

NestWise

A service that supports early-career women professionals in navigating career advancement and family planning goals by providing practical tools, resources, and platforms to help them make informed decisions about family planning.

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Abstract

This project aims to **support early-career women professionals navigating career advancement and family planning challenges**. In the project's current stage, we focused on gathering insights from individuals in high-demand fields, such as finance, intending to expand the reach to other sectors as the project progresses. The project recognises women's unique challenges—especially the need to balance career growth with family planning considerations—and seeks to create a comprehensive resource that empowers them to align personal and professional aspirations with greater confidence.

The project will provide resources, practical tools, and structured guidance to support informed decisions about family planning milestones. These include assessing financial readiness, determining the

optimal time to start a family, and understanding employer policies on parental leave and flexible work arrangements. At the current stage, due to time constraints and data collection limitations, the focus is on financial analysis through income and expense calculations and a curated channel guiding the audience to additional helpful resources. Additionally, the project gathers insights through user interviews and service design techniques to identify critical areas where women feel challenged or unsupported.

Ultimately, **this project aspires to empower early-career women professionals to approach family and career planning in a way that feels achievable, intentional, and aligned with their overall life goals**, creating a foundation for long-term satisfaction and balance in both personal and professional life.

Service Summary

The proposed service is a digital application designed for ease of use and accessibility, tailored to modern user needs. It provides prospective and current parents a streamlined way to manage early childhood financial planning through intuitive input fields and multiple-choice options.

The first key feature of **the application helps users estimate early childhood costs from birth to age three by analysing income and expenses**. With detailed expense categories covering various childcare options, parents can make informed financial plans and explore different scenarios to see how each choice impacts their overall planning.

Another key feature is **a comprehensive resource hub** that serves two purposes: first, to help users discover valuable information they may not have considered, and second, to offer a curated overview of available options for conception and childcare. This hub ensures that users are well-informed on diverse childcare and family planning resources, supporting their unique needs.



Acknowledgement

I want to take this opportunity to express my gratitude for the enriching learning environment I've experienced in UAL's MA Service Design program. The program has been a fantastic space for growth, enabling me to explore service design from many unique perspectives. I am especially thankful to the tutors for their expertise and dedication, which have expanded my thinking and helped me approach service design in innovative ways. I would like to extend a special thank you to Mo-Ling, my project supervisor, for her invaluable guidance throughout my final major project. Her constructive feedback pushed me to refine my ideas, while her encouragement kept me focused. I also want to give a shout-out to my classmates, whose support and collaboration have made this experience even better. Being part of such a talented and diverse group has created a great sense of camaraderie. Their eagerness to share insights and work together has been incredibly helpful. Looking back on the past 1.5 years, I feel lucky to have shared this experience with such inspiring people. The memories and lessons I've learned will stick with me for a long time.

Positionality

I am a woman in my early 30s with an upbringing in Asia and an education and professional background across Canada, the United States, and the United Kingdom. These experiences allowed me to gain a blend of Eastern and Western perspectives to think and evaluate from an embracing point of view. Independence since a young age has shaped me to value resilience, adaptability, and long-term thinking - values that shaped my approach to service design.

Marriage and having babies are familiar topics among my colleagues at this age. Through these conversations, it is apparent that navigating the complexities of family planning while balancing career and personal life is a topic integrated into our lives in different forms. Hence, I want to design a service that can become an option for people as a support system if needed. My design approach prioritises practical systems through user insights, feedback, and existing resources to help individuals make informed decisions that reflect their values and goals.

Rationale

"There are more mothers in the workplace than ever before, and businesses need to create an environment where they can flourish. With critical labor shortages, the pressures of childcare could ultimately have a longer-term impact on our ever-shrinking workforce. Not only do working parents need more support, but we need to ensure this support extends to the people who need it the most,"

- Jane Lorigan, chief executive at Totaljobs

For many professional women, **determining whether and when to start a family often presents a topic that requires careful consideration; frequently, it requires them to balance family goals with career ambitions.** Through research and interviews, I find that this decision involves various considerations, such as increased family responsibilities, age-related fertility constraints, impact on career advancement, passive workplace discrimination, etc.

I aim to create a support tool to help these individuals feel confident in pursuing their professional aspirations while aligning their personal goals around family planning and balancing personal aspirations and wellness.

Career achievement and personal fulfilment are important goals for many individuals. While having a child and family planning may not be a part of everyone's plans, it is a significant decision that influences both personal and professional journeys for individuals, particularly women.

Field of Study

Research Audience

This project focuses on women in finance as the target research audience, based on previous research showing a link between the decline in women from entry-level to the C-suite and the challenges of balancing work and family responsibilities. The high-pressure environment and demanding workloads in finance add to these difficulties. The project gathered insights from audiences with diverse situations, such as an experienced senior manager and a mom of two children, two intermediate-level employees, a policymaker from the human resource department, and a married couple considering starting a family. Some interviewees provide valuable insights from their experiences, and some express concerns and seek guidance on managing career and personal goals, all supplying invaluable information to the project. The project aims to uncover tools and strategies to support women in early career stages when considering family planning.

Consideration

Although women in finance are the primary research audience for this project, the ultimate goal is to support a broader audience in achieving personal aspirations through tools, guidance, accessible resources, support systems, and community to address multiple aspects of personal well-being, including mental and physical, financial, and overall fulfilment. Currently, the service model may appear specifically tailored to a particular demographic; however, it is designed for development to adapt into service for individuals in diverse circumstances, supporting each unique journey.

Project Timeline

Secondary Research

Conduct background research on the area of interest to understand the context



Analysis

Analyse research findings using service design tools to visualize gaps and identify opportunities



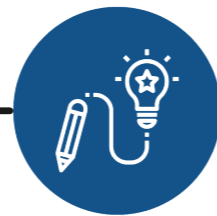
Primary Research

Conduct interviews with various stakeholders to gain insights from their perspectives



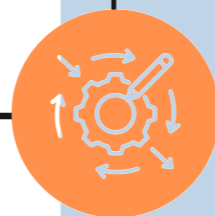
Design & Co-Design

Using analysis and research findings to develop a solution that addresses the user's needs



Iterate

Use the gathered data and feedback to refine and finalise the proposal



Report

Conclude the final proposal and prepare a detailed, clear report to showcase the project effectively



Identifying Gaps

Ideation

Methodology

The project followed the **Double Diamond Framework** process and **Systemic Design Framework** characteristics as the core methodologies. Research methods, including primary and secondary research, such as user interviews and digital discovery, were incorporated to explore target audience perspectives on family planning while balancing career aspirations and gathering background information through **Systems Thinker's** lens. Additionally, service design tools—such as stakeholder maps, ecosystem maps, personas, user journey maps, and analysis matrices—were developed to deepen insights into users' needs, desires, and pain points, acting as the **Connector** to link various perspectives and connect personal, social, and organisational needs. This holistic approach focuses on creating a service proposal that supports family planning and career balance.

Service Design Thinking embraces the idea that services should be built around the people they serve. It encourages collaboration and aims to enhance the overall user experience by taking input from all stakeholders. By translating user insights into practical, user-centred solutions, the practice informed decisions that lead to a service proposal designed to improve real lives. This process is not just about creating a plan; it's about narrating a vision that resonates with users and empowers them on their journeys.

1.0 Discovery Stage

Collaboration | Workplace | Happiness

The Ways of Working is the 2023/24 MA Service Design kickoff course. In this course, we learned about **team collaboration in an agile way using different tools**, such as Manual of Me, Johari Window, and Retrospective Reflection, to develop our team from forming to performing within 8 weeks for the goal of delivering a project to provide service or solution to “One Thing” we identified. Although the short duration of the course, the learning truly enriched my design knowledge by opening up views on ways of working, expanded my perspective when

working with diverse groups from different cultural backgrounds, professional experiences, and personal traits, and sparked my interest in team relationships and collaboration. **My curiosity led me to look into collaboration in the workplace and what is the key to success for individuals and organisations in professional settings.**

Background Research

Workplace and Happiness

An extensive six-month study by British telecoms firm BT into happiness and productivity has found that **workers are 13% more productive when happy** (University of Oxford, 2019). However, the formula for happiness is personal and different for individuals. From societal observation, everyone has different needs, desires, and goals in their lives to feel content or, furthermore, happy. It is impossible to provide one solution that fits all companies across industries.

Finance Sector and Workplace Satisfactory Rate

This project's research focused on the **finance service industry, known for its competitiveness, high stress levels, and demanding working hours**. Despite these challenges, the sector has invested significantly in environmental, social, and governance (ESG) initiatives over the past two decades, aiming to foster positive relationships with all stakeholders. Remarkably, the finance industry boasts **a 72% employee satisfaction rate, which exceeds the average of 62.3% found in other sectors**.

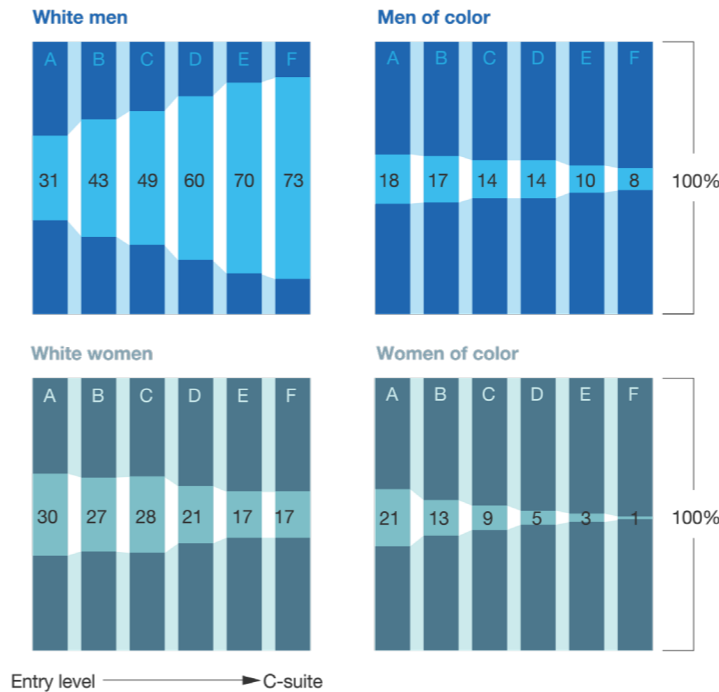
Struggles of Women in Finance

A 2023 report by Deloitte indicated that nearly **half of women in senior leadership positions** within finance are likely to **leave their current employers within the year**. A survey examining gender demographics reveals a decline in the ratio of women as they progress from entry-level roles to the C-suite (see diagram). Research indicates that factors contributing to this trend include the **underrepresentation of women in senior management, the intense pressure and workload of the industry, and the difficulties of managing work alongside family responsibilities** (McKinsey, 2017); responsibilities which women are more likely viewed, from a societal point of view, to hold more accountabilities and expected to sacrifice their career compared to their opposite-sex partners. (PEW Research Centre, 2015)

Women, especially women of color, are underrepresented in the leadership of North American financial-services firms.

Employees by level, % share

A = Entry level C = Senior manager/director E = Senior vice president
B = Manager D = Vice president F = C-suite



Source: *Women in the workplace 2017*, a joint report from LeanIn.org and McKinsey, 2017, womenintheworkplace.com

McKinsey&Company

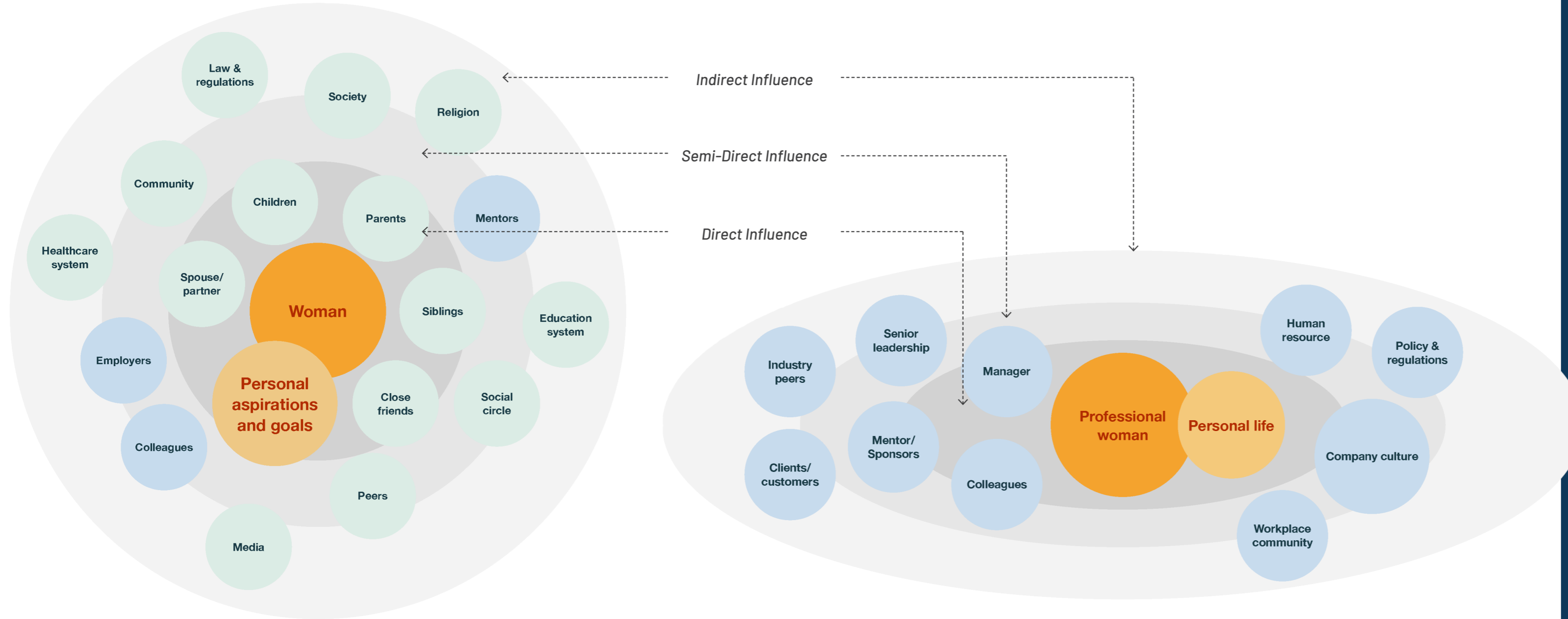
“Among men and women who say that they reduced their work hours to care for a child or family member, women are twice as likely as men to say this hurt their career overall, by 35% to 17%.”
(PEW research centre, 2015)

“Around 25% of the UK workforce is made up of working moms.”
(Office for National Statistics, 2024)

“Over 80% of employed mothers in the United Kingdom encountered difficulties when attempting to re-enter the workforce following maternity leave.”
(The Fawcett Society, 2023)

“Working mothers in UK twice as likely as fathers to consider quitting job over childcare costs”
(Guardian, 2023)

Stakeholder Map



The stakeholder maps show the influences in a woman's personal and professional life, organized from direct and semi-direct to indirect influence. These maps illustrate the multiple layers that affect her decisions and experiences in her personal and professional life. Intimate relationships have an immediate effect, while broader systems create an overall context in which she operates and exhibits the influence factors.

