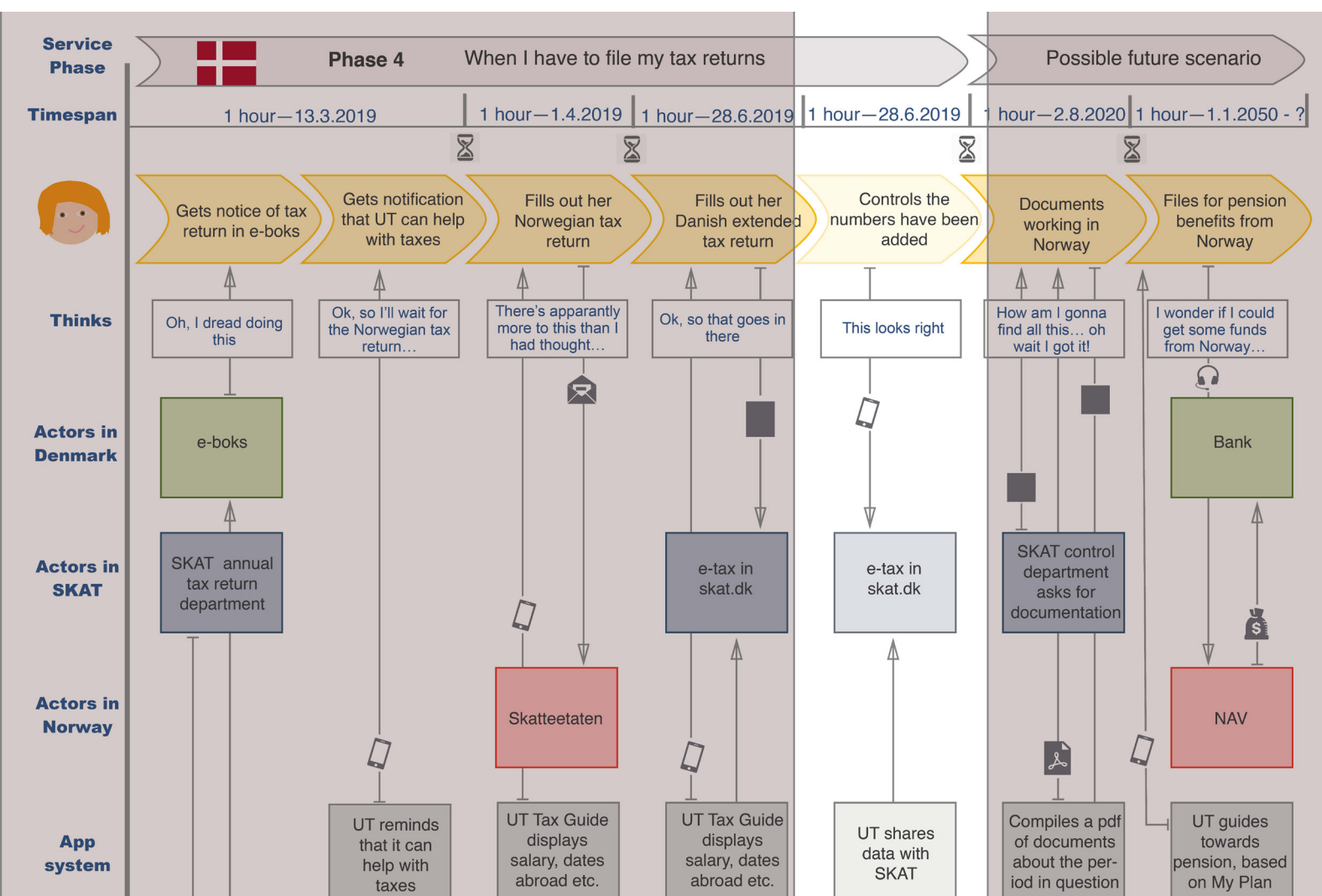


Fig 7.13 "Opportunity in phase 4"

Intention

After refining the idea of what we would propose as a solution to some of the challenges our targetgroup are facing, it was important for us to get the users perspective on it.

Most importantly we needed to see if the users could actually see any value in the service, but we also had some hypotheses in relation to some of the main features of UT, My Settings, My Plan and Travel Log, we wanted to test.

The hypotheses were:

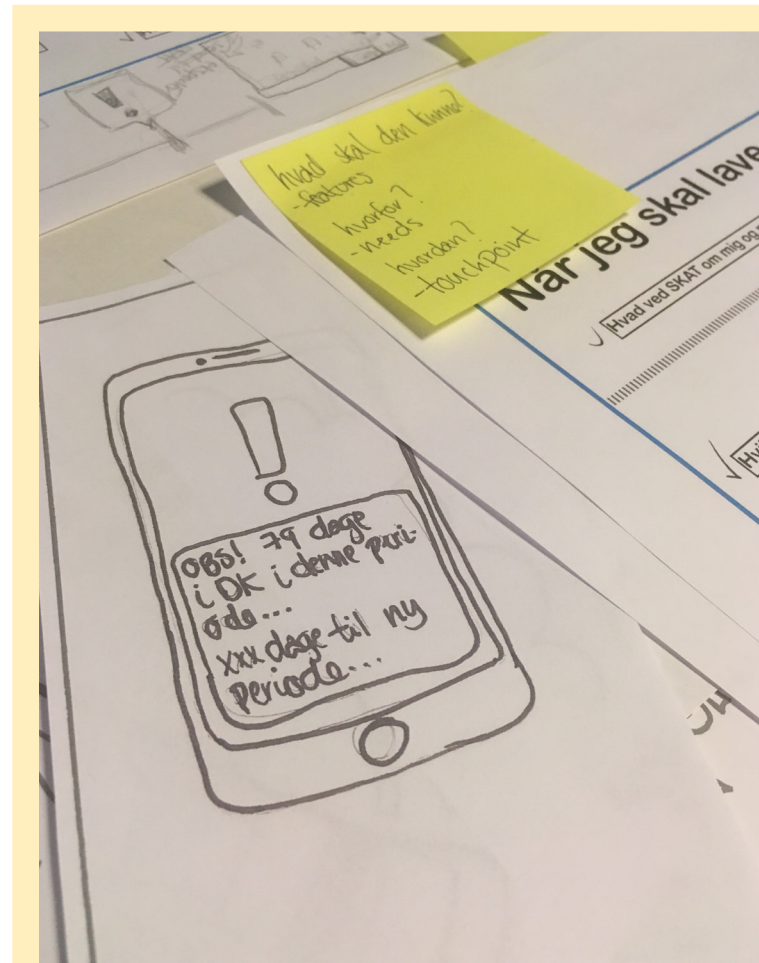
- It is valuable for the users to be able to see which factors influence their tax situation
- The users are willing to let UT track their whereabouts, both location and length of stay
- It is valuable to get links to the right info and forms, even though users have to read or fill them out on other websites
- The user will collect their documents and forms in e-boks
- Receiving notifications that are location or date specific, as a reminder, could be helpful for the user
- The user might be afraid SKAT will monitor what they have in UT

Further in relation to the Tax Guide, we were still a bit unsure about what users would expect and want from a guide, so this was also something we wanted to talk to the users about, what they would expect and prefer in a taxguide.

Creating the prototype

When we were presenting our concept ideas for SKAT we used hand drawn sketches, this was done to give an idea of how we imagined the users could use and benefit from our service proposition. This was based on the needs we had identified in the earlier stages of the process, but also too some extent on assumptions we have of the users behaviour. To test these assumptions we needed to be more focused on the actual app and simulate the functions and features that we believed could answer the users needs.

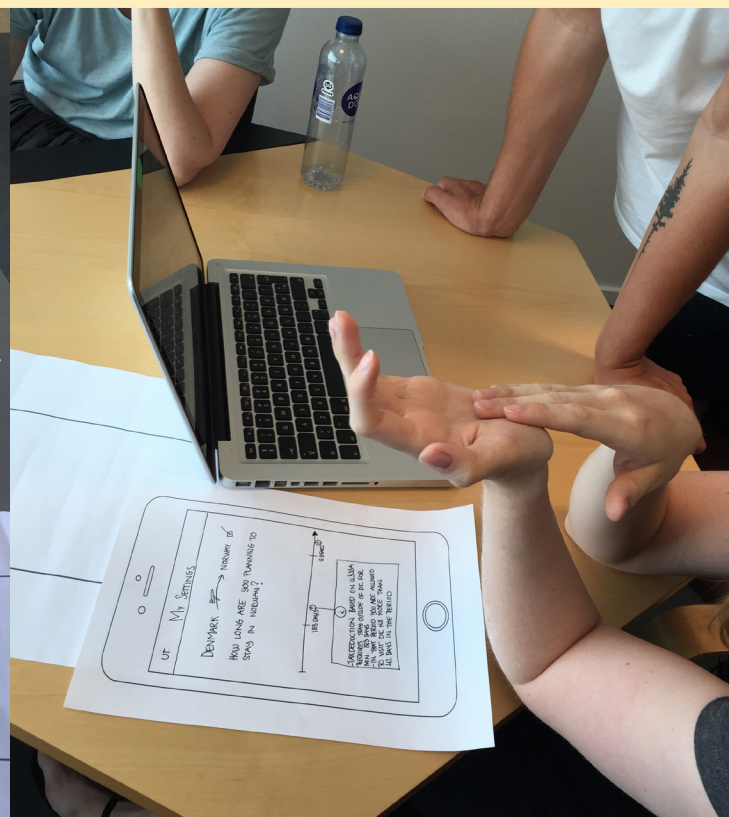
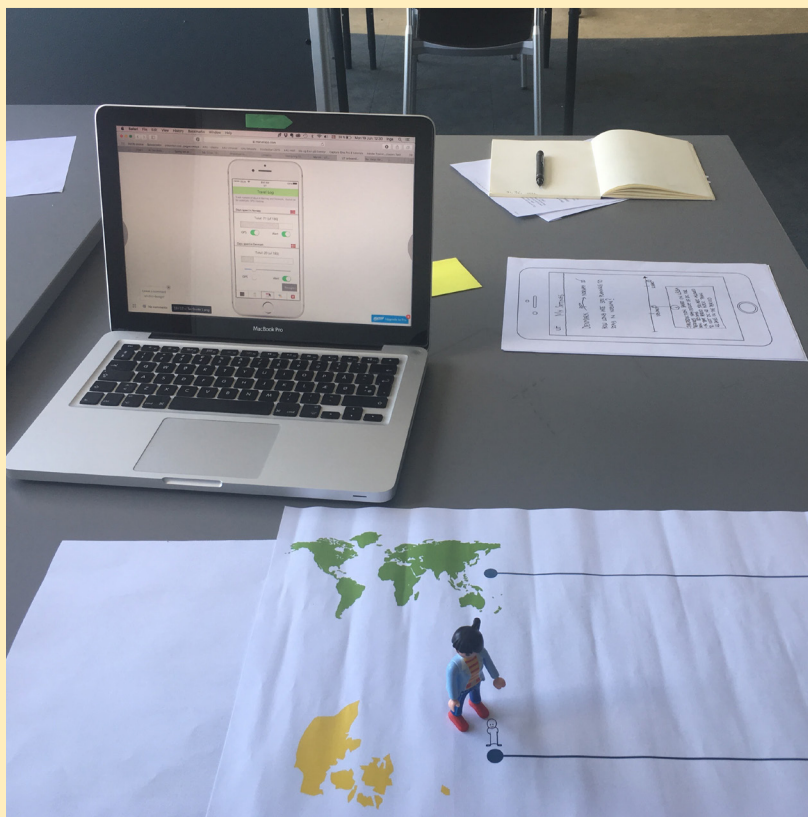
To align our thoughts on what the prototype should entail, we sketched together. Creating rough sketches of the different screens while discussing what questions and aspects we would like to discuss with the users. The sketches where building on top of some