In her life map, on the left-hand side, direct influences include family (parents, spouse, children, siblings) and close friends, expanded by personal social circles such as peers, colleagues, employers, and mentors, then with broader societal factors like community, healthcare, and media further out.

On the right-hand map, the woman is identified as a professional woman, directly influenced by her manager, colleagues, and mentors. The environmental aspect of professional life, such as company culture, senior leadership, and external networks like clients and industry peers, is less influential but still plays a part in her decision-making process.

Interview Insights

- ▷ Company policy maker
- ▷ Mother of two and Vice President in Finance Company,
- ▷ Target audiences, two women early 30s working in finance
- ▷ A married couple considering kids.

Hearing From The Company Policy Maker

Background

Profession: Human Resource and Governance team at a Japanese trading company
Experience: 4 years in the field of Human Resource and Governance.
Specialty: Strategy and People Management.

Motivation

The role can influence and empower employees experience by integration and alignment between policy and day-to-day operations.

Insight

- HR and policy-making systems need active reflection and changes to align with employee needs, including family planning and work-life balance.
- Inclusive equity design requires continuous reflection and long-term commitment.
- Upper management and employee connection is essential for companies to effectively support employees, especially women.

Case Study Background

- **Project:** Maternity leave policy-making during post-acquisition for large trading company
- **Company Culture:** The culture leaned toward male employees, illustrating cultural biases that may need adjustment.

Case Study Challenges

- The decision-making team and upper management were both male-dominated team. The final decision was based on profit margin for the company.
- Observations about parental leave policies: there's a stigma around taking maternity leave, and many employees worry about being misunderstood by colleagues.

Reflections

- Maternity and paternity policies should be more inclusive and consider diverse employee needs, as there is often a disparity between male and female support.
- Policy-making and HR system should involved diverse employee to ensure decisions are meeting more inclusive needs.

“Consistent communication between HR Department and employees will build strong culture”

“Finance and personal values have the strongest impact to my decisions around family planning,”



Hearing From Associate In Finance

Summary

Amy is a 30-year-old single woman working as an asset management associate at a large multinational finance firm. She is actively stressing about family planning because of her age and societal pressure; however, recently, the egg-freezing procedure eased her stress from uncertainties in her situation.

Background

With 4 years of experience at two major finance firms, I've encountered different workplace cultures. My first job was in a male-dominated environment that lacked support for women's needs. In contrast, my second role offered a women-dominant culture with flexibility, though the intense work demands affected work-life balance. Currently, I'm in a supportive department with a predictable schedule and a family-friendly culture.

Motivations

Seeing positive changes in my current workplace, including diversity initiatives, family-friendly policies, and supportive colleagues, encourages me to envision a balanced future. This experience motivates me to help create a positive environment for junior colleagues.

Needs

A supportive, inclusive workplace with flexibility for family planning and career growth opportunities is essential. Additionally, reassurance about managing family goals alongside professional milestones is crucial to feeling secure in my career path.

Goals

I aim to advance in my career while preparing for future family possibilities in a way that supports my long-term well-being and work-life balance.

Challenges

Balancing career progression with future family planning remains a concern, especially in an industry where promotions take years. Past experiences in unsupportive environments left me anxious about how family plans could impact my career.



*“Family planning has always been on my mind, and I **worried about its impact on my career.** In finance, it takes about 5 years to earn a promotion, and I feared that having a child at 30 would set me back”*

*“**Finance and flexibility are my biggest concern** when considering having kids”*

Hearing From Ashley, Associate In Finance

Summary

Ashely is a 32-year-old asset management professional at a global finance firm, benefiting from flexible policies and a supportive manager while balancing career and family planning considerations.

Background

Joining a company with over 20,000 employees globally and 80 in my local office, I was drawn to the firm's commitment to gender diversity, with over half the workforce being women. The flexible schedules, remote work options, and tailored benefits were appealing factors, particularly as I plan for the future.

Challenges

Uneven management approaches to flexibility impact work-life balance; while my manager is highly supportive, not all leaders are. A short paternity leave in Taiwan (one month) and limited childcare hours create additional pressures, and extended maternity leave may delay promotion within the company's three-year cycle.

Needs

To better support employees with families, I believe in the need for equal parental leave, consistent flexibility across managers, and improved support during maternity leave to avoid burdening colleagues.

Goals

To advance professionally in a balanced, family-supportive environment while advocating for improvements such as extended parental leave for fathers and flexible work schedules for both parents.



“Finance often influences personal decisions. My former boss returned to work just a month after giving birth, but she has money to hire nannies and childcare.”

“The flexible policies and a supportive work environment make a significant difference, along with my partner’s support.”

Hearing From Ally, Senior Management In Finance

Background

Ally is a VP who has reached the career ceiling in her field while pursuing her personal aspirations. She has successfully managed two pregnancies while working towards her career goals, taking a strategic approach to align her family planning with her professional life.



Goals

- Spend more time with her two kids
- Reach the career ceiling in her field
- Minimise opportunity cost

Current State

- Happy with current career role
- Good partnership with husband balancing family responsibilities and finance
- Mentor junior staff, especially women, about how to plan family while balancing career reach

Preparation Before Having Kids

- Learned law related to maternity & paternity
- Joined mother's group for more information and support
- Connected with HR department to understand company policies
- Planned promotion timeline and pregnancy timeline
- Spoke to mentor about career progression and understood the system

Career

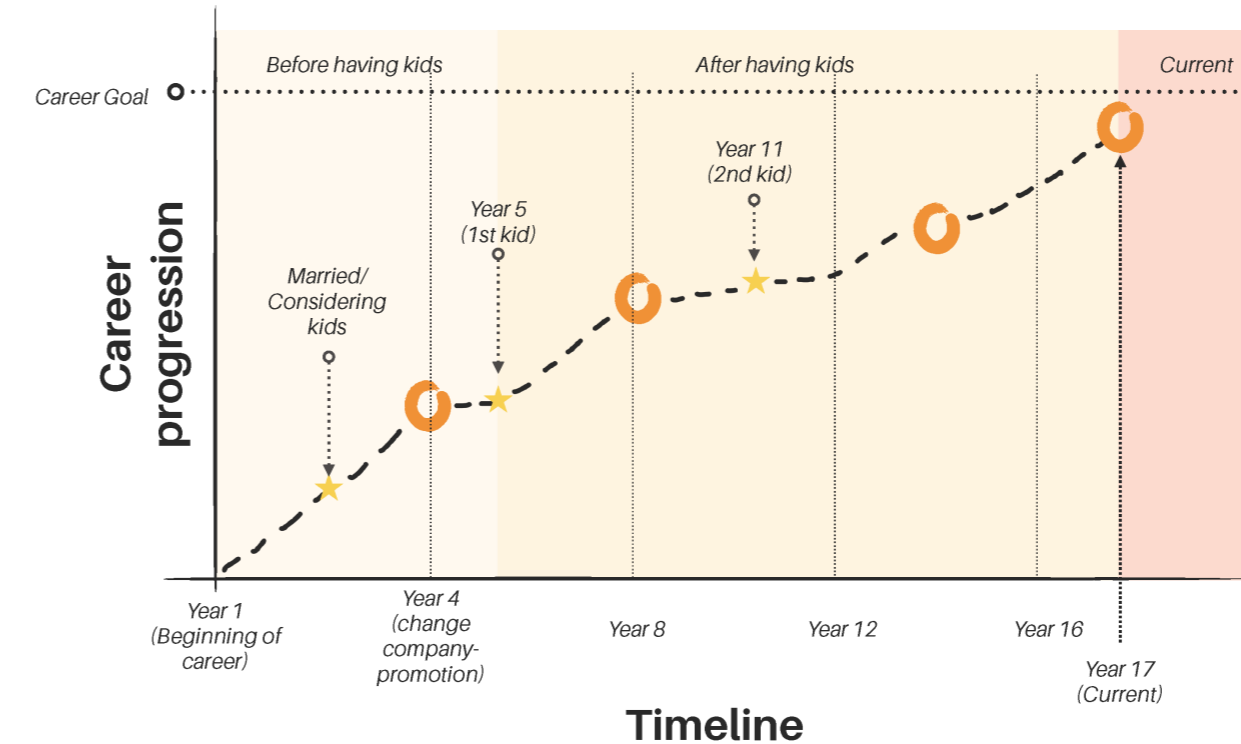
- 17 years in Finance sector
- Acting as the VP of a multi-national finance firm
- two kids, 3 and 6 years old

Advice For Junior Staff

- Consider the opportunity costs of having children, including income, expenses, career progression, and other factors.
- Plan out your career and family planning

Planning After Child Birth

- Analyse with husband how to distribute childcare by understanding opportunity cost from both sides
- Calculated loss cost and earning to determine
- Evaluated self-performance in company and contribution in family
- Made adjustment regarding current situation



This is a map of Ally's journey, highlighting her career progression and family planning. She identified her career path, including key roles and promotion timelines, while strategically planning her pregnancies.

She successfully followed her plan for her first pregnancy, aligning it with her career goals. Although her second pregnancy deviated slightly from her initial plan, it caused some delay in her promotion. There is no definitive right or wrong approach; however, Ally has systematically aligned her career and family goals to balance her personal needs.

*"When considering family planning, it was important for me to **understand the company culture, policy, employee rights, and benefits** regarding maternity and paternity."*

*"Advice I give to junior staff, especially women staff, is to **consider the opportunity cost before having kids.** The cost includes income, expense, career progression and opportunity, cost of absence and many more. **Measure your career and plan your pregnancy accordingly"***

Hearing From Married Couple

Summary

The interviewees are a married couple at different stages of family planning, with both considering financial stability and career readiness as key factors.

The wife, currently in the midst of a career transition, has not actively considered family planning yet. She acknowledges cultural pressure as she nears 30 but places importance on feeling financially and personally ready before taking any steps.

The husband, a senior engineer, views family planning as important and is more actively considering it, largely influenced by both their careers. Financial stability is a significant concern for him, particularly due to the lack of family support.

While the wife finds current industry support for parents insufficient, especially in terms of flexible leave and childhood development, the husband benefits from his employer's parental leave and flexible hours but would like to see more robust national support for childcare costs.

Background

Couple married for three years and they're considering having kids in the future

Career Journey

Husband: Senior Staff at Finance Company

Wife: Relocated, in process of Career Transition

Considerations and Worries

- Work-Life Balance Challenges
- Impact of Career on Family Planning
- Insufficient Support for Parental Leave
- Cultural/Societal Pressures

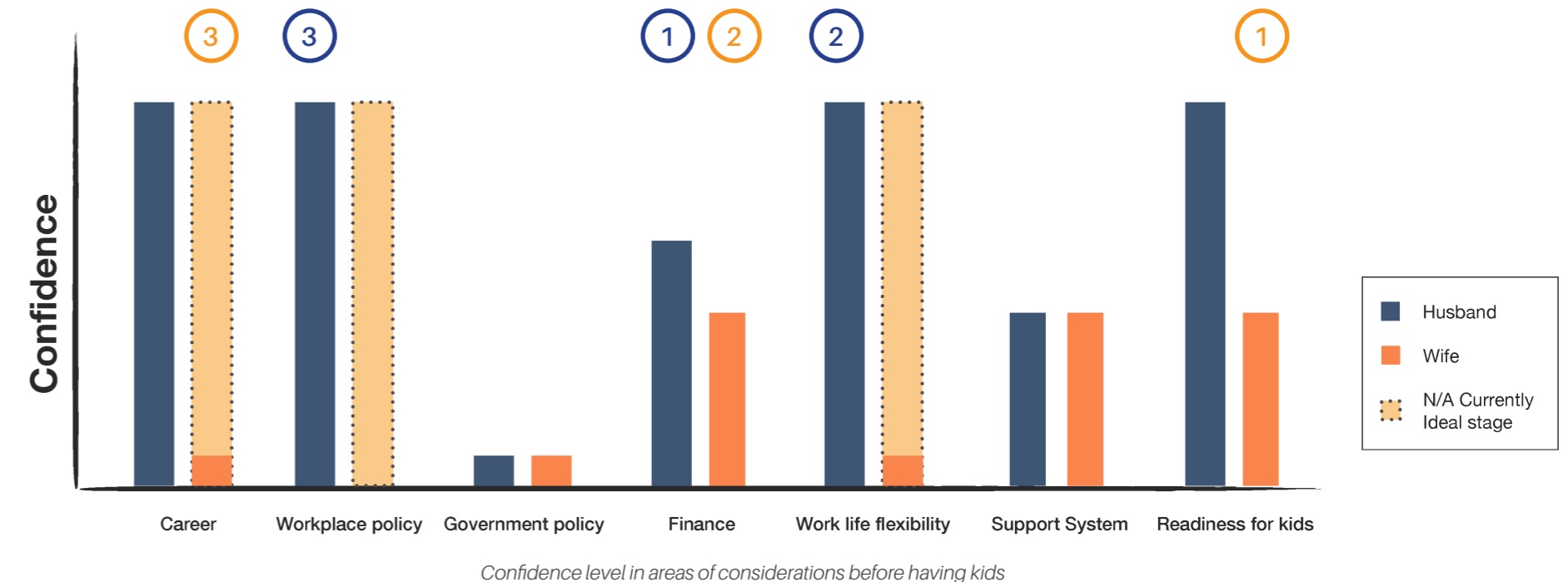


Quotes From Husband

- 1 "UK in comparison with many other advanced economies doesn't have good financial support to help with family planning – especially the costs and risks associated. Hence, **I personally wanted to build a financial buffer before considering building a family.**"
- 2 "I needed to prove myself to the team before I would feel comfortable to **take liberty to balance my work-personal life balance.**"
- 3 "we are more conscious now at work (especially since the pandemic) about other people's childcare needs and their typical work times due to it. As we are always **conscious to ensure all meeting attendees can make it around their childcare responsibilities.**"

Quotes From Wife

- 1 "It's a huge responsibility and I need to know I am ready to take it on along with my partner."
- 2 "**Financial stability**, responsibility to raise a new generation to be good people and the amount of sacrifices I will need to make."
- 3 "There is always **the need to get back to work as soon as births so that you don't lose you place in the company and your career growth is halted.** Expenses are high so all the salaries earned go into daycare. Not enough flexible maternal and paternal leaves are provided. More focus needs to be given on quality childhood development and that requires parents being able to spend time with kids."



UK Policies for Maternity, Paternity, & Pregnancy

Research Rationale:

The book *The Motherhood Penalty* by Joeli Brearley collects women's stories on their motherhood and pregnancy journey and illustrates the reality of the motherhood penalty people experience during times. We discovered there are, although not complete and need improvements, laws and policies in place to protect mothers. Still, **many women experiencing the motherhood penalty are afraid to speak up and take action because of the unknown knowledge.** Brearley created the charity, *Pregnant Then Screwed* to help mothers and provide resource guidance.

After gathering our users' insights, I conducted secondary research on UK policies regarding maternity, paternity, and pregnancy.

During the research phase, I noticed the scattered information on different platforms and the effort it took to collect them from numerous places. Imagine a full-time working mom needing to do this after her 9 to 5 job, picking up her kids from work and feeding her family.

The exercise confirmed the importance of doing the groundwork for my target audience. I must **understand the policies and learn about the resources and correct channels as the groundwork for creating a service that aims to help people.**

Maternity Leave & Pay:

- Leave entitlement: 52 weeks (26 weeks Ordinary Maternity Leave + 26 weeks Additional Maternity Leave) (Maternity and Parental Leave Regulations 1999).
- Statutory Maternity Pay (SMP): 39 weeks of pay—6 weeks at 90% of average weekly earnings, followed by 33 weeks at the standard SMP rate (currently £172.48/week or 90% of your weekly earnings if lower) (Statutory Maternity Pay and Leave, UK Gov).
- Enhanced Maternity Pay (EMP): Some employers offer improved pay, such as full pay for the first 12-13 weeks, followed by SMP (Employment Rights Act 1996).
- Right to return: Employees have the right to return to the same job after Ordinary Maternity Leave, or a similar job if returning after Additional Maternity Leave (Employment Rights Act 1996).

Paternity Leave & Pay:

- Entitlement: 2 weeks of statutory paternity leave (Paternity and Adoption Leave Regulations 2002).
- Statutory Paternity Pay (SPP): Paid at a fixed weekly rate (currently £172.48 or 90% of weekly earnings if lower) (Statutory Paternity Pay, UK Gov).
- Campaigns for Reform: Organizations like *Pregnant Then Screwed* are advocating for at least 6 weeks of paternity leave at 90% pay to better support fathers and gender equality (*Pregnant Then Screwed*, 2023).

Shared Parental Leave (SPL)

- Leave entitlement: Up to 50 weeks of leave can be shared between parents (Shared Parental Leave Regulations 2014).
- Pay: Many employers offer only statutory pay, limiting uptake. Only about 25% of employers offer enhanced SPL pay (*Working Families*, 2023).

Rights During Maternity Leave

- Flexible working: Employees have the legal right to request flexible working once every 12 months. While employers can deny the request, it must be based on business reasons (Flexible Working Regulations 2014).
- Keeping In Touch (KIT) days: Employees can work up to 10 KIT days without losing statutory maternity pay (Maternity and Parental Leave Regulations)

Pregnancy Discrimination Protection

- Risk assessment: Employers must conduct a risk assessment as soon as they are notified of pregnancy. Pregnant workers must be protected from any health and safety risks (Management of Health and Safety at Work Regulations 1999).
- Redundancy protection: If redundancy occurs, women on maternity leave must be offered any suitable alternative role before others (Maternity and Parental Leave Regulations 1999).
- Protection from dismissal: It is illegal to dismiss an employee for reasons related to pregnancy, maternity leave, or parental leave (Equality Act 2010).

2.0 Define Stage

How might we provide women professionals in their early career stage with support in planning and feeling confident about achieving their career ambitions while aligning personal family planning goals to their life aspirations and readiness?

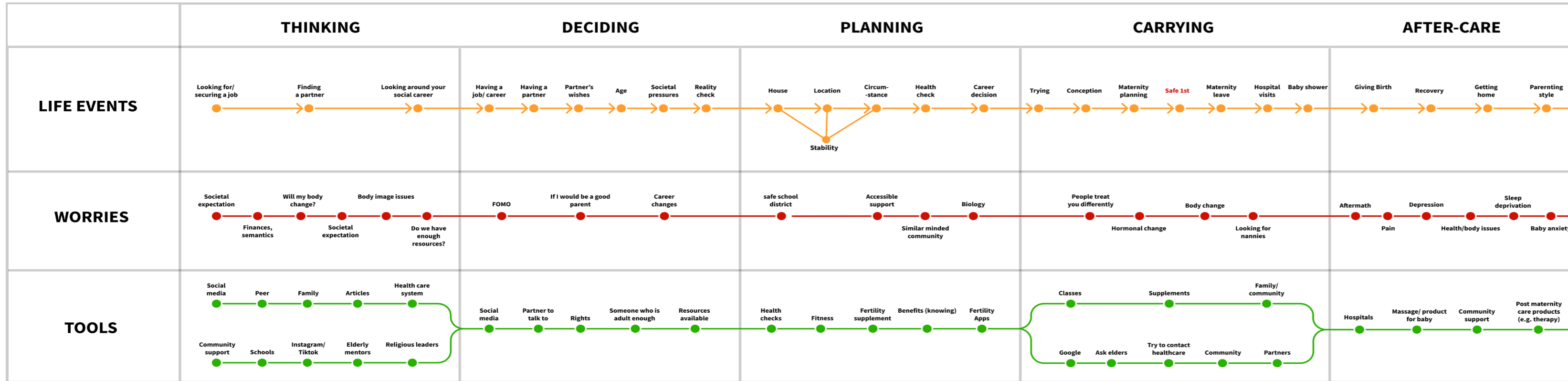
How might we transform the finance service workplace and empower women with comprehensive support, enabling them to balance family planning, personal life, and professional success, and thereby drive overall organizational growth and innovation?

How might we secure individual's financial health with minimum infrastructure and policy changes?

How might we create emotional safety for people making the biggest decision in their lives?

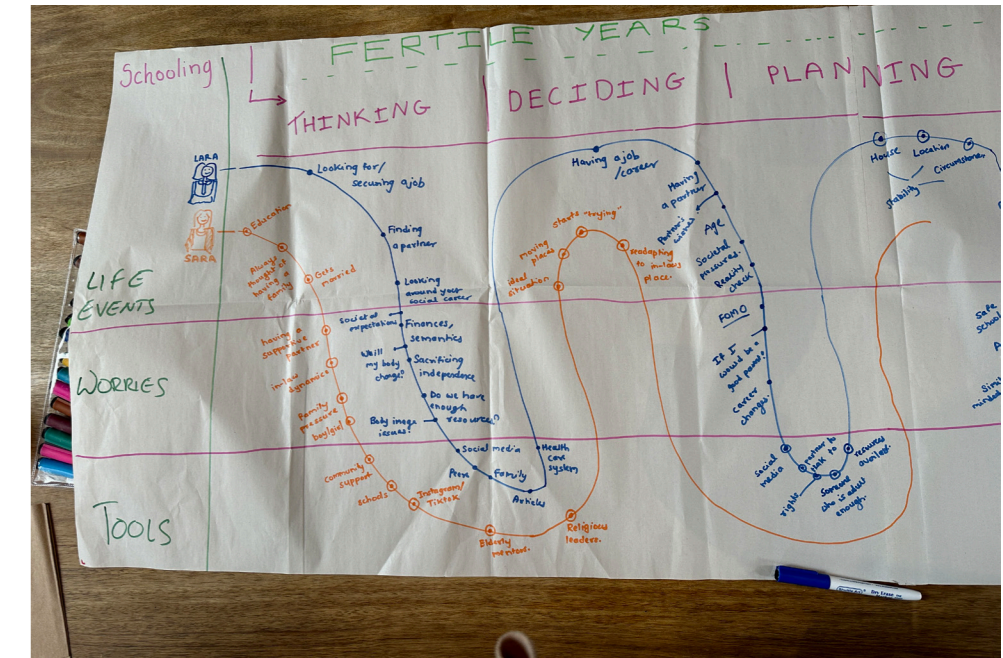
How might we create an inclusive platform as a support system for diverse users and provide support?

Co-Discovery With Women At Different Stages Of Life



In this co-discovery exercise, we partnered with three women in different stages of their lives to map out a user journey for professional woman. We looked at a complete journey from different mindset stages, from thinking, deciding, planning, carrying, and after-birth care, discovering potential life events, their worries, and existing tools to help with the situation. It provides **multiple perspectives**

on how users imagine the possibilities through experience, perception, and imagination. This exercise also provides a channel to discuss and uncover more insights from our target audience.



Final mapping (top)
Photos from the workshop (right)

“Hello I’m Lara. I want to push forward in my career, but starting a family is important to me. I need to figure out how to do both without sacrificing one for the other”

Background

Job: Investment Analyst
 Location: London, UK
 Experience: 6 years in finance
 Family: Recently married, considering family planning
 Background: Lara is an ambitious Investment Analyst aiming for a senior leadership role within 5-7 years. She works long hours under high pressure and has recently gained recognition for her skills.

Goals

Career advancement into leadership while gaining necessary skills.
 Balancing career progression with starting a family.

Challenges

Work-Life Balance
 Aiming for management, but concerned about the underrepresentation of women in senior finance roles
 She wants to start a family soon but worries about how family planning and maternity leave could affect her career goals.

Motivations

She is driven to break barriers and succeed in senior management.
 Values family life and wants to be well-prepared for it.

Needs

Guidance from seniors who have similar experiences.
 Tools and strategies for aligning career and family goals.

Persona & User Journey Map

	Thinking	Deciding	Planning	Carrying
Life Events	Career: Searching & Starting New Job Family: Single	Career: Early Stage of Building a Career Family: Married & Considering having kids	Career: Early Stage of Building a Career Family: Planning	Career: Pregnancy & Maternity Leave Family: Carrying
Worries	Career: Adapting to Work Family: Societal Expectation	Career: Career Changes/ Pressure of Proving Themselves Family: FOMO, Societal & Age Pressure	Career: Next Steps and Stability Family: Stability & Circumstances	Career: Next Steps and Stability Family: Stability & Circumstances
Resources	Career: Colleague & Mentor Family: Community & Family & Media Resources	Career: Colleague & Mentor Family: Support System, Media Resources & Policy Rights	Career: Colleague & Mentor Family: Support System, Media Resources, Policy Rights, Additional Self Help	Career: Colleague & Mentor Family: Support System, Media Resources, Community, Healthcare System

This is Lara’s journey map. It is built by a co-design session where four women in their 20s and 30s imagining a early-career woman’s journey when reaching career aspiration and planning out personal and family goals.

The map analyses the potential life events in Lara life, identify the painpoints and worries, while it looks at the current resources offered for support or guidance.

Users Worries When Considering Having Kids



The pie chart visualizes the interview findings regarding concerns about having children while maintaining a professional career, showing that 48.7% of worries stem from financial considerations and 30.5% are related to potential career impact.

"UK in comparison with many other advanced economies doesn't have good financial support to help with family planning – especially the costs and risks associated. Hence, I personally wanted to build a financial buffer before considering building a family."