Creating the prototype

of the ideas that were conceived at the co-creation workshop, adding more details to these in relation to features and functions urged in consideration of the context in which they should be used.

Next step was to create the actual prototype, here the discussion of how finished the prototype should look arose. Seeing as we at this point had a quite detailed idea of how the app could be, and that this would be our last chance to get feedback on the design before finishing the thesis, we decided to create a digital prototype, representing the main features of UT. Only a few menus and buttons were made clickable, just enough so that the users could navigate to the next page, or back to a previous one. Understanding the risk of presenting something to users that looked quite finished, and that this could move focus to be more on the appearance and usability of the app, which was not the main focus of our test, we knew that we would have to be explicit about what we wanted the users to give feedback on and make a clear plan for the test.



Test setup

Testing

Who?

- Two users with previous experience with double taxation and issues related to having affairs in multiple countries.
- Two users with no previous experience

Instructions were given to the test subjects to initiate the test. The test should not be a usability test, and the focus should not be on the interface, but on the features that it represents and the potential value that it propose. Stressing that the prototypes were to be seen as sketches to explore what an app might include, was very important.

Further it was necessary to set the premise for the test "You are currently living in Denmark, but have received a job offer in Norway, when googling working in Norway, you come across UT.."

Clicking their way through the screens, we asked the subjects to give feedback on a number of things. Some of the hypotheses was verified through natural reactions to the prototype, while others needed more guiding questions from our part. The functions were presented in chronological order as they would be in real life, in between we stopped to discuss different aspects.

The order was:

- Onboarding
- My Settings
- My Plan
- Travel Log
- Tax Guide

Findings

In relation to the value of the service and the different features the reactions from the users differed, for the users with previous experience the value was clear, however for users who had never previously worked abroad it was not clear. Statements like "I think there are other thing I would be concerned about first, like finding a place to live.. It clearly states that it is about tax, and I think that is the last thing I would consider" (Appendix G [01:46]) bear witness to a problem that was also identified earlier in our research phase, that taxation issues are not something that people consider until later in their journey. In the next iteration, thinking about how to make the importance and value of the service more explicit are in order.

One concern that we had had about the citizens being hesitant to allow geotracking and having the app monitor how long time they spend where and what information they share in the app. From the test and the feedback we got from it, it seemed that as long as the reason why is explicit and the source of the app is reliable, it seemed that this would not be an issue. However seeing as it is only a very limited amount of potential users we have talked to about the app, this is probably something that should be tested further.

In regards to being directed out of the app on to other pages like virk.dk for the right forms, we had a concern that it would be regarded as too cumbersome. It is a matter of how integrated the app should be with the tax system, this is something that we have yet to investigate, therefore it was important for us to discuss this with the users if and what the value would be in both scenarios. A finding was that this depends on how the role of the app is framed, as one of the subjects with previous experience noted, either it should be integrated with the tax system and automatically update information in their system as a taxation manager, but even without strong integration it can still be a big help to have an app that collects reliable information and direct users to the right authorities. (Appendix H [46:50])

"I'm still spending a lot of time locating the right sources, locating the right page, and where to find information. Because there is information, maybe it is duplicated on like 20 different websites. There is the website that helps people moving to Denmark, they have reliable information, and then there is SKAT, and their website, they have reliable information and so on and for me it is difficult to navigate this. Whereas if I have an app, saying This is an app for all the people commuting from Malmö to Denmark, and this is what you have to do and this is where you can get information and this is your to do list. That would be extremely helpful for me!"
(Appendix H[47:12])

From that we conclude that even a MVP where the users are merely directed to the right forms and authorities could still be helpful to the users. If the authorities are not the service provider, there has to be designed a system for ensuring that the information is reliable and up to date, perhaps through close collaboration with the authorities.

Lastly, from the tests with the users without experience it is clear that there is a major challenge in regards to considering taxation issues. This is a challenge that we have touched upon earlier in the process as well, that taxation issues are not something that citizens are even aware of and therefore there is a risk they unknowingly avoid paying the right taxes and may end up with back taxes. To solve this, it is important that we involve the right external stakeholders that could play a role in communicating to the users that this is something to consider.

Challenges with design

- Ensuring the reliability of information
- Ensuring that information is up to date with current praxis and legislation
- Making the value explicit to users
- Reaching citizens that have not been in a situation with tax liabilities to more than one country before.



Clicking through app

Discussion

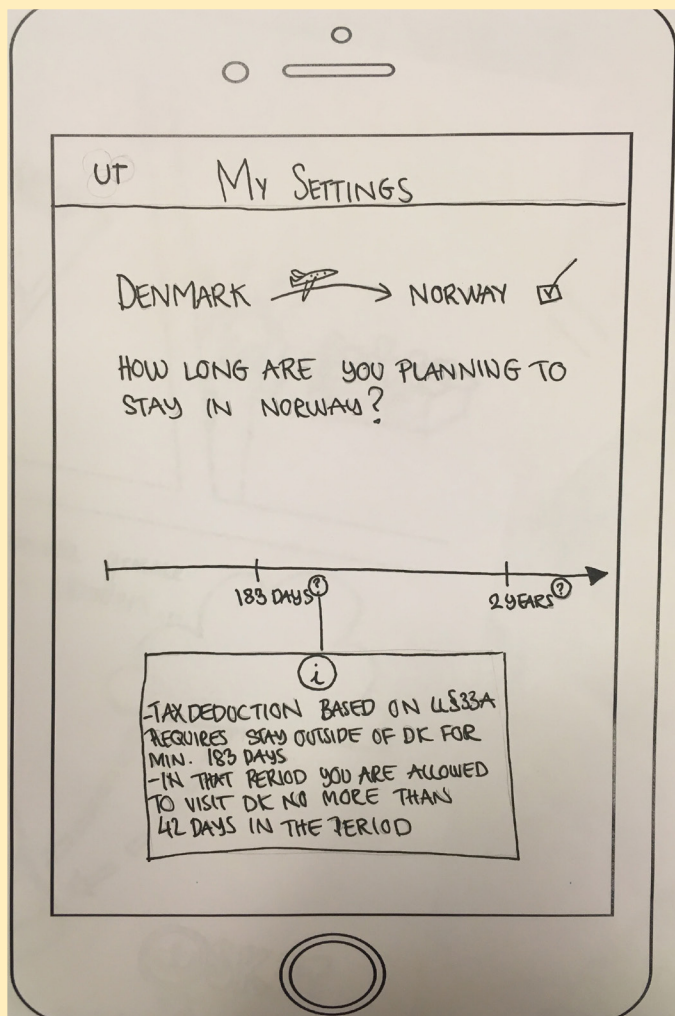
When discussing prototypes and what purpose they serve, Stephanie Houde and Charles Hill (1997) present a model for what prototypes prototype. The model distinguishes between three aspects of a design that can be prototyped and tested, Implementation, Look and feel and Role.

"Prototypes provide the means for examining design problems and evaluating solutions. Selecting the focus of a prototype is the art of identifying the most important open design questions. If the artifact is to provide new functionality for users - and thus play a new role in their lives - the most important questions may concern exactly what that role should be and what features are needed to support it" (Ibid p.1).

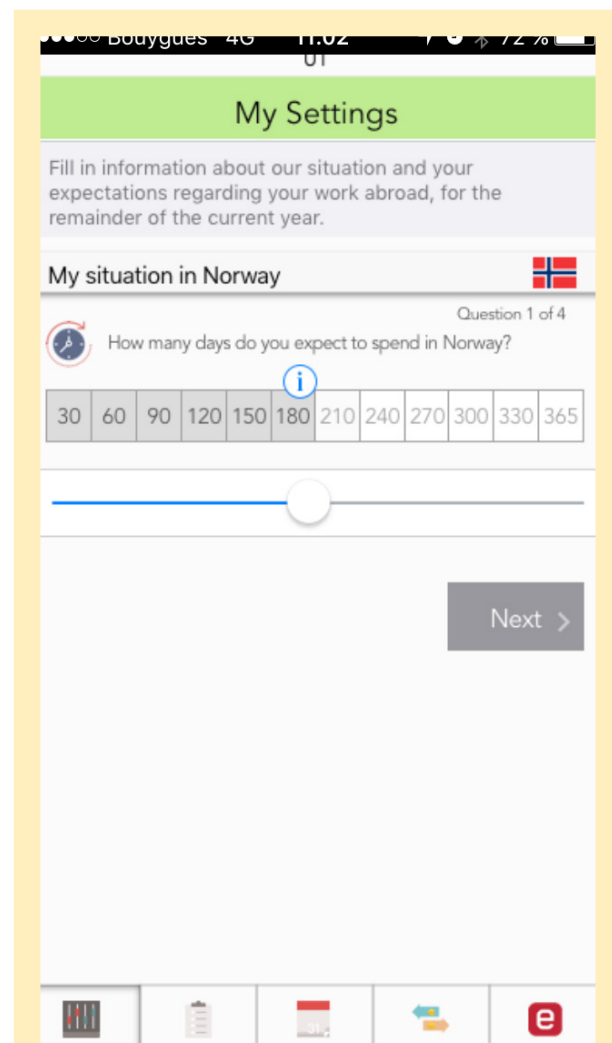
In this test setup we were mainly trying to clarify the role of the app and test if it could provide value for the users. As mentioned before we also presented a very finished looking prototype which one could

argue is more suited for testing the "Look and feel". We had some concerns about this prior to the test, but staging the test and clearly setting the premise for the test ensured that we got feedback on the things that we needed. This question of staging prototypes and not expecting them to be self-explanatory is also something that Houde and Hill discuss in their paper and conclude that "What is significant is not what media or tools were used to create them, but how they are used by a designer to explore or demonstrate some aspect of the future artifact" (Ibid p.2)

When current technology and programs like Sketch and Marvel allow designers to quickly create "finished looking" prototypes, it allows you to also test the look and feel of the solution quite early in the process as well. Though we were not testing usability and assessing the look and feel of the app, observing if the interface made sense for the user early might make it easier to make decisions in relation to this aspect later on.