-Husband, p29

"Finance and flexibility are my biggest concern when considering having kids"

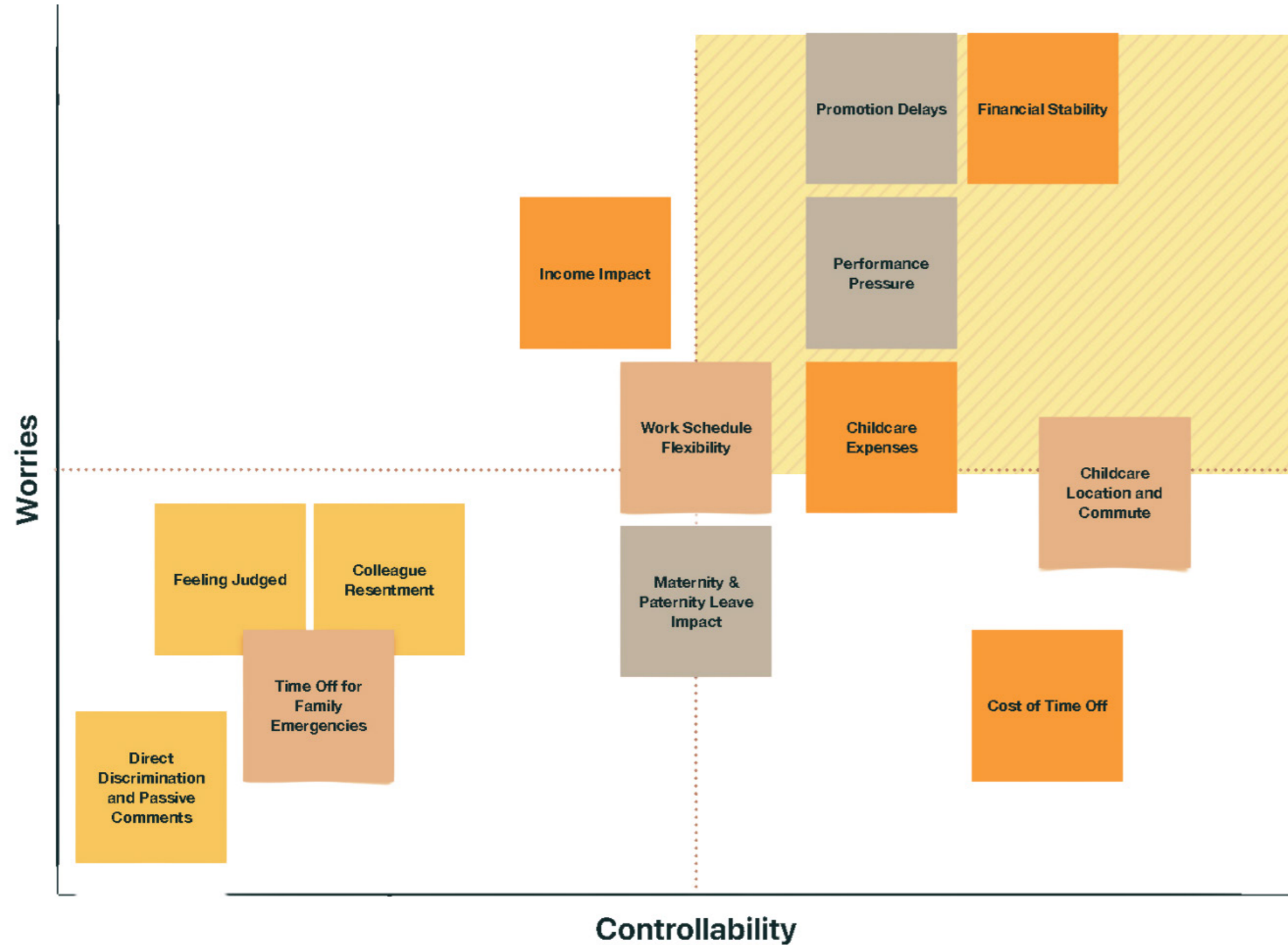
-Amy, p23

"Finance often influences personal decisions. My former boss returned to work just a month after giving birth, but she has money to hire nannies and childcare."

-Ashley p25

"It's a huge responsibility to raise a new generation to be good people and the amount of sacrifices I will need to make."

-Wife, p29



Finance

- Financial Stability
- Income Impact
- Childcare Expenses
- Cost of Time Off

Time

- Work Schedule Flexibility
- Childcare Location and Commute
- Time Off for Family Emergencies

Career Impact

- Promotion Delays
- Maternity & Paternity Leave Impact
- Performance Pressure

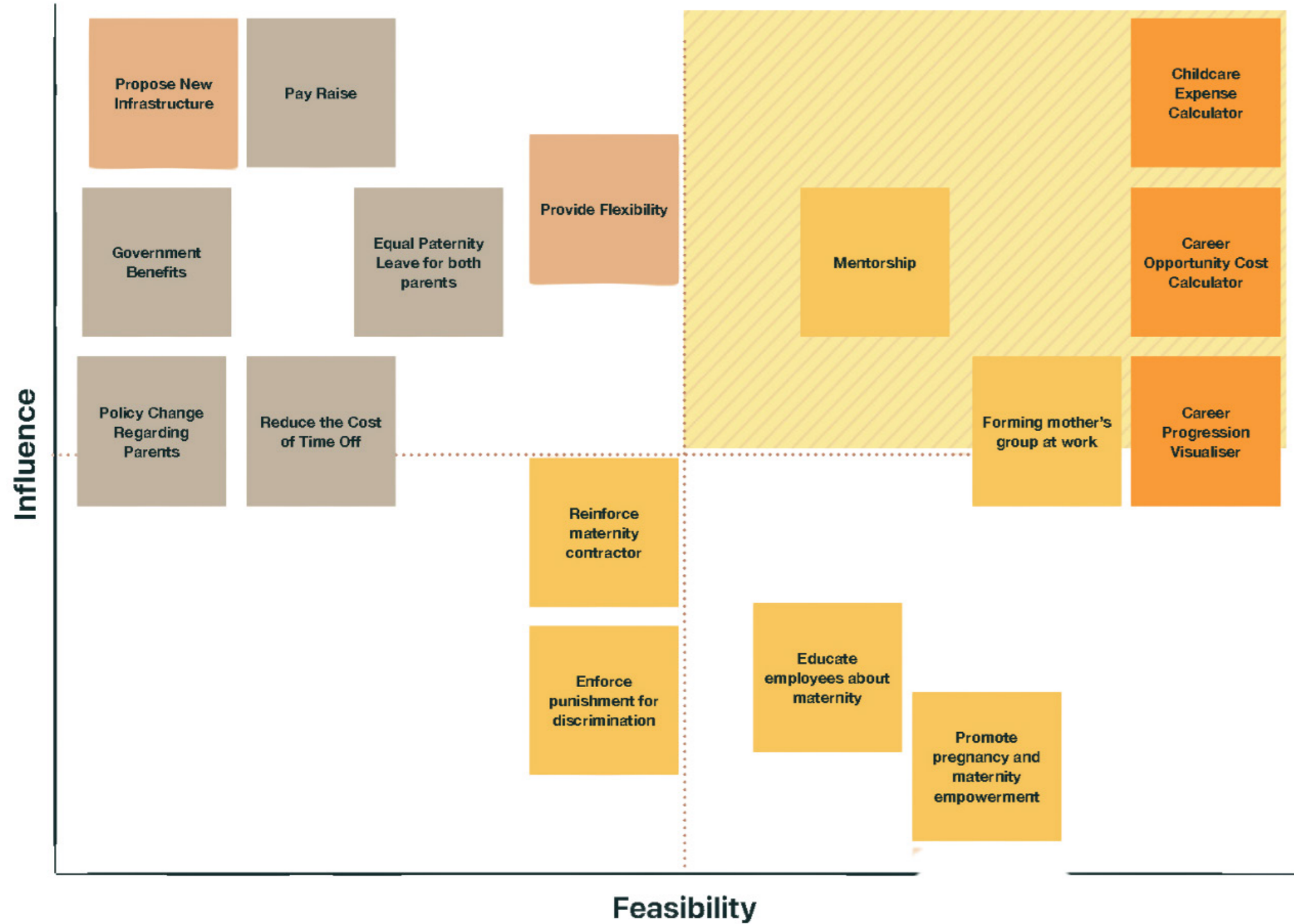
Performance Pressure

- Discrimination and Resentment
- Colleague Resentment
- Direct Discrimination and Passive Comments
- Feeling Judged

Worries and Controllability Metrics

By understanding the worry level and controllability of each concern helps identify the urgency and viability of the issues involved.

Research findings indicate that financial stability and career progression are the two primary concerns when balancing family planning and a career. Insights from experienced professionals suggest that both concerns are somewhat controllable. They require careful planning and can be managed through research, data analysis, discussions with mentors, and ongoing measurement.



Policy Change

- Pay Raise
- Government Benefits
- Policy Change Regarding Parents
- Reduce the Cost of Time Off
- Equal Paternity Leave for both parents

Organisational Change

- Provide Flexibility
- Propose New Infrastructure

Planning Tools

- Childcare Expense Calculator
- Career Progression Visualiser
- Career Opportunity Cost Calculator

Perception Change

- Promote pregnancy and maternity empowerment
- Educate employees about maternity
- Enforce punishment for discrimination
- Reinforce maternity contractor
- Forming mother's group at work

Impact and Feasibility Metrics

By understanding the pain points, I began brainstorming solutions to address these concerns. Mapping the influence and feasibility of each idea helps recognise their potential impact.

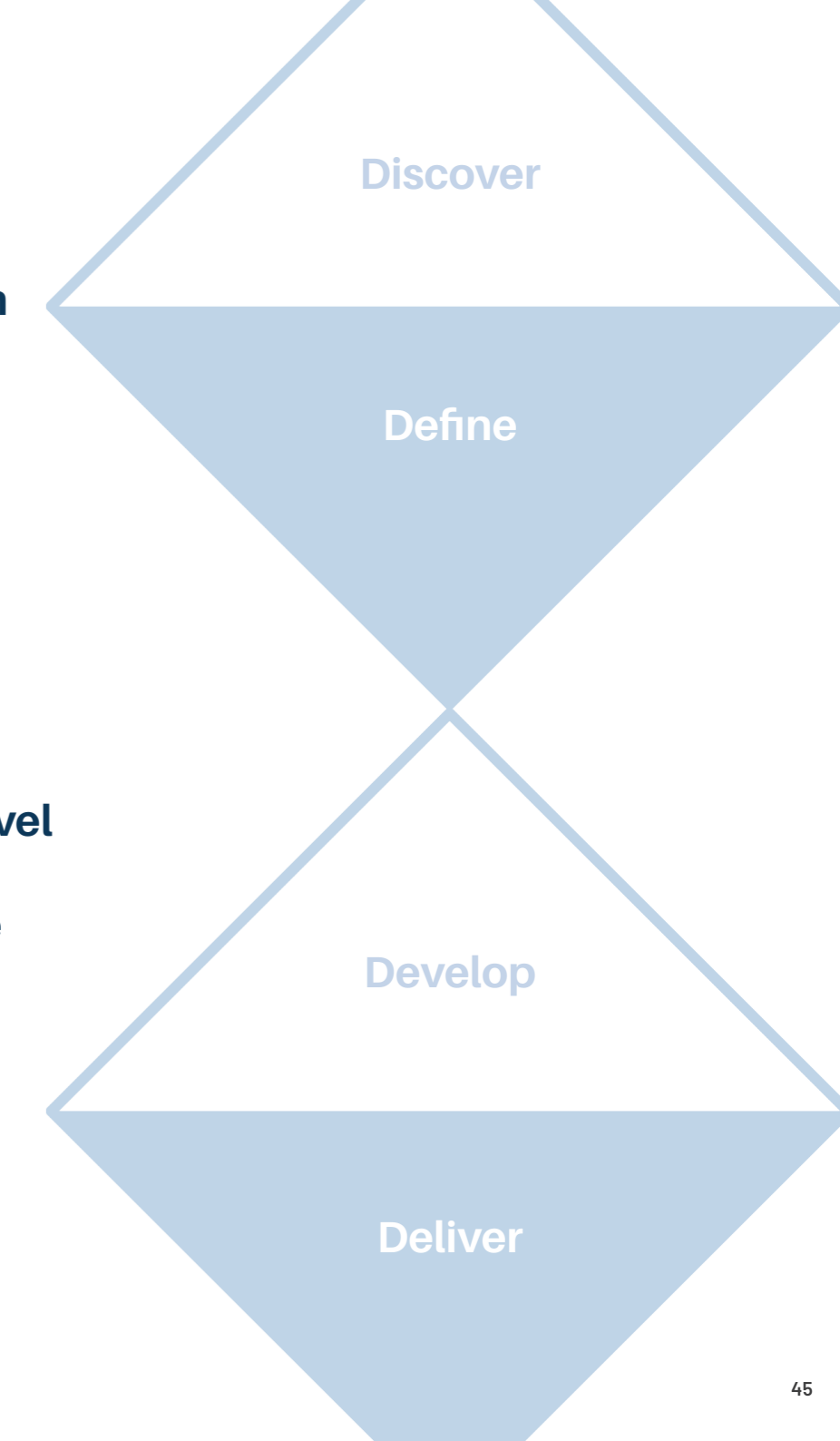
Since policy and organisational changes involve company considerations and politics, require infrastructural adjustments, and necessitate shifts in perceptions and long-term psychological changes, planning tools are identified as the more feasible and influential approach to address this issue.

From the metric visualisation, the potential solutions with high influence and feasibility fall under tools and support community. The exercise helped inform the project's direction that maximises influence with minimal changes to the current system and infrastructure.

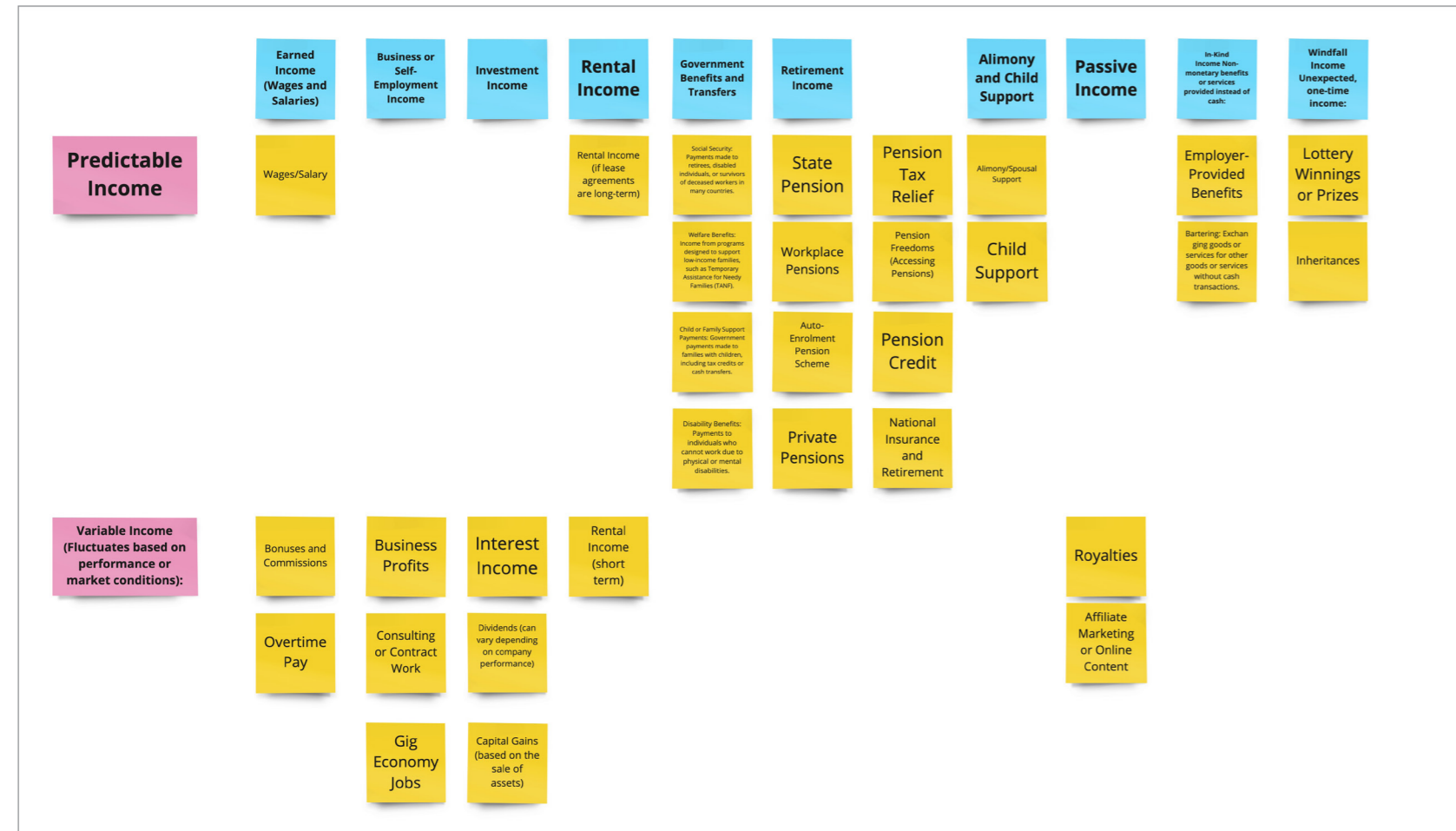
3.0 Develop Stage

Development

- ① Research on income and expense breakdown & child development & existing products
- ② Evaluate on Feasibility for current stage
- ③ Define and design app components and flow
- ④ Co-Design with target user using card-sort/ranking activity to identify the importance level of each component & discovery the seen and unseen consideration from users perspective
- ⑤ Modify app prototype
- ⑥ Present prototype of group of target user for feedback. Voting system to finalise style and name for the project proposal

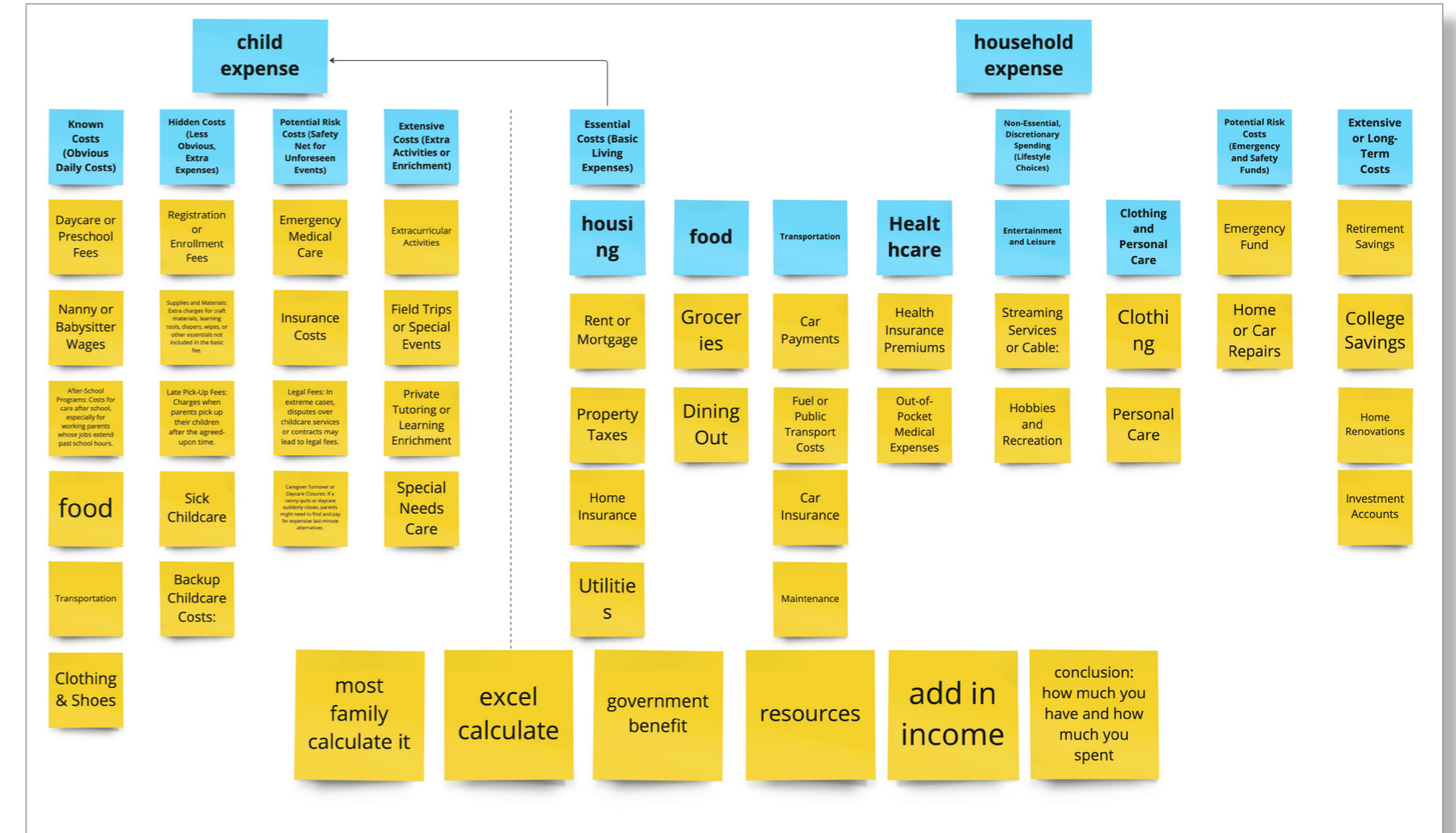


Income and Expense Breakdown



Income Breakdown Research

The income research showed various types of income channel. I decided to categorise them into two main categories, predictable and variable income, to help users customise according to their situation.

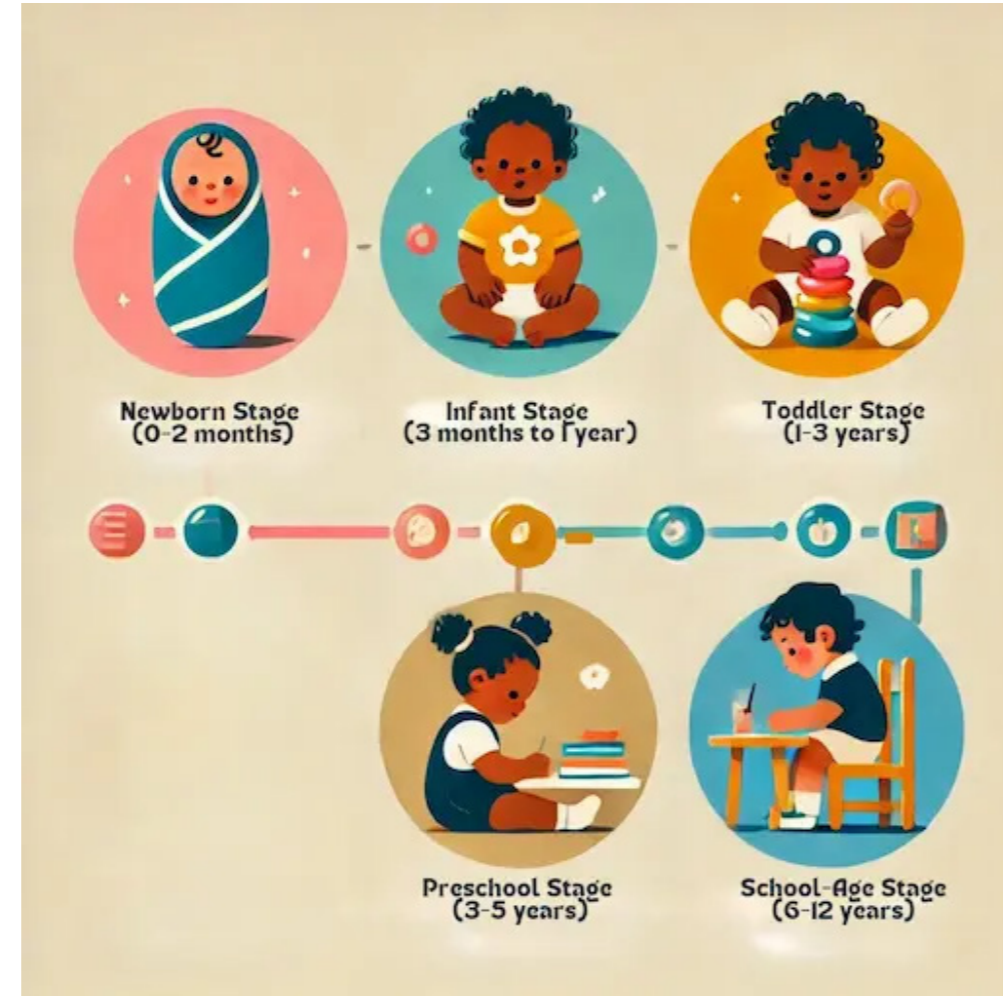


Expense Breakdown Research

In the expense research, child expense and household expense were researched separately because I want to explore the existing cost of living compare to the additional considerations and how much childcare add to the total cost. I realised the cost will differ drastically based on individual lifestyle choices. Hence, it was important to include detail customisation when design the app to provide a more accurate calculation for users.

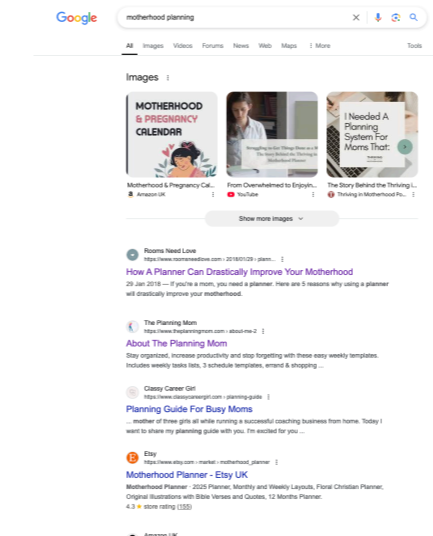
Child Development

The discovery of household and childcare expenses made me realise the scope to include all periods of childhood, from years 0 to 12 (APA Dictionary of Psychology), is too broad for the current project stage. To narrow down the project scope, I looked at child development stages to identify the age area the project will target. The infancy stage is from 0 to 3, the years before people commonly send their kids to preschool. Hence, it is the stage I focused on for this project.



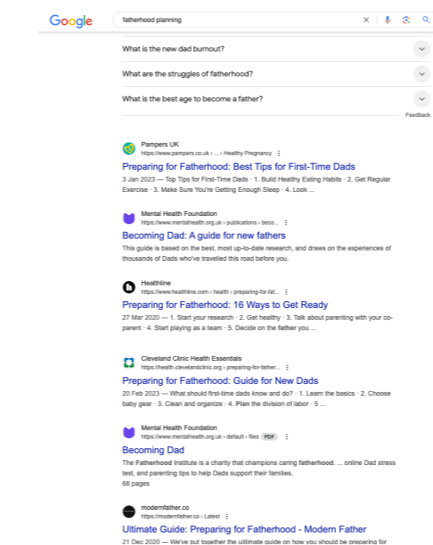
Written By: Faith Achia, Parenting with Purpose

Existing Tools

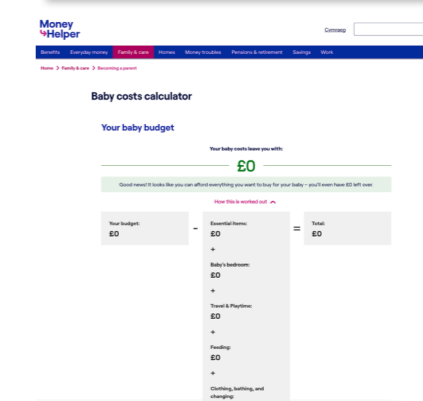
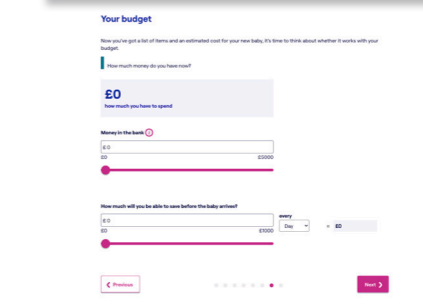
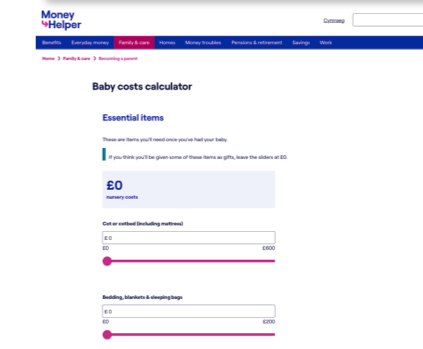
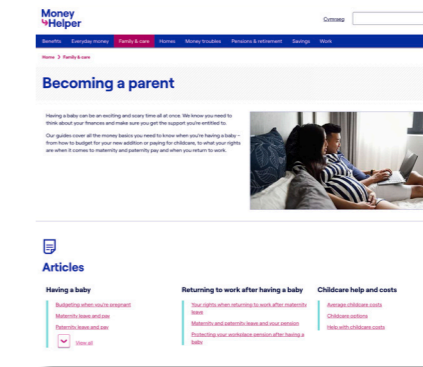


Google

When searching "Motherhood Planning", the first results are blogs talking about the importance of finance and time planning for motherhood along with guidance.