Lo-fi prototype



Finished looking prototype



8. Discussion and reflections



When handing over the project to SKAT it is important to make plan for the next steps that should be taken in the process should they choose to implement the changes, these will be listed and described in the following section.

Further testing

Further testing is recommended to validate the value of the service proposition before progressing. The preliminary tests that we have done are limited and it is not possible to say anything general with only having tested with four potential users.

Understanding the extent of the problem, inferential statistics.

Weighing out where to focus their efforts in regards to service improvements is also something that is necessary in a public organisation like SKAT. A prerequisite to do this is understanding the extent of the problem, meaning how many people are affected by the pain points we have described and whether it is seen to be getting bigger in the future.

SKAT workshops: (process owners, new technology, data/IT, UX, Udland)

Bringing internal stakeholders together for workshops to explore the possibilities, align expectations and strengthen the internal collaboration, prior to engaging with external stakeholders.

Bringing Stakeholders (SKAT, Skatteetaten, e-boks/Nets, Hello Norden) together

Engaging external stakeholders and bringing them together to explore options and negotiate terms for collaboration. We have reached out to Hello Norden, and they have shown an interest in the project, further the Skatteetaten, E-boks and perhaps other external stakeholders such as Udbetaling Denmark and Unemployment agencies should be involved.

Deciding on the relevant KPI's (customer satisfaction, less phone calls, etc.)

Figuring out what relevant KPI's can and should be measured to ensure a direction of the project.

"Law department", management, technology reviews the concept and give their assessment

Before a project can be launched in SKAT it has to be approved by the direction, and assessed in terms of whether it is feasible in relation to the law, the available technology and within the budget. This might take some iterations, and any changes to the concept and the service proposition, should then be tested again with users and negotiated with external stakeholders to ensure that they still see a value in the service.

Iterate again and test with users - usability testing

Later in the process, usability testing of the app will also be required.

8B. Service design in SKAT and the public sector

As introduced in the beginning of the thesis, there is a growing interest in service design within the organisation, indicated by the growing number of service designers hired as well as service design courses being offered to entire departments. The following chapter will touch upon the value that we see service design can offer SKAT and potentially other public organisations. This is based on our experiences and observations throughout the process of working with SKAT during this thesis.

Holistic approach

Taking a holistic approach to designing services, and mapping out user journeys as well as processes end-to-end and surface-to-core allows a complete overview of the service. In a huge organisation like SKAT that is dealing with complex legislation and situations, seeing the whole picture and understanding the perspective of the user as well as other stakeholders involved can be very valuable, especially when it comes to guiding the citizens. What happens when a user is finished with an interaction in a touchpoint with SKAT? Who guides the user onwards to the next silo that might be NAV in Norway or virk.dk in Denmark? It is often in these transitions that the user gets lost in the public sector services today. Mapping out journeys as well as actors and engaging stakeholders in the creation of more holistic solutions to the challenges faced by the citizens is where service designers can benefit SKAT as well as other public sector institutions.

Early involvement of stakeholders

Another aspect of service design that is viewed as valuable in SKAT is having a user-centered approach to designing services. SKAT is a public authority, their main job is to collect the taxes that are the financial foundation of our welfare system, as a service to society.

Previously whenever changes were made, the users were not considered in the process, today SKAT are trying to adapt a more user-centered approach. However we found that the users and stakeholders are not necessarily brought into the process in the earlier stages of projects, here they were seen merely as subjects to be studied rather than involving them as experts of their own experiences.

Showing how one could involve users even in the earlier parts of a design process and gain a broader knowledge about the user's considerations and their situation, was facilitated through the staging of the workshop where an employee from SKAT worked alongside users to map out userneeds on a user journey. We realise that the workshop was staged outside of SKAT and that our role as independent designers

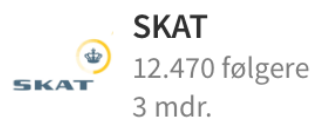
might have had an effect on how open the users were about their experience, and that if SKAT were to adopt this kind of practice the outcome might not have been the same. Throughout our research and evident by the fact that every citizen we have talked to wants to remain anonymous, it is fair to say that this is something important to consider.

Understanding user needs and behaviour in a larger context

As service designers we put great emphasis on meeting and empathising with the users at a very early stage of projects. Trying to understand user needs and behavior in a larger context can reveal otherwise unknown problems to be dealt with and/or opportunities to cease, this is something that can be very valuable in the beginning of projects and help ensure that the focus is right. In our case moving from SKATs challenges in relation to processing one particular form to understanding a complex system of many different forms that influence each other and the situation of the users. From initially being presented with the NT2 form, one might have jumped to a solution of solving the problem of processing internally in SKATs system and missed the central problem with forms from the users point of view, that the status of the form is not communicated back to the users and that they have no way of knowing whether or not everything is in order until after the taxes have been filed, and therefore no way of being proactive in their situation.

Service maintenance

Acknowledging the challenges of providing service to citizens of an ever changing and evolving world, developing a culture for implementing feedback loops, whenever and wherever they can appear. We see that SKAT is already taking measures to invite people to give feedback on their services through different social media. Getting feedback and maintaining the service, so it is up to date with the users needs is something to consider in every designed service.



HVORDAN KAN VI GØRE SKATTEKONTOEN BEDRE?

Skattekontoen giver virksomheder overblik over, hvad de har indberettet og betalt til os. Den fungerer ikke altid optimalt. Derfor har vi bedt 1000 virksomheder om at deltage i en brugertest, der skal give os inputs til

forbedringer. Har du erfaringer med Skattekontoen eller bud på, hvordan vi kan forbedre den? Så vi vil også gerne have dine input her.

102 synes godt om • 13 kommentarer

 Synes godt om  Kommenter  Del

Fig 8.1 "SKAT on LinkedIn"

Heavy system and legislation

However one thing is getting feedback and possibly identifying problems, the other is facilitating and implementing changes and improvements in a large heavy system like SKAT, this is a real challenge. One of the service designers we have talked to in SKAT, described how a part of being a service designer at SKAT is facilitating an iterative process of exploring opportunities and negotiating these with management as well as stakeholders. When a project or a concept is presented to management, they will have it assessed by different departments in relation to legislation, the system, the budget and so on, after this process sometimes it is only a part of the original concept that is left. This part then needs to be presented to stakeholders to see if and how this scaled down or a different version could work for them, and then back to management.

In our case we see an additional challenge in working with users that are in contact not only with the authorities in one country, but two, and therefore any solution should ideally be supported by both sides and might require changes in the agreements made between the countries. It is however not enough to have identified a problem in relation to a BTA, the significance and extent of the problem needs to be assessed and agreed upon by the governments before any renegotiations will be initiated. An example of this can be seen in the annual report by the Council for Freedom of Movement, a political body under the Nordic Council of Ministers whose mission is to improve free movement between the nordic countries

(Nordisk samarbejde, 2014a), they report on a problem with taxation of students grants and conclude: "The solution to the problem requires a change in the Nordic bilateral tax agreement (BTA). The government has expressed agreement, that the problem should be solved at the first given opportunity, where the Nordic BTA will be changed. This was recently confirmed at a meeting with the danish minister for taxation the 13.11.2015. The case is however too modest to be the sole reason for a change in the BTA. Based on this the Council for Freedom of Movement cannot do anything further, but must await the next time there will be changes made to the nordic BTA." (Nordiska ministerrådet, 2015, p. 73. Own translation) Considering this lagging factor, we find that it can be a good idea to create MVPs to aide the citizens in the current system, while still suggest bigger changes to try to solve the underlying problems.

Organisational changes

As mentioned in the beginning major changes to the organisation has been announced, SKAT will be split up into 7 new agencies respectively in charge of Motor registration and -charge, Customs, Assessment of property, Tax, Dept to the public, Administration & Service and IT-development & simplification, where



Fig 8.2 "Debate about digital collaboration in the Nordic region"

the last two will act across the other agencies in terms of support and development. Throughout the process we knew that changes were underway, but it was only towards the end of the project that the plan was presented by the Minister for taxation, this might affect the future development of this project, especially in terms of anchoring the project in the organisation. The internal stakeholders and departments that we have been working with might not even be there in a year, further we see an increased risk of the project drowning in the process of implementing the new structure.

Since we do not know how everything will be in a year, one strategy would be to promote and present the project for multiple departments as we have planned. Another option would be to pass it on to external stakeholders like the aforementioned Council for Freedom of Movement, to increase the chances of the project being realised. We know that exploring digital solutions that work across the borders in the nordic region is currently on their agenda, this was recently made apparent at a debate hosted by Hello Norden where they discussed digital collaboration between countries in the region(Fig. 8.2).

The designladder

Looking at the designladder again, we can not evaluate based on our project, to what extent SKAT is in step 2 or 3. That would have required a different kind of project, researching perception, and impact of SD in general within SKAT's many different departments. We can however speculate whether or not we have contributed to bringing an office, Udland 7, or at least one of their employer further up on step 2. After our workshop with users and Tina from Udland 7, we asked her to give us feedback via an online questionnaire. The results were very positive, and Tina expressed that workshops with users is something she would have in mind when working on future projects. This coupled with what we experienced at the strategy meeting we attended, the interest in service design within management and their decision to offer a service design course to the whole department, definitely offer a good base for SKAT to move further up the ladder in the future.