When searching for "Fatherhood Planning", the top results talks about being a first-time dad and tips for how to be ready.



Baby Cost Calculator (MoneyHelper)

This online calculator is an existing product offering similar function, income and expense calculator for childcare.

The platform also offers resources regarding pregnancy benefits, maternity and paternity policies that protects new parents at workplace.

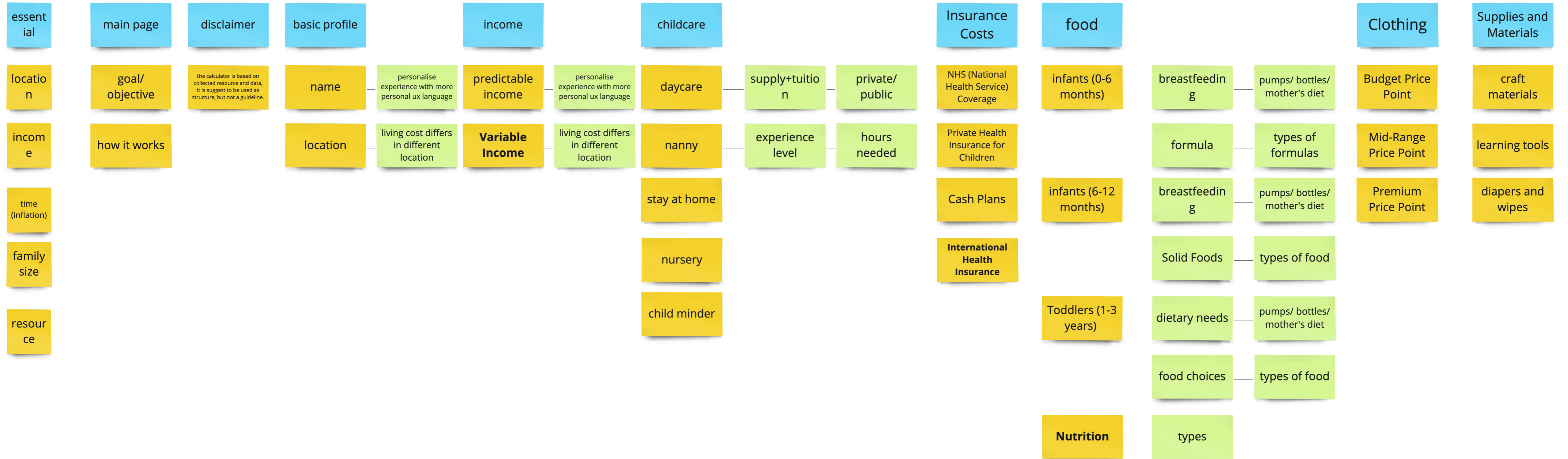
The calculator mainly focuses on daily operational items, such as cost of bed, sheet, toy...etc. It looks at day-to-day spending in detail.

The budget section focuses on current savings and savings per (day/ week/ month). It is a function to help users in setting goals before child birth.

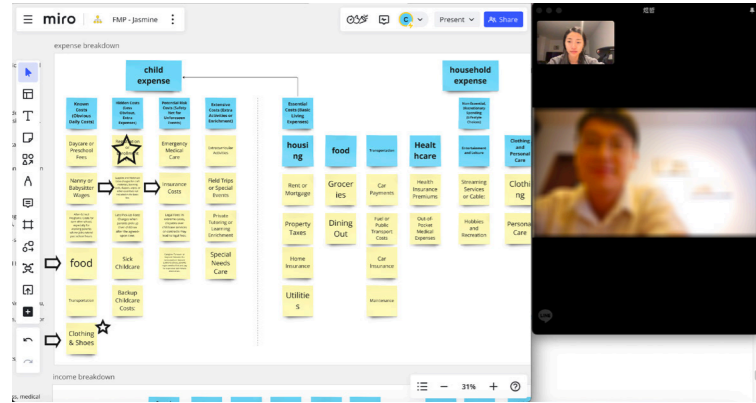
The baby budget result shows the essential items and mainly product related to baby's daily life.

It is a service that provide easy-access budgeting platform. With improvements in considerations and details, it will increase accuracy for users.

Define and Design: App Components and Flow



Co-Design and Refine



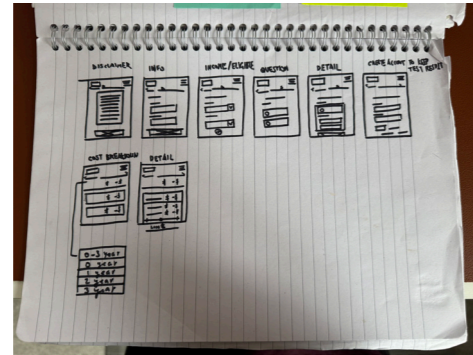
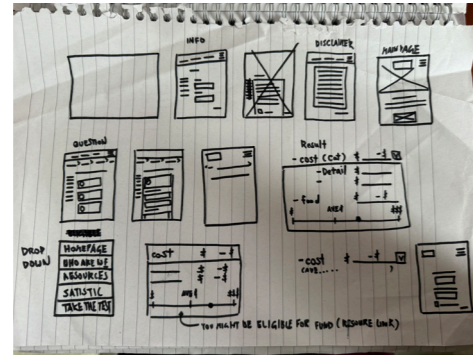
Participant: dad of two boys, full time working profession, acting as the primary caretaker of the family

The co-design with the target user uses a card-sort ranking activity to identify the importance level of each component. We discovered the seen and unseen considerations from the user's perspective.

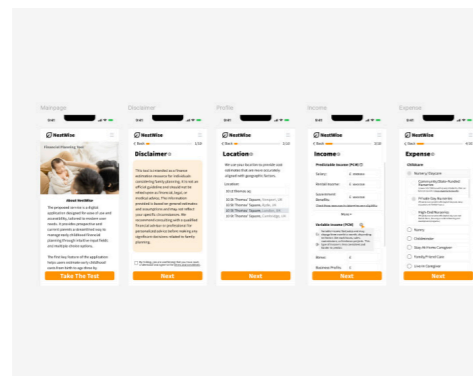
The participant is a dad of two. During the co-design session, he discussed the kid's expected spending and what wasn't.

He expressed that having the income element is essential for understanding his overall spending and savings.

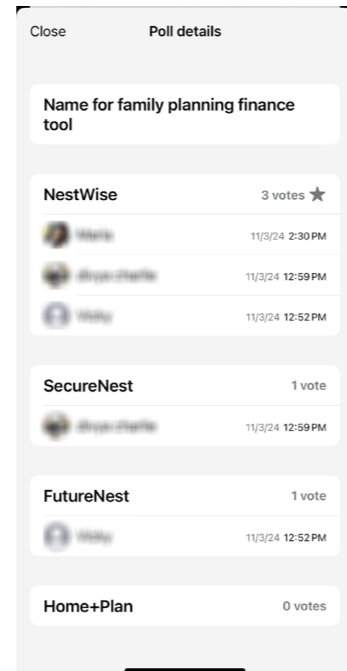
The participant said it is normal for his colleagues (mid-30s working professions) to budget and plan before having kids.



Low fidelity app prototype sketch



Low fidelity app prototype sketch



Name Vote

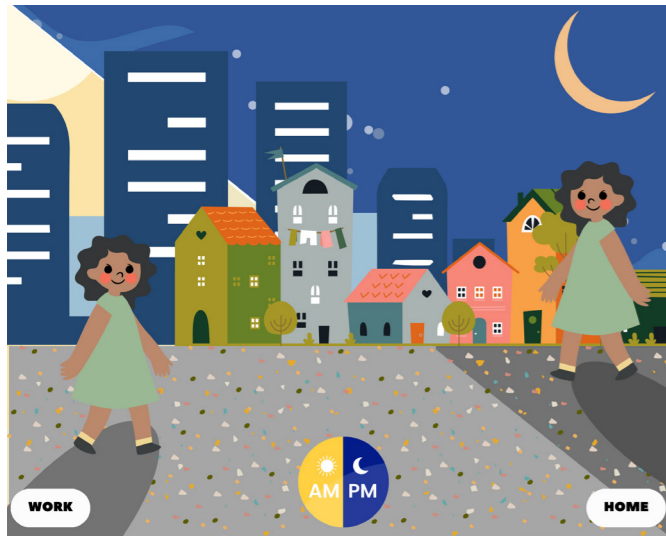
Chat with target audiences

Present a high-fidelity prototype and explain the project idea to the target user group for feedback.

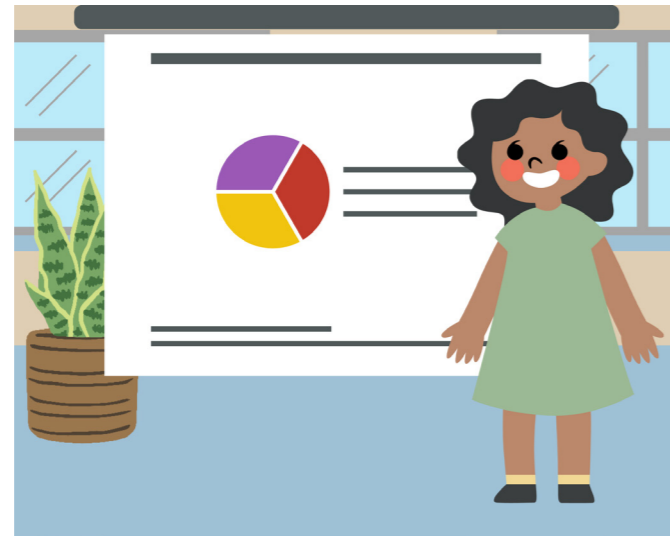
The final decision for NestWise is based on the voting result from the target user group.

4.0 Deliver Stage

User Story



This is Mary's day. She works a 9-5 job and has a demanding schedule.



Mary is an ambitious person. She shows high performance and passion to her work, aiming towards a c-suite role in her industry.



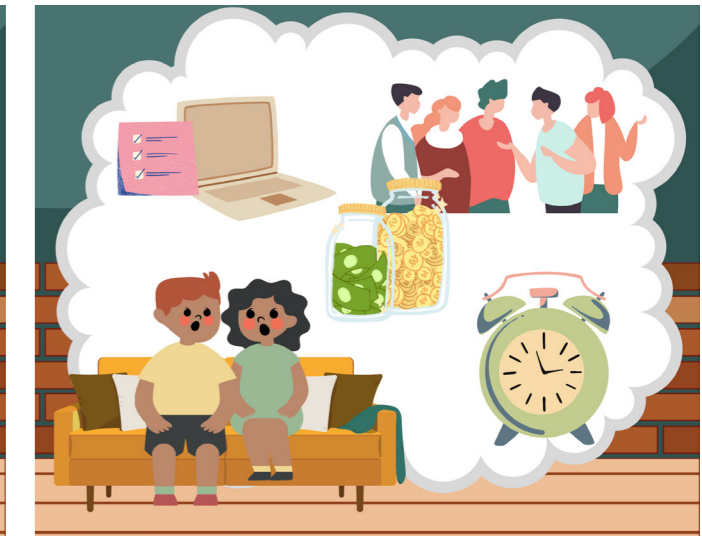
She recently got married to her long term partner, John.



Mary and John recently started to discuss having a child in the near future.



They discuss about how they want to take care and educate their kid.



They also talk about finance, time, and responsibility to have a child.

User Story



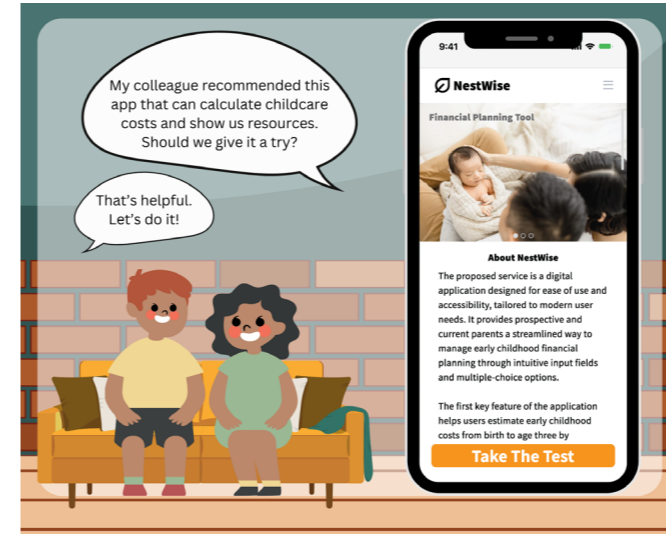
On top of all the considerations related to having a kid, they also discussed their current living and lifestyle commitments. The conversation seems to expand more and more as they discuss.