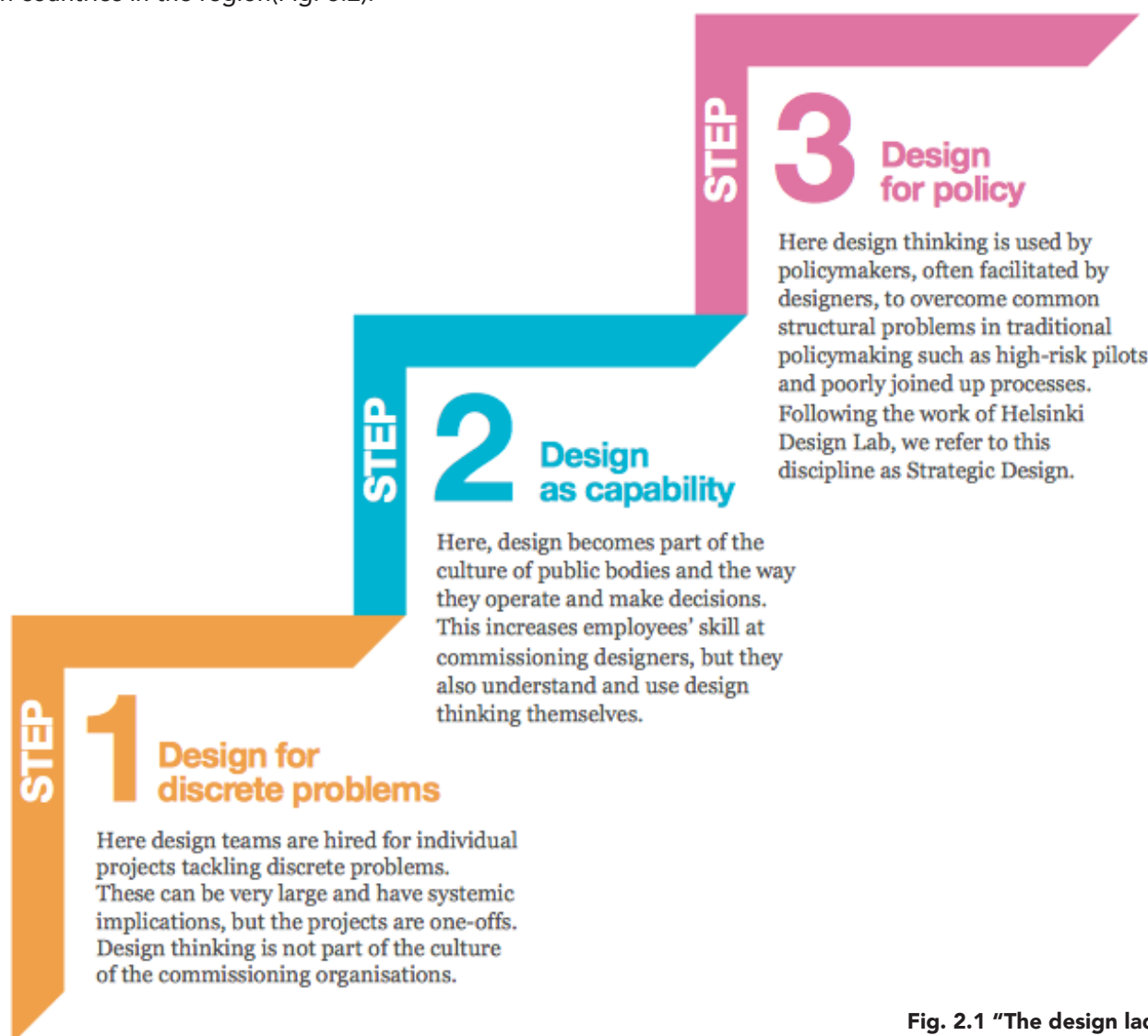


Fig. 2.1 "The design ladder"

Methods

Other options

According to Segelströms (2013) phd thesis on how service design is enacted, the methods most often used by service designers are interviews, observations, design probes and workshops. Although not intending to from the get go, our project has been no exemption. We have moved with the process, chosen and reflected upon each method and tool used at different stages, and ended up with the exact same list as Segelström. We would have liked to conduct contextual inquiry in the call centers, because this is a place of a lot of interaction with the users and an important touchpoint. Investigating and understanding the organisation of the service they provide might have given an even better understanding of the problems that the users face and how the backend employers guide the callers, and how knowledge of the users issues is passed on in the organisation.

Another aspect that could also have been interesting to focus more on are the NT2, A1 and other forms that cause inefficient work processes for many stakeholders. Actor-Network Theory could have been used in more detail to analyse how these non-human actors are related and influence each other and those that come in contact with them. We can imagine that exploring how to develop alternative ways of mapping the forms journey through systems of IT, post and across countries, alongside an experience map of those that deal with the forms, could have been interesting and given some different results.

Instead of conducting as many interviews as we did, we could have jumped into more of a Design Sprint mode, prototyping and testing really fast, and undoubtedly that would have given some interesting results. There are advantages and disadvantages to both approaches. As we were faced with an seemingly unknown territory, a sprint early on without stakeholder research would not have provided some of the more interesting findings we uncovered. We could of course have invited users and other stakeholders in for a 1. day of Sprint, and gotten similar results as we got from our workshop. But it is highly unlikely that we could have mobilised so many different people with different schedules in the time frame we had, to be present at the same time in the same place.

Qualitative and quantitative data

Even though we used data from on- and offline questionnaires for descriptive statistics, the use of a quantitative method like that was not planned at the offset as a part of a mixed method approach. Our main focus was still on qualitative data and so we included many open ended questions in the ques-

tionnaires. The questionnaire tool was simply a part of a pragmatic approach that deemed it to be the most efficient way to gather both some additional knowledge about people who were or could become our target group, engage the participants at the jobs in Norway information meeting and collect some e-mails we could use later on to invite people for a workshop. That is not to say that a mixed method approach would not have been suitable for our design project. We ourselves are not trained sufficiently in quantitative methods in order to be able to apply them in a constructive way in a process like this. But being stakeholder-centered means (among other things) that we rely on the experience and expertise of those that we have identified as being relevant to the project. Therefore it is fair to say that we could have tried harder to involve the right people at SKAT to help us in getting data that could give us insight into the magnitude of the problem; how many people who work abroad pay the wrong tax? Do they pay the right tax in the right country? How often does SKAT have to ask for or return tax, to foreign tax authorities? How often are interactions with the call center unsuccessful? How many just-to-be-sure calls are there about our subject area? This aspect is definitely valuable in determining what pain points are the most experienced both from the users and SKAT perspective, and could be used in determining what benefits and features to prioritise. Such prioritising would have to be balanced with qualitative insights that can express the severity and the nature of the pain points.

Visualisations

Visualisations (or sketching) was used throughout the process, but for different reasons, such as communicating ideas and facilitating both interviews and ideation. Further visualising systems are seen as a means to uncover details and patterns in a system, and therefore have been useful in the analysis and synthesis of findings.

Stakeholders; ethical considerations

Reflecting on the process, we have since learned that when facilitating the actors stakeholderness, we engaged with four ethical questions that Robertson and Wagner (2013, p.71) propose:

"Who do we engage with in a Participatory Design project?

How do we engage with participants?

How do we represent participants and their work?

What can we offer participants?"

Who to engage with was not always entirely up to us. We provided the conditions for some of them to present themselves, via online questionnaires, posts on Facebook and a website, and then we took what

we got, so to speak. But the recruitment material was purposefully designed as to frame a certain stakeholderhood; saying things like you do not have to be an expert, you can be anonymous, are you interested in service design methods for the public sector etc.

How we engaged with them was also a deliberate act of deciding what tools to bring, where to meet them and how we represented ourselves as students rather than persons working with SKAT.

How to represent the stakeholders has also been considered as we have promised many of them anonymity and will therefore not publish audio recording, photos or interview transcripts of those. We empathise with their pains in dealing with some of the issues that result from working abroad, and take care in representing them in a similar manner.

We have considered what we can offer the stakeholders both in terms of tangible gifts as a way to thank them, and in terms of the intangible value they could get out of participating. That value was different for each stakeholder, so we tried to discuss expectations and outcomes with them.

Design process

We felt time flew by during the first four phases of discovery, define and develop. We did not manage to engage with all the actors we would have liked to so it is very possible that some important aspects and insights are yet to be uncovered.

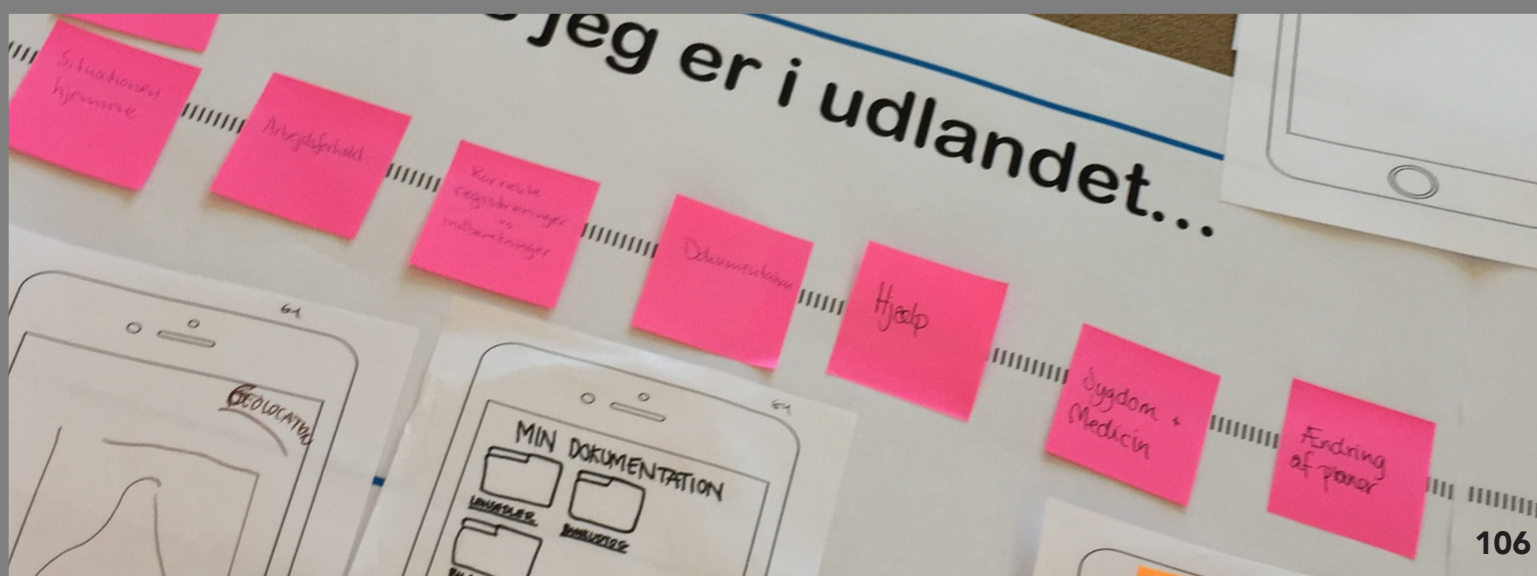
We could only plan a bit ahead of time, all the time, because so much depended on what actors we could reach and then we had to design an appropriate way to engage them as stakeholders. At times it proved good to be flexible with the proverbial toolbox handy, so we could jump at opportunities, like the week we mapped two big user journeys, met with Tina in Middelfart and Vibeke in Hjørring, as well as prepared

a questionnaire and observed an information meeting. Segelström (2013) discusses how designers are often hard on themselves for planning too little or not having enough structure in the design process, but his research demonstrates how designer actually plan just enough so that they can change direction if need be. Arbnor and Bjerke (2009b) echo this view in their discussion of the Actors Views: "The observer's course of action must be flexible and interactively oriented. Stringent and well regulated study plans will therefore hinder more than they will help. When the observer has reached a suitable combination of engagement and dissociation, a more coherent total understanding can be developed." (ibid, p.11).

In any case, we believe there is great merit in having invested the amount of time and resources in stakeholder research as we did. Being stakeholder-centred, means we have not merely used stakeholders to get to users. We have involved them in the project, and intend to provide their contact information to SKAT, should they be interested in maintaining these relationships that we established.

Limitations

Although we have uncovered genuine user needs and formed insights about them and the system in which they find themselves in, we can only speculate whether or not we have designed the right thing, meaning if we have developed a solution that is a right fit to the users pains and the gains they hope to achieve. Neither are we able to say with any certainty who should be the service provider, since we have not approached all the stakeholder regarding that question. We do not see UT as a big transformative service that solves a major problem for SKAT, but rather as a suggestion in how to approach a user group, how to turn actors into stakeholders and how to envision a new form of service that does not view SKAT or taxes as the point of departure but rather as just one of many things to consider in a persons life event.





9. Conclusion



Let us revisit our initial design challenge:

Learn more about the people who work abroad, what are their needs and how can SKAT accommodate them?

Although we have uncovered genuine user needs and formed insights about the users and the system in which they find themselves in, we can only speculate whether or not we have designed the right thing. The real test of a service comes when it is in use, therefore a design is never finished, a service like UT can and should evolve based on feedback from all the actors that have a stake in a project such as this. What we can say with some certainty, is that this design project has demonstrated how service design in the public sector can take place. We have seen how a large number of people with different backgrounds and of all ages, are willing to aid SKAT in how they could make services that are better suited to their needs. We have seen how people are interested in having a say and sharing their experiences, with the sole purpose of improving the user experience. And we have experienced how public servants are eager in learning new approaches that help them in being more human centered in their approach to solving problems.

The overall topic of this thesis, service design in the public sector, has used the design project as a case to experiment with different methods, tools and techniques in order to ultimately demonstrate the application of service design in the public sector. The overall problem statement read as follows, and the underlying statements are our contribution to the ever growing field of service design for public good.

How can service design be practiced within the danish public sector, and SKAT in particular?

- By involving multiple external stakeholders that can give an outside-in perspective, throughout the design process.
- By developing a culture of a shared responsibility for the type of services that are provided, by giving users the possibility of sharing their experiences in a manner where they feel heard, appreciated and acted upon.
- By co-designing with the users at an early stage of development.
By visualising the system and people's experiences, and by doing so - gain new insights and see new connections and possibilities.
- By giving employees in the public sector the chance to learn first-hand, how engaging with the users directly can enhance their empathic capabilities.
- By regarding user interaction experiences as a prominent qualitative data that should be shared and easily accessed in a feedback loop within the organisation, so that the data can be turned into actionable insights by designers and staff alike.
- By creating MVPs to accommodate immediate needs in the current system, while also considering how the solution can be adapted to future changes in technology, cross governmental collaboration and legislation.



10. References

10A. List of references and figures

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Fig. 2.1: "The design ladder"
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Fig. 2.5 "SKAT hiring Service Designers"
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Fig. 3.2: "Theory of Science and Methodology"
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Fig. 3.3: "Double diamond model"
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Fig. 3.4: "Design thinking"
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Fig. 8.1 "SKAT on LinkedIn"
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Fig. 8.2: "Debate on digital collaboration in the Nordic region"
Hello Norden, 2017, July 3rd, Post on Facebook [online]. Available at: <<https://www.facebook.com/hallonorden/>> [Accessed 30th July 2017].



11. Appendices



Arbejde i udlandet

Udfyld gerne her på stedet, eller brug dette link for at besvare senere når du får tid, mange tak.

Indsæt dette link i din internet browser: kortlink.dk/q249

Dette spørgeskema er lavet af kandidat studerende ved Aalborg Universitet, København.

Alle svar behandles anonymt. Svarene indgår i vores arbejde med at designe en bedre skatte service til jer der arbejder i udlandet i korte eller lange perioder.

Hvis du er interesseret i at høre mere om specialet, eller vi må kontakte dig med henblik på interview,

skriv til Ingibjörg: isigtr15@student.aau.dk eller Asta: asbe10@student.aau.dk.

På forhånd mange tak for din hjælp, Ingibjörg Sigtryggsdóttir og Asta Schou Bertelsen.

1. Hvorfor overvejer du at tage til udlandet og arbejde?

2. Har du arbejdet i udlandet før?

- ☐ Nej
- ☐ Ja

3. - hvis ja, hvorhenne og hvor længe?

4. - hvis ja, oplevede du problemer med SKAT eller de udenlandske skattemyndigheder? - hvis ja, hvilke?



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5. Hvad bekymrer dig mest i forbindelse med at arbejde i udlandet?

Sæt gerne flere krydser

- ☐ Væk fra min familie
- ☐ Andet samfund og kultur
- ☐ Usikker job situation
- ☐ Usikkerhed i forhold til afregning af skat (i Danmark og udlandet)
- ☐ Usikkerhed omkring dagpenge, pension og lægehjælp (social sikring)
- ☐ _____

6. Hvor søger du jobs og information omkring arbejde i udlandet?

7. Har du overvejet om du skal betale skat i Danmark eller udlandet? - hvis ja, beskriv hvor og hvorfor?

- ☐ Ikke før nu
- ☐ Ja
- ☐ Nej

8. Må vi kontakte dig med uddybende spørgsmål? - hvis ja, skriv venligst din e-mail adresse:



Arbejde i udlandet

Tak for du vil hjælpe os med at forstå nogle af de overvejelser og udfordringer der er forbundet med at arbejde i udlandet.

Dette spørgeskema er lavet af kandidat studerende i servicedesign ved Aalborg Universitet, København. Vi skriver speciale i samarbejde med SKAT, men arbejder uafhængigt af dem og behandler alle svar anonymt.

Svarene indgår i vores arbejde med at designe en bedre skatte service til jer der arbejder i udlandet i korte eller lange perioder.

Spørgeskemaet består af 5-7 spørgsmål, og tager højst 5 minutter at udfylde.

Hvis du er interesseret i at høre mere om specialet,

skriv til Ingibjörg: isigtr15@student.aau.dk eller Asta: asbe10@student.aau.dk.

På forhånd mange tak for din hjælp, Ingibjörg Sigtryggsdóttir og Asta Schou Bertelsen.

1. Hvad kunne få dig til at tage til udlandet og arbejde?

2. Hvor søger du jobs og information omkring arbejde i udlandet?

3. Har du arbejdet i udlandet før?

Mark only one oval.

☐ Nej *Skip to question 7.*

☐ Ja *Skip to question 4.*

Spørgsmål til dig der har arbejdet i udlandet

4. Hvor længe og hvorhenne har du arbejdet i udlandet?

5. Oplevede du problemer med SKAT eller de udenlandske skattemyndigheder?

Mark only one oval.

☐ Ja

☐ Nej

After the last question in this section, skip to question 7.

6. Hvis ja, beskriv dine problemer med SKAT eller de udenlandske skattemyndigheder?

Overvejelser angående arbejde i udlandet

7. Hvad bekymrer dig i forbindelse med at arbejde i udlandet?

Sæt gerne flere krydser

Check all that apply.

☐ Jeg er væk fra min familie og venner

☐ Et andet samfund, kultur og sprog

☐ Usikker job situation

☐ Usikkerhed i forhold til afregning af skat (i Danmark og udlandet)

☐ Usikkerhed omkring dagpenge, pension og lægehjælp (social sikring)

☐ Jeg har ingen bekymringer

☐ Other: _____

8. Ved arbejde i udlandet, i hvilket land tror du at du skal betale skat?

Mark only one oval.

☐ I Danmark

☐ I udlandet

☐ I begge lande

☐ Other: _____

9. Hvilke faktorer er medvirkende til at afgøre, i hvilket land du skal betale skat?

Sæt gerne flere krydser.

Check all that apply.

- ☐ Hvor jeg er social sikret (sygehjælp, folkepension osv.)
- ☐ Mit statsborgerskab
- ☐ Hvor min arbejdsgivers virksomhed er registreret henne
- ☐ Hvor min arbejdsplads ligger
- ☐ Hvor jeg har folkeregisteradresse henne
- ☐ Om jeg har et sommerhus i Danmark
- ☐ Jeg kan selv bestemme i hvilket land jeg betaler skat
- ☐ Om jeg arbejder i et EU / EØS land
- ☐ Hvor jeg har skattekort henne
- ☐ Om jeg har et visum til at arbejde i udlandet
- ☐ Om jeg har mulighed for at opholde mig i Danmark, dvs jeg har adgang til en soveplads hos familie/venner
- ☐ Other: _____

Vi vil gerne høre mere... :)

- 10. Må vi eventuelt kontakte dig med uddybende spørgsmål? - hvis ja, skriv venligst din email adresse.**

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 Google Forms

11C. Appendix C, D, E, F, G & H - Interviews



Appendix C: Interview Vibeke Rasmussen

Appendix D: Interview with "Sarah"

Appendix E: Interview with "Christian"

Appendix F: Interview with Lene Bo Winther

Appendix G: Test with users with no prior experience

Appendix H: Test with user with prior experience

Due to confidentiality agreements with the interviewed parties, recordings of the interviews and test sessions will only be available until after our exam.