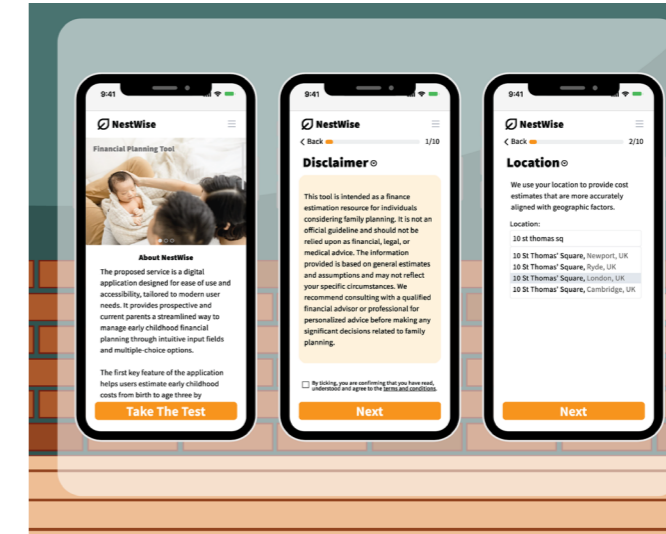
Mary struck up a conversation with her co-worker, Jenny, who recently had a child about their family plans and asked for advice from Jenny.



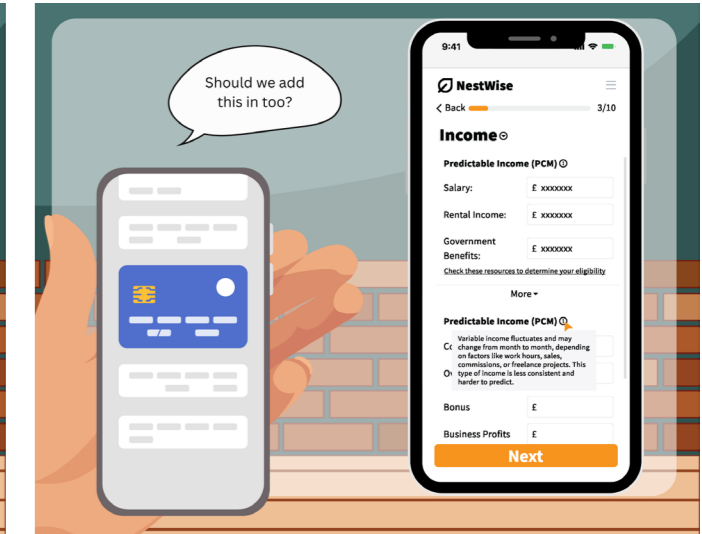
Jenny showed Mary the app, NestWise, which she used to plan out her finances when she had a baby. She used it to estimate and budget for the baby, and also to look up resources.



Mary shared the app with John, and they started the assessment together.

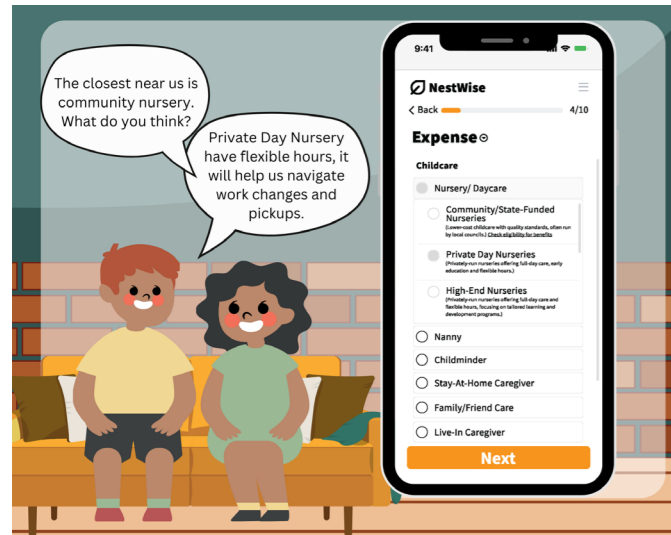


The app uses location to customise results for different geographic users for accuracy.

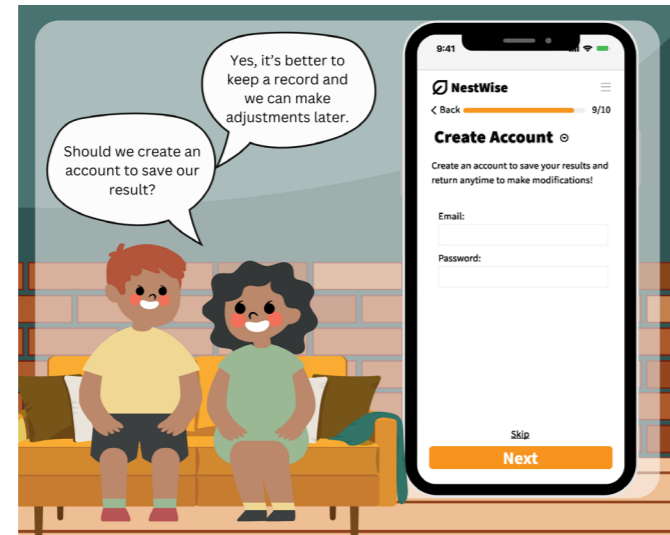


The app starts with income calculation, which accounts for predictable and variable incomes.

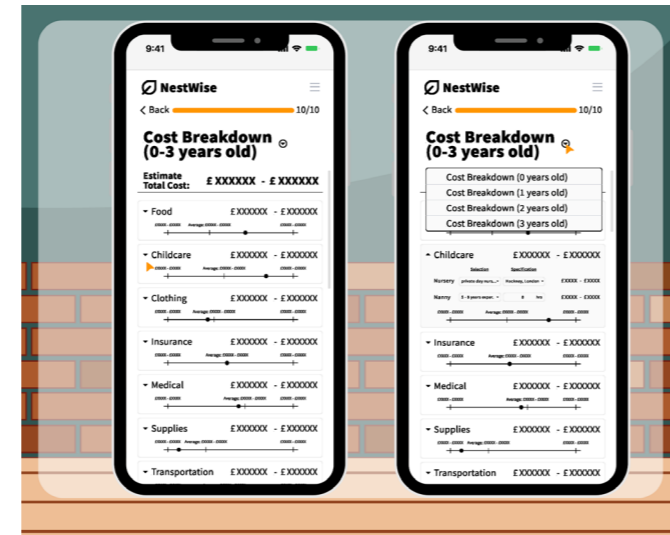
User Story



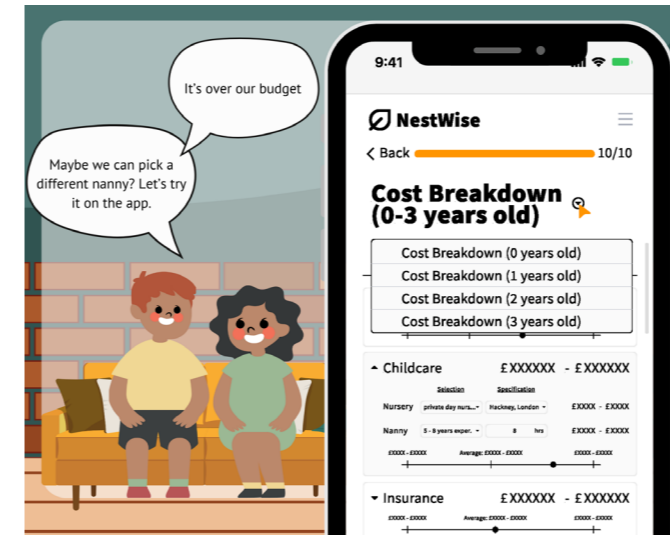
The expense calculator breaks down different categories related to childcare costs and provides choices with descriptions, helping users understand and find different options that fit their lifestyles.



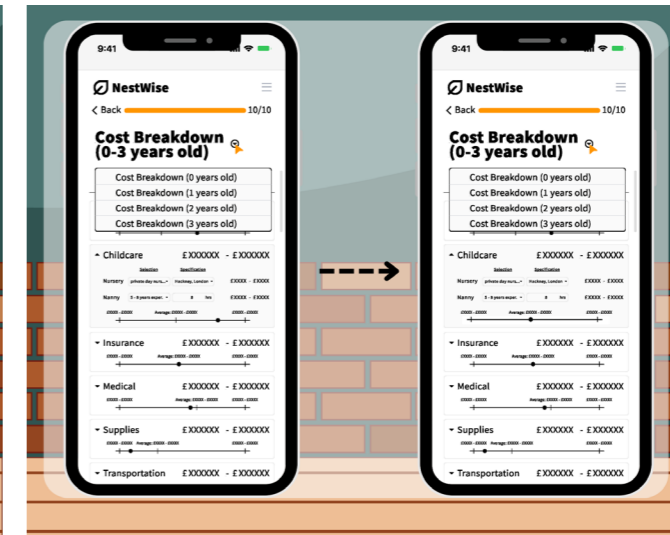
The app has an optional choice to create an account for users' convenience in the future to view their results and make modifications in the future.



The cost breakdown shows the range of different costs, the average price spent on that category, and where the user's choice falls on the graph.



The cost breakdown is categorised into different timelines of early childhood years (0-3 years).



With every option, the users can make adjustments on the result page to see how their choice will impact their final result. Giving the users an easy and flexible way to discuss and change things.



Using NestWise helped Mary and John focus on discussing the future without searching for information, keeping track, and just focusing on their goal and feeling confident in their plan.

NestWise App

Homepage

The homepage provides information about the service and mission. It gives users an overall view of what is offered and helps them navigate the service.

Income Calculator

From user interviews, current parents think about their income and childcare budget, hence the page's placement. The calculator includes predictable and variable income.

Cost Breakdown (Overall)

The result page shows the overall cost along with a category breakdown. The users can view the results from 0-3 years old or yearly cost breakdown.

Disclaimer

The disclaimer is a statement that ensures users understand the app's purpose. We are a platform gathering resources from external and feedback to help as a tool and connect platform.

Expense Calculator

The calculator breaks down childcare costs into categories and presents options and descriptions of each. The function provides multiple choices and answer boxes to give more personalised results.

Cost Breakdown (Detail)

In each category, the result shows a detailed cost that accumulates to the category sum cost. It allows users to modify their choices on this page to see the impact of individual choices and make decisions or adjustments based on them.

Location

The location function supports our service to provide more accurate information for users, acknowledging the cost difference in diverse geographic.

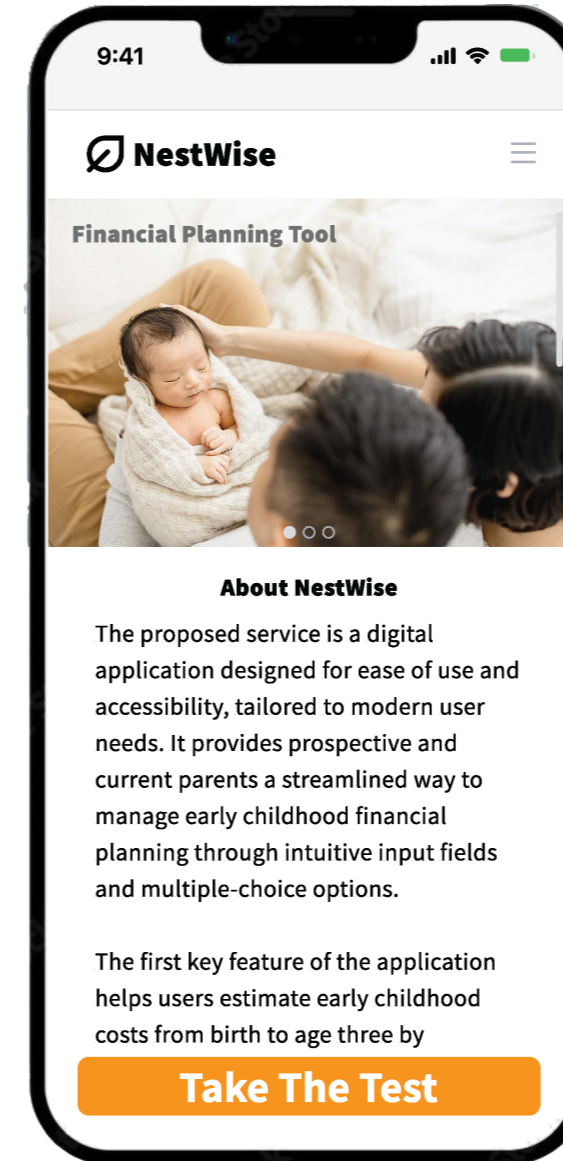
Account Page

Users can create an account, but not required, that stores their results and returns to modify choices instead of redoing the test.