The soundfiles will be marked as above, and is available through the following link:
< https://drive.google.com/open?id=0Bw9_J1Zp5p9rcmQzdkF6N1NLMEE >

11D. Appendix I - Tinas feedback on workshop

QUESTIONS

RESPONSES 1

1 response

SUMMARY

INDIVIDUAL

Accepting responses ☒

Hvad fik dig til at melde dig til workshoppen?

1 response

Jeg deltog, så jeg kunne blive klogere på, hvad det var for nogle overvejelser, personerne har/havde i forbindelse med udlandsophold

Fortæl hvorvidt workshoppen stemmede overens med dine forventninger?

1 response

Jeg fik fuldt ud opfyldt mine forventninger

Spørgsmål om din deltagelse i workshoppen

Var dette workshop format en ny oplevelse for dig, eller lignede det noget du / SKAT har prøvet før?

1 response

Det var en ny oplevelse for mig, men klart noget jeg vil have i tankerne fremadrettet

Hvad syntes du om at deltage i workshoppen som den eneste SKAT medarbejder, sammen med 5 borgere?

1 response

Det var helt fint, tror også det gav borgerne et andet syn på SKAT, og klart en fordel at der var en deltager fra SKAT fremfor 6-7 personer

Fortæl lidt om hvorvidt du tror at SKAT kan drage nytte af sådanne workshops hvor I møder borgerne?

1 response

Vi får et bedre billede af, hvad det for nogle udfordringer, de har i forbindelse med udlandsophold, vi får deres syn på det, fremfor hvad vi tror

På hvilket stadie i en projekt fase, ville du synes det giver værdi at møde borgerne, og hvorfor?

1 response

Mener først det skal være når vi ved, at projektet bliver til noget, men kan dog også se fordel i, hvis vi gør det inden projektets start, da vi har muligheden for at se, om der overhovedet er et problem, og hvilken former for problemer. Derudover kan det være en fordel hvis vi et afholder en workshop midtvejs, samt når der evt. skal testes

Ville du anbefale andre SKAT medarbejdere at deltage i en lignende workshops, arrangeret af studerende?

1 response

Det vil jeg, netop fordi de har andre øjne end skattemedarbejderne, nye øjne som ville stille spørgsmål, som vi måske synes er indlysende

Har du flere overvejelser du vil tilføje?

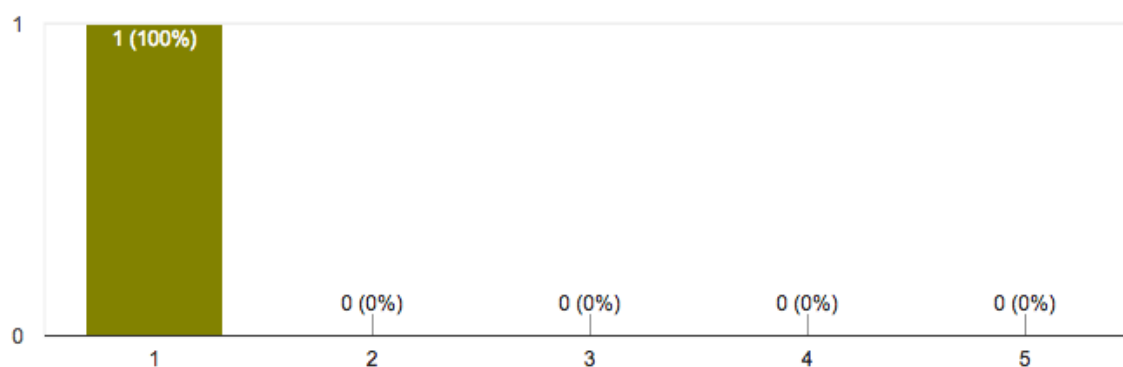
1 response

Nej

Selve workshoppen

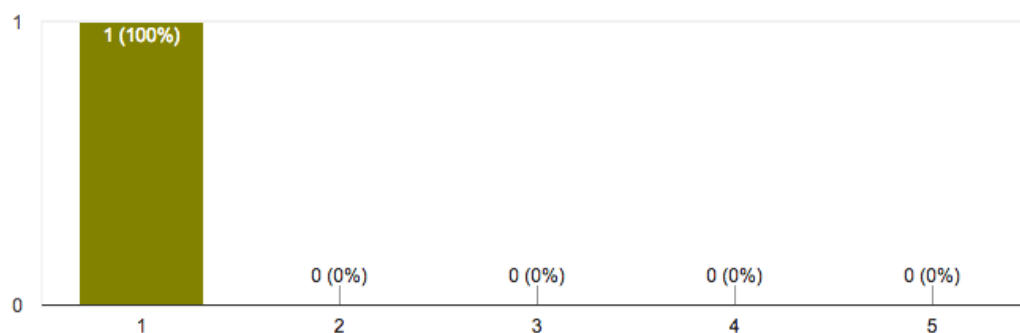
Hvordan var det at forstå hvad du skulle til workshoppen?

1 response



I hvilken grad synes du workshoppen blev afholdt professionelt?

1 response



Hvad syntes du om denne øvelse?

1 response



Hvad syntes du om denne øvelse?

1 response



Hvad fik du ud af at deltage i workshoppen?

1 response

Fik det ud af det, at det måske ikke var SKAT, der fyldte mest, når de skulle afsted, det kom først senere i deres ophold eller når de kom hjem

Med tanke på workshoppen, hvordan ser du en mulig løsning på udfordringen?

1 response

Vi skal gøre det mere overskuelig, let fordøjelig, at finde informationer på vores hjemmeside, måske udvikle et lille program, der hurtig kan give dem et overblik over konsekvenserne vedr. skat, fx vil der være tale om at der skal betales noget i skat til Danmark

11E. Appendix J - Participants feedback on workshop

QUESTIONS

RESPONSES 4

4 responses

SUMMARY

INDIVIDUAL

Accepting responses ☒

Hvad fik dig til at melde dig til workshoppen?

4 responses

MIn erfaring med skat i DK NORGE & GRØNLAND

Jeg var interesseret i skats regler for at arbejde i udlandet

Høre mere om udlandsarbejde og hjælpe medstuderende

spændende emne

Fortæl hvorvidt workshoppen stemmede overens med dine forventninger?

4 responses

Brugte ikke så meget mine erfaringer, men hørte om andres udfordringer

Det gjorde den på godt og ondt. Det var nogle gode metoder, men blev hurtigt presset på tid.

Passende - især fordi der var en repræsentant med fra SKAT

blev delvist bekræftet i at den information, jeg muligvis selv ville få brug for, kunne være svær at finde.

Spørgsmål om SKAT's deltagelse i workshoppen

Hvad synes du om at medarbejder fra SKAT deltog i workshoppen?

4 responses

Det var rigtig fint og modigt, med al den modgang, de ofte oplever.

Det var en fed vinkel at få med da jeg ikke selv havde det fulde overblik over hvilke tiltag skat allerede havde lavet

Meget brugbart

i udgangspunktet rigtig fint, da jeg fik svar på nogle spørgsmål, men omvendt er det muligt at nogle ting er forblevet uudforsket.

Ville du anbefale andre at deltage i en lignende workshop, hvis den blev arrangeret af SKAT?

4 responses

Rigtig god ide ^^

ja

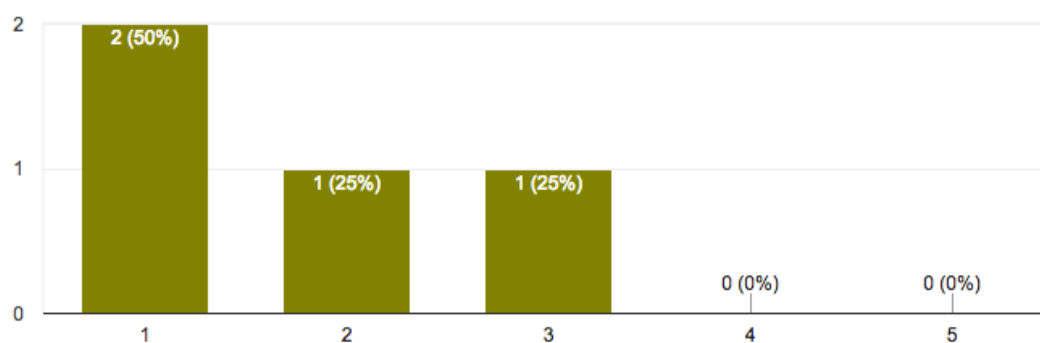
Ja, bestemt

absolut, da jeg tror at det vil være sundt at få "almindelige" mennesker syn på tingene.

Selve workshoppen

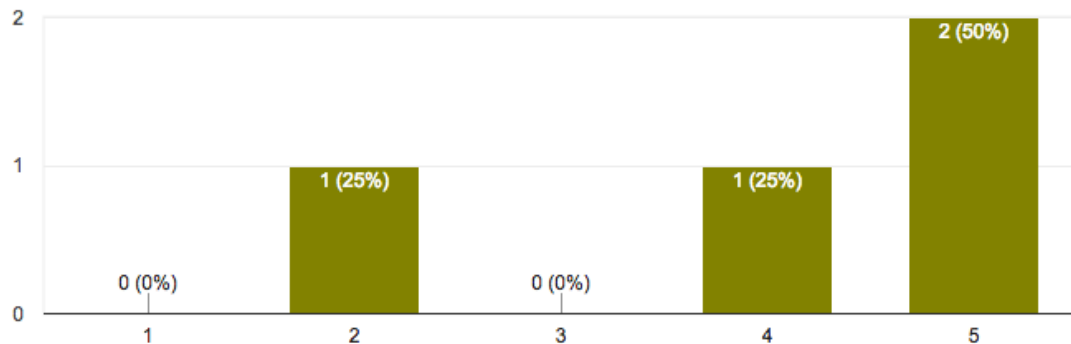
Hvordan var det at forstå hvad du skulle til workshoppen?

4 responses



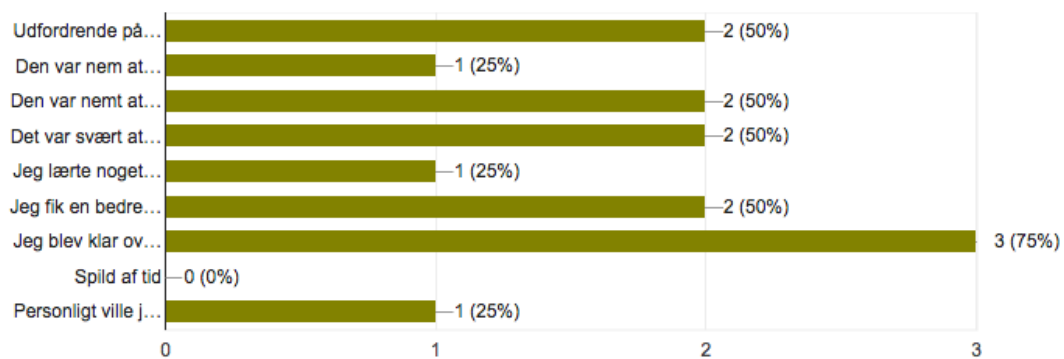
I hvilken grad synes du workshoppen blev afholdt professionelt?

4 responses



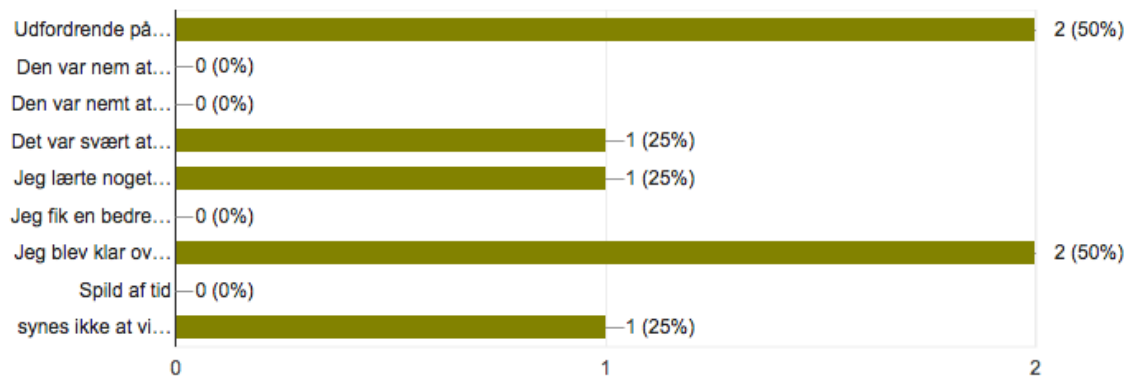
Hvad syntes du om denne øvelse?

4 responses



Hvad syntes du om denne øvelse?

4 responses



Hvad fik du ud af at deltage i workshoppen?

4 responses

Andres udfordringer

Et bedre indblik i de mange forskellige situationer og udfordringer der kan være, alt efter hvad ens situation er.

Besvaret nogle af mine spørgsmål (fra SKAT medarbejderen)

Fik en langt bedre forståelse af hvilke udfordringer der muligvis kan opstå, men blev også gjort bevidst om nogle ting, som måske ikke var det første, jeg selv havde overvejet!

Med tanke på workshoppen, hvordan ser du en mulig løsning på udfordringen?

4 responses

Hvis skat, skrev noget om det. Dem jeg arbejder for laver, sammen med DANSK & NORSK skat en rigtig god manual, så det er nemt at gå til hver lands skat. Det er indviklet - uden.

Det kunne være spændende at lave en online opslag med alle lande, hvor man kunne få detaljer om alt fra skatteregler til de kulturelle forskelle

Website som guider gennem hele processen

Tror personligt at meget af informationen vil kunne stilles op via en hjemmeside, som kan forklare det meget af det - gerne med hjælp fra infographics og/el. lignende.

Har du noget du vil tilføje?

2 responses

Tak for god workshop :-)

Godt gået! Havde en fornøjelig aften :)

11F. Appendix K - NT 2 form



Erklæring Fritagelse for skattetræk

Til udenlandsk kompetent myndighed
Til arbejdsgiver
Til arbejdstager

Erklæring om fritagelse for skattetræk i løn erhvervet fra dansk arbejdsgiver for arbejde udført i et andet nordisk land Se vejledning og betingelser på næste side

Fra skattecentret i bopælsstaten (Danmark),
Stempel og nr.

Til skattemyndighed i arbejdsstaten

Det meddeles herved, at arbejdsgiveren (punkt A) er fritaget for at tilbageholde kildeskat i lønudbetaling til arbejdstageren (punkt B) for arbejde udført i (land).
Fritagelsen omfatter arbejdsmarkedsbidrag.

☐ Arbejdsgiver har fast driftssted i arbejdsstaten

☐ Arbejdstager er socialt sikret i DK (E101)

A. Arbejdsgiver

Arbejdsgiverens navn i Danmark

CVR-/SE-nr.

Arbejdsgiverens adresse i Danmark

Arbejdsgiverens adresse i arbejdsstaten

Evt. CVR-/SE-nr. i arbejdsstaten

Arbejdet udføres for (entreprenørens/bygherrens/hvervgiverens navn og adresse i arbejdsstaten)

B. Arbejdstager

Arbejdstagerens navn i Danmark

Personnummer

Arbejdstagerens adresse i Danmark

Arbejdstagerens adresse i arbejdsstaten

Evt. personnummer i arbejdsstaten

C. Arbejds- periode

Opholdsperiode i arbejdsstaten i kalenderåret 1)

fra

til

-

D. Underskrift

Dato, arbejdsgivers stempel og underskrift

Dato og arbejdstagers underskrift

E. Forbeholdt SKAT

Arbejdsgiveren er fritaget for dansk skattetræk i perioden

fra

til

-

Underskrift og stempel fra skattecentret i arbejdstagerens bopælskommune i Danmark.

1) En blanket for hvert kalenderår

Denne blanket er til brug for både arbejdsgiver og skattecenter, når arbejdstager udfører arbejde i et andet nordisk land for en i Danmark hjemmehørende arbejdsgiver.

Blanketten skal hindre, at der i lønudbetaling foretages kildeskattetræk i både arbejdstagerens bopælsstat og i arbejdsstaten.

Såfremt blanketten attesteres, fritages arbejdsgiveren for at tilbageholde kildeskat til Danmark.

Personer, der efter 25. november 1999 kommer i arbejde i udlandet, skal være opmærksomme på, at der med virkning fra 1. januar 2000 er kommet ændrede regler. Arbejdstager skal således være opmærksom på at i tilfælde, hvor han er socialt sikret i Danmark, vil der typisk kunne påregnes en restskat ved indkomstårets udløb. For personer der den 25. november 1999 allerede var i arbejde i udlandet får de ændrede regler først virkning fra 1. januar 2001.

En person, der er hjemmehørende i ét nordisk land, og som udfører arbejde i et andet nordisk land, skal afkræves forskudsskat (kildeskat) i arbejdsstaten, såfremt en af følgende betingelser er opfyldt:

- Arbejdstagerens ophold i forbindelse med arbejdets udførelse i arbejdsstaten overstiger 183 dage inden for en 12 måneders periode.
- Arbejdstageren aflønnes fra et fast driftssted, som arbejdsgiveren har i arbejdsstaten.
- Arbejdstageren er omfattet af reglerne om arbejdsudleje (dvs. arbejdstageren udlejes til en arbejdsgiver hjemmehørende i arbejdsstaten).
- Arbejdstagerens ophold på arbejdsstatens kontinentalsokkel i forbindelse med forundersøgelse, efterforskning eller udnyttelse af kulbrinteforekomster overstiger 30 dage indenfor en 12 måneders periode.

Hvis arbejdsperioden ligger på begge sider af et årsskifte, udfyldes to blanketter.

Såfremt der sker ændringer, bedes disse snarest meddelt skattecentret i arbejdstagerens bopælskommune.

Blanketten udfyldes både af arbejdstager og arbejdsgiver og afleveres til skattecentret i arbejdstagers bopælskommune. Denne videresender blanketten i attesteret stand til arbejdsstatens kompetente myndighed.

Kompetente myndigheder er for så vidt angår:

Finland:	Skattestyrelsen P.B. 325 SF 00531 Helsingfors 53
Færøerne:	Toll- og Skattstova Føroya Postboks 2151 FO 165 Agir Færøerne
Norge:	Sentralskattekontoret for Utenlandssaker Postboks 8031 NO 4068 Stavanger
Island:	Ríkisskattestjóri IS 150 Reykjavík
Sverige:	Skatteverket Skattekontor 1 Malmö Utlandsenheten Sektion 1, DLO SE 205 31 Malmö

Udbetaling Danmark
International Social Sikring

ANSØGNINGSSKEMA TIL BRUG FOR AFGØRELSE OM SOCIAL SIKRING
ved arbejde i EØS og/eller Schweiz, efter EF- FORORDNING 883/2004

SAMMEN MED SKEMAET SKAL DU INDSENDE KOPI AF ANSÆTTELSESKONTRAKT OG/ELLER UDSATIONERINGSKONTRAKT (det dokument, der beskriver vilkårene for det arbejde, der skal udføres i udlandet).

Dette skema bliver brugt i sagsbehandlingen til at fastslå, hvilken artikel i EF-Forordning 883/2004, der er dækkende for personens arbejdssituation i udlandet. Af hensyn til afgørelsen er det derfor vigtigt, at spørgsmålene bliver besvaret så præcist som muligt.

Husk feltet med "Øvrige bemærkninger" ved pkt. 10, når der er noget, der kræver yderligere forklaring og/eller vedlæg gerne dokumentation.

Skemaet er opdelt i to dele: **DEL 1: ARBEJDE I ÉT LAND** og **DEL II: ARBEJDE I TO ELLER FLERE LANDE**.

1. PERSONOPLYSNINGER

A. Navn

D. Stillingsbetegnelse

Adresse

E. Erhvervsmæssig status

Lønmodtager ☐

Ansættelsesdato

Postnr.