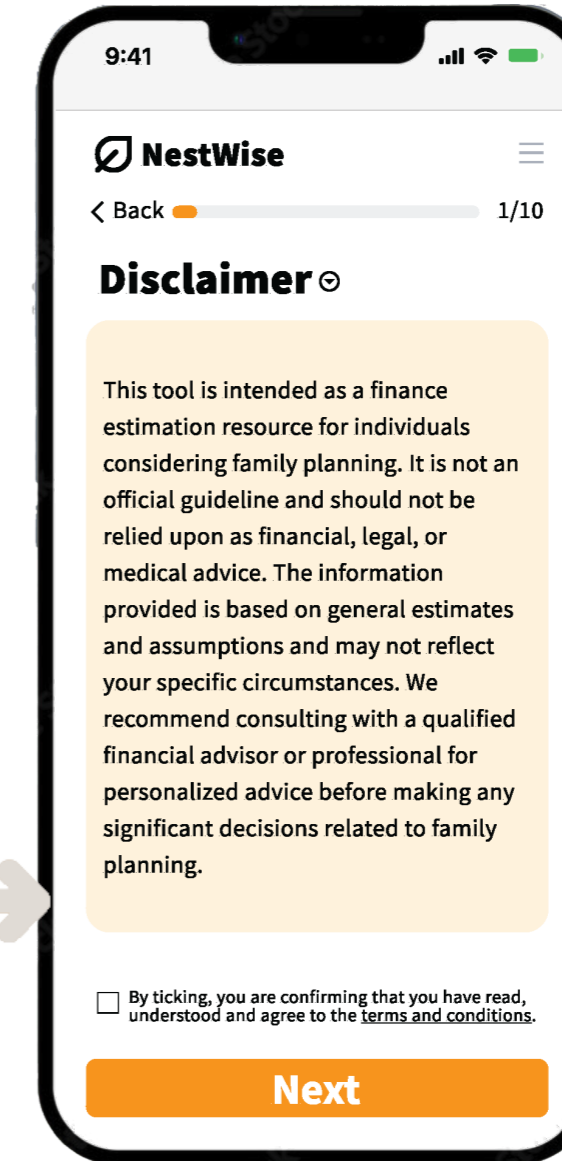
Resource

The page provides users with resources to show them alternative choices regarding topics related to having a child, navigating childcare, and hidden but helpful information. The app aims to become a community and support system for users in similar situations.

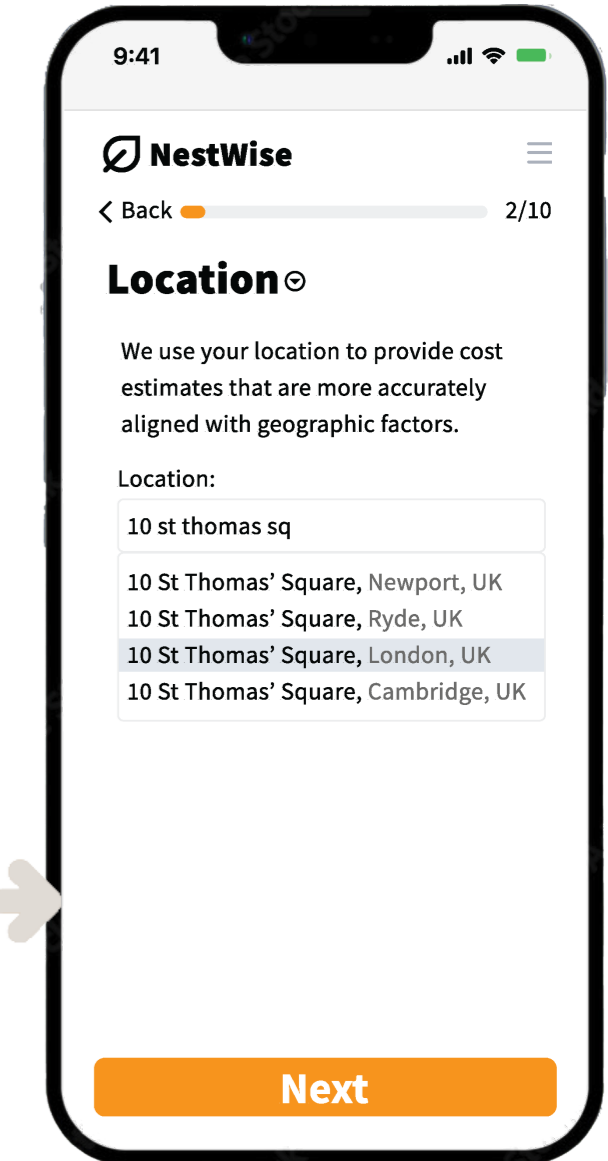
Homepage



Disclaimer



Location



Income Calculator

9:41

NestWise

< Back 3/10

Income

Predictable Income (PCM)

Salary: £ xxxxxxxx

Rental Income: £ xxxxxxxx

Government Benefits: £ xxxxxxxx

[Check these resources to determine your eligibility](#)

More ▾

Variable Income (PCM)

Variable income fluctuates and may change from month to month, depending on factors like work hours, sales, commissions, or freelance projects. This type of income is less consistent and harder to predict.

Bonus: £

Business Profits: £

Next

Expense Calculator

9:41

NestWise

< Back 4/10

Expense

Childcare

Nursery/ Daycare

Community/State-Funded Nurseries
(Lower-cost childcare with quality standards, often run by local councils.) Check eligibility for benefits

Private Day Nurseries
(Privately-run nurseries offering full-day care, early education and flexible hours.)

High-End Nurseries
(Privately-run nurseries offering full-day care and flexible hours, focusing on tailored learning and development programs.)

Nanny

Childminder

Stay-At-Home Caregiver

Family/Friend Care

Live-In Caregiver

Next

Account Page

9:41

NestWise

< Back 9/10

Create Account

Create an account to save your results and return anytime to make modifications!

Email:

Password:

[Skip](#)

Next

Cost Breakdown Overall

9:41

NestWise

< Back 10/10

Cost Breakdown (0-3 years old)

Estimate Total Cost: £ XXXXXXX - £ XXXXXXX

- Food: £ XXXXXXX - £ XXXXXXX
- Childcare: £ XXXXXXX - £ XXXXXXX
- Clothing: £ XXXXXXX - £ XXXXXXX
- Insurance: £ XXXXXXX - £ XXXXXXX
- Medical: £ XXXXXXX - £ XXXXXXX
- Supplies: £ XXXXXXX - £ XXXXXXX
- Transportation: £ XXXXXXX - £ XXXXXXX

Cost Breakdown Detail

9:41

NestWise

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Cost Breakdown (0-3 years old)

- Cost Breakdown (0 years old)
- Cost Breakdown (1 years old)
- Cost Breakdown (2 years old)
- Cost Breakdown (3 years old)

Childcare £ XXXXXXX - £ XXXXXXX

Selection: private day nurs... Specification: Hackney, London

Nursery: £ XXXXX - £ XXXXX

Nanny: 5-8 years exper. 8 hrs £ XXXXX - £ XXXXX

Insurance £ XXXXXXX - £ XXXXXXX

Medical £ XXXXXXX - £ XXXXXXX

Supplies £ XXXXXXX - £ XXXXXXX

Transportation £ XXXXXXX - £ XXXXXXX

Resource

9:41

NestWise

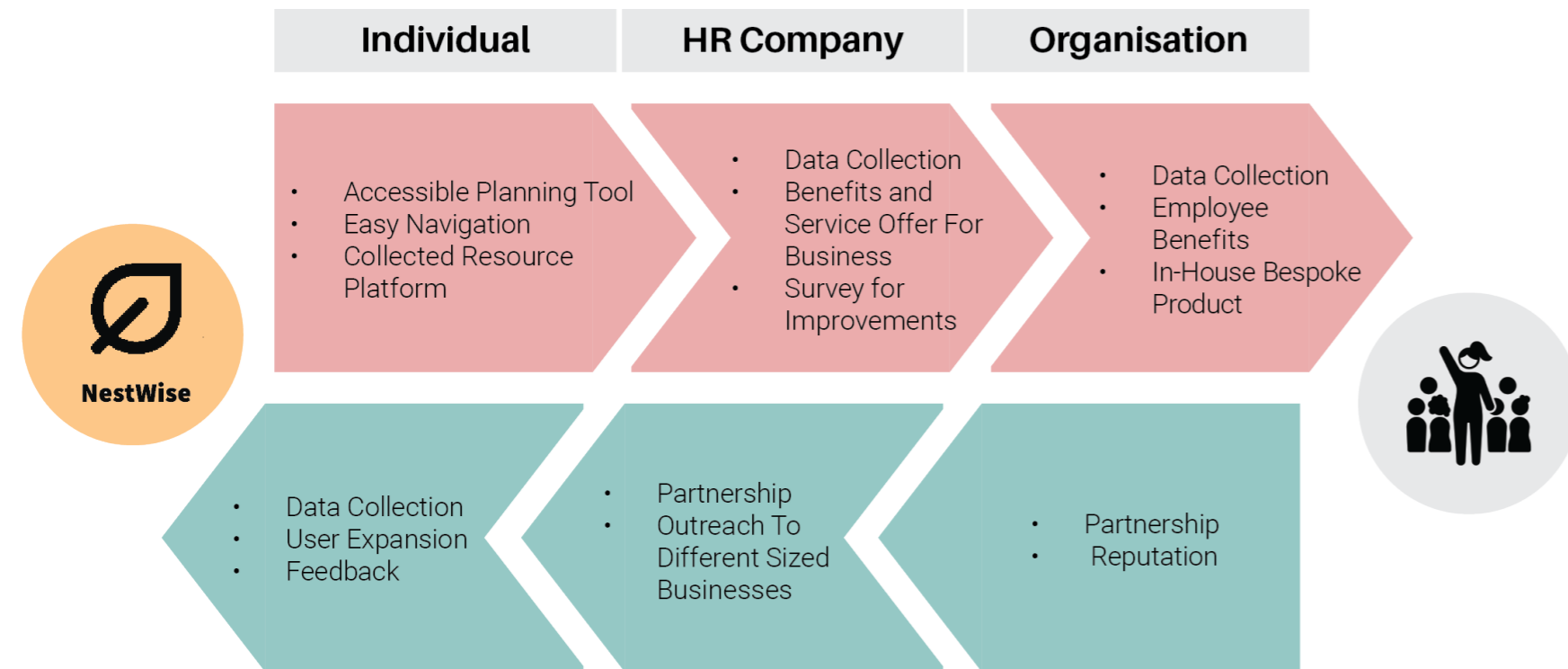
< Back

Resources

- Childcare
- Rights & Policies
- Funding
- Fertility
- Benefit
- Tips
- Users Feedback
- Community Forum
- Other Resources
- FAQ

Contact Us

Business Model Value Summary



The business model analysis is divided into three categories of potential partners and customers: individual users, human resource companies, and organisations.

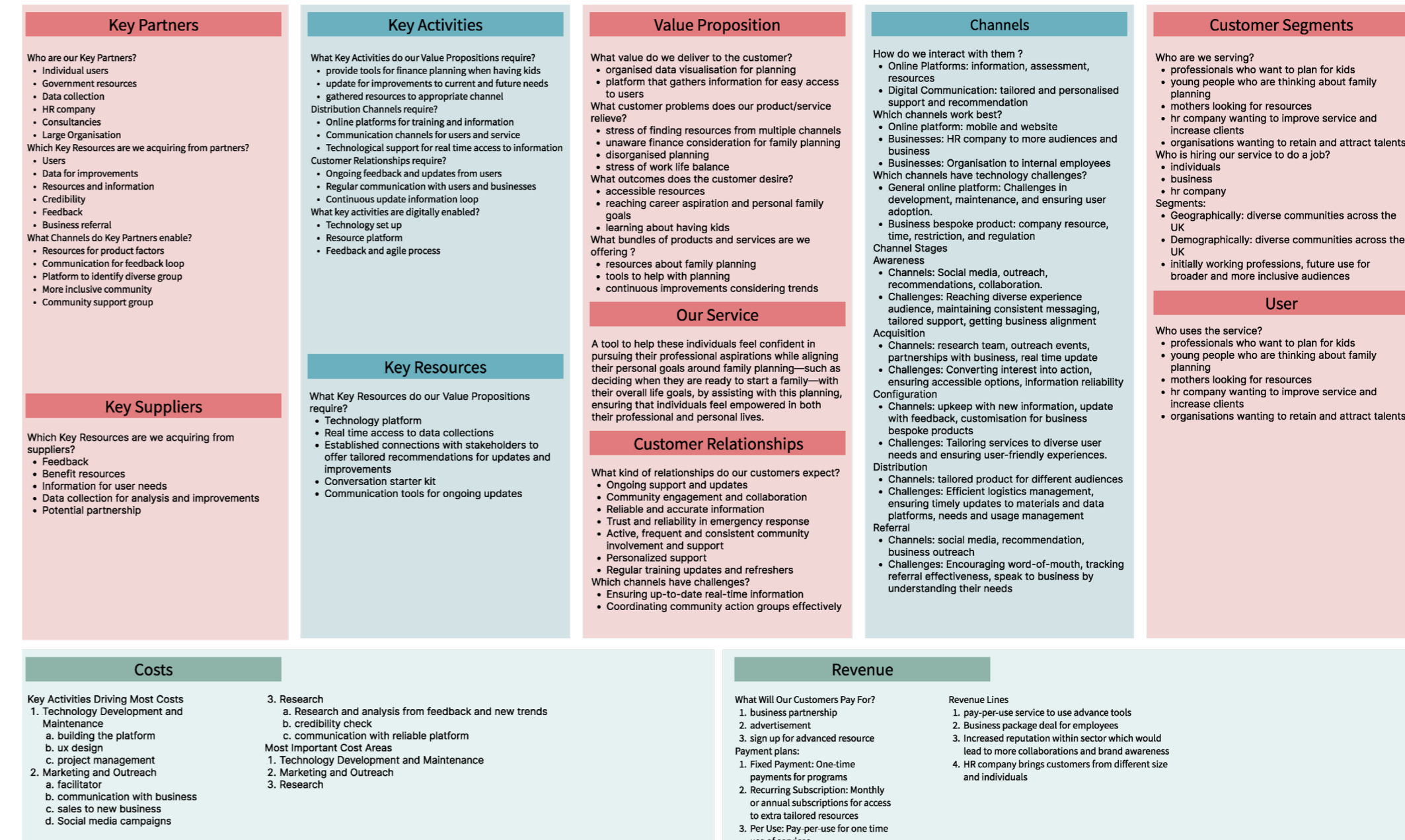
Each client uses the service fit for their operation model; at the same time, they bring different values and insight to NestWise. The partners help NestWise gain insights through feedback channels and data collection, outreach to various businesses through partnership and reputation building.

Individual