By

Selvstændig virksomhed ☐

Land

Virksomhed oprettet den

B. CPR-nr.

Ikke erhvervsaktiv ☐

C. Statsborgerskab

F. Personlige kontaktoplysninger

Telefon nr.

E-mail

2. OPLYSNINGER OM VIRKSOMHEDEN

A. Arbejdsgiver ☐

Selvstændig virksomhed ☐

B. Er arbejdsgiveren et vikarbureau

Navn og adresse

Ja ☐

Nej ☐

Postnr.

By

Hvis ja, oplys den virksomhed, som arbejdet udføres for:

Land

Firmanavn og adresse

CVR-nr.

Postnr.

By

Branche

Land

Telefon nr.

Evt. CVR-nr. eller registreringsnummer

E-mail

3. OPLYSNINGER OM FLERE ARBEJDSFORHOLD

A. Har personen mere end én arbejdsgiver, eller er personen samtidig selvstændig?

Nej ☐

Ja ☐ (hvis ja, oplys øvrige arbejdsgivere/selvstændig virksomhed)

Arbejdsgiver ☐

Selvstændig virksomhed ☐

Arbejdsgiver ☐

Selvstændig virksomhed ☐

Navn og adresse

Navn og adresse

Postnr. og by

Postnr. og by

Land

Land

CVR-nr. eller registreringsnummer

CVR-nr. eller registreringsnummer

Branche

Branche

Arbejdsland

Arbejdsland

DEL I: ARBEJDE I ÉT LAND

4. OPLYSNINGER OM ARBEJDE I ÉT LAND

A. Skal personen udelukkende arbejde i ét land?

Ja ☐

Nej ☐ (hvis nej, gå direkte til pkt. 8)

B. Hvor skal personen udføre arbejdet under udsendelsen? Notér arbejdsstedets adresse/beliggenhed

Firma navn

Adresse

Postnr.

By

Land

C. Stillingsbetegnelse i arbejdslandet

D. Periode

Startdato

Slutdato

E. Har personen arbejdet i et andet land end Danmark umiddelbart inden denne udsendelse?

Nej ☐ Ja ☐ (oplys arbejdsland, periode og arbejdsgiver/selvstændig virksomhed)

Arbejdsland

Periode

Arbejdsgiver/selvstændig virksomhed – adresse

5. TILKNYTNING TIL DEN UDSENDENDE ARBEJDSGIVER

A. Hvem står for udbetaling af løn?

Firmanavn

Land

B. Hvem står for indbetaling af sociale bidrag?

Firmanavn

Land

C. Fortsætter lønmodtageren i den udsendende virksomhed efter udsendelsen ophører?

Ja ☐ Nej ☐

D. Optjener lønmodtageren anciennitet i den udsendende virksomhed under udsendelsen?

Ja ☐ Nej ☐

E. Er lønmodtageren omfattet af en firmapensionsordning i den udsendende virksomhed under udsendelsen?

Ja ☐ Nej ☐

F. Er der tale om anden tilknytning til den udsendende virksomhed under udsendelsen?

(fx led i et uddannelsesforløb eller at den udsendte refererer direkte til en person i den udsendende virksomhed)

G. Er lønmodtageren under udsendelsen fortsat ansat af den udsendende arbejdsgiver?

(dvs. er det denne, der afgør, om lønmodtageren er ansat og afskediget?)

Ja ☐ Nej ☐

6. SÆRLIGT VEDRØRENDE NYANSATTE LØNMODTAGERE

Punkterne herunder skal udfyldes, hvis lønmodtageren er nyansat og skal arbejde i udlandet indenfor tre måneder fra ansættelsesdatoen

A. Hvad var lønmodtagerens arbejdssituation, lige inden han/hun blev ansat ved den nuværende arbejdsgiver?

Ansæt ved anden arbejdsgiver ☐ Dagpengemodtager ☐ Andet ☐ (oplys hvad)

B. Hos hvilken arbejdsgiver har lønmodtageren været ansat lige inden den nuværende ansættelse?

Firmanavn

Adresse

Postnr.

By

Land

CVR-nr.

Ansættelsesperiode

I hvilke(t) land(e) blev arbejdet udført?

C. Øvrige bemærkninger

7. DEN DANSKE ARBEJDSGIVERS AKTIVITET I DANMARK – FOR LØNMODTAGERE

A. Har arbejdsgiveren modtaget en godkendt blanket E 101 DK /afgørelse om social sikring indenfor det sidste år?

Ja ☐

Nej ☐

B. Har lønmodtageren arbejdet for virksomheden i Danmark i mere end tre måneder, før udsendelsen starter?

Ja ☐

Nej ☐

Hvis der svares nej til både spørgsmål "A" og "B", skal følgende besvares:

For at Udbetaling Danmark, International Social Sikring, kan godkende en ansøgning om dansk social sikring, er det et krav, at virksomheden har aktivitet i Danmark i betydeligt omfang. For at behandle ansøgningen hurtigst muligt beder vi om at få en beskrivelse af virksomhedens aktivitet. Alle oplysninger bliver naturligvis behandlet fortroligt.

Beskrivelsen bør indeholde oplysninger om:

- Hvilke aktuelle og forventede opgaver har virksomheden, som bliver udført i Danmark?
- Hvor mange ansatte er der i virksomheden?
- Hvor mange af disse udfører opgaver i Danmark, og hvor mange udfører opgaver i udlandet?
- Hvad er størrelsen af det administrative personale i Danmark?
- Hvilken omsætning har virksomheden i henholdsvis Danmark og udlandet?

Som dokumentation for aktiviteten i Danmark kan man vedlægge kopi af kontrakter, regnskab, faktura eller andet.

Sammen med ansøgningen vedlægges:

- ☐ Beskrivelse af virksomhedens aktivitet (obligatorisk)
- ☐ Kopi af kontrakter
- ☐ Kopi af seneste regnskab
- ☐ Kopi af faktura for opgaver udført i Danmark det seneste kvartal
- ☐ Andet

DEL II: ARBEJDE I TO ELLER FLERE LANDE

8. ARBEJDE I TO ELLER FLERE LANDE

A. Skal personen arbejde i to eller flere lande?

Man arbejder i to eller flere lande, hvis det fx er en del af jobbet at være på tjenesterejser i to eller flere lande. Det er også tilfældet, hvis personen er beskæftiget ved international transport som fx eksportchauffør eller pilot.

Ja ☐ Nej ☐ (Hvis nej, udfyld pkt. 4 til 7 samt pkt. 10 og 11)

B. Hvilke lande skal personen arbejde i?

Nævn kun de relevante lande.

<input type="checkbox"/> Belgien	<input type="checkbox"/> Finland	<input type="checkbox"/> Irland	<input type="checkbox"/> Litauen	<input type="checkbox"/> Polen	<input type="checkbox"/> Slovenien	<input type="checkbox"/> Ungarn
<input type="checkbox"/> Bulgarien	<input type="checkbox"/> Forenede	<input type="checkbox"/> Island	<input type="checkbox"/> Luxembourg	<input type="checkbox"/> Portugal	<input type="checkbox"/> Spanien	<input type="checkbox"/> Østrig
<input type="checkbox"/> Cypern	Kongerige (UK)	<input type="checkbox"/> Italien	<input type="checkbox"/> Malta	<input type="checkbox"/> Rumænien	<input type="checkbox"/> Sverige	
<input type="checkbox"/> Danmark	<input type="checkbox"/> Frankrig	<input type="checkbox"/> Letland	<input type="checkbox"/> Nederlandene	<input type="checkbox"/> Schweiz	<input type="checkbox"/> Tjekkiet	
<input type="checkbox"/> Estland	<input type="checkbox"/> Grækenland	<input type="checkbox"/> Liechtenstein	<input type="checkbox"/> Norge	<input type="checkbox"/> Slovakiet	<input type="checkbox"/> Tyskland	

C. Periode

Startdato Slutdato

Udbetaling Danmark, International Social Sikring, kan kun træffe afgørelse om social sikring for maksimalt et år ad gangen.

D. Hvor meget forventes personen at arbejde i gennemsnit i perioden?

I bopælslandet: Oplys i procent

I andre lande: Oplys i procent

Procent i alt: 100 %

E. Er der ét konkret arbejdssted i udlandet? Oplys arbejdsstedets adresse/beliggenhed:

Firma navn

Adresse

Postnr. By

Land

F. Er personen beskæftiget som flyve- eller kabinebesætningsmedlem?

Nej ☐ Ja ☐ (hvis ja, oplys i hvilket land hjemmebasen (home base) er beliggende)

Hjemmebase

Vedlæg kontrakt, som dokumenterer hjemmebasen!

9. OVERGANGSREGEL VED ARBEJDE I FLERE LANDE

A. Har personen tidligere modtaget en godkendt blanket E101 fra Danmark i det nuværende arbejdsforhold, som nu skal forlænges?

Nej ☐

Ja ☐ (hvis ja, vælg enten B eller C nedenfor)

Efter en overgangsregel i EF-forordning 883/2004 bevarer man den sociale sikring, som var gældende efter reglerne i EF-forordning 1408/71, indtil 30. april 2020, så længe arbejdsforholdet og bopælslandet ikke ændrer sig.

Hvis man ønsker en afgørelse efter reglerne EF-forordning 883/2004, skal man søge om en afgørelse efter de nye regler. En afgørelse efter de nye regler kan dog give en ændring i hvilket land, man er socialt sikret i.

B. Ønskes der fortsat social sikring efter reglerne i EF-forordning 1408/71? ☐

C. Ønskes der en afgørelse efter de nye regler i EF-forordning 883/2004? ☐

Hvis der ikke sker ændringer i afgørelsen om social sikring efter EF-forordning 1408/71 og EF-forordning 883/2004, træffer vi afgørelse efter de nye regler, når den gamle afgørelse er udløbet.

10. ØVRIGE BEMÆRKNINGER

11. UNDERSKRIFTER

Undertegnede erklærer på tro og love, at ovenstående oplysninger er korrekte og afgivet efter bedste viden:

Dato

Dato

Arbejdsgiver

Lønmodtager/selvstændig erhvervsdrivende

Send ansøgningsskemaet til Udbetaling Danmark, International Social Sikring, Kongens Vænge 8, 3400 Hillerød eller pr. e-mail til isos@atp.dk.

Hvis lønmodtageren ikke selv udfylder dette skema, beder vi jer om at orientere personen om ovenstående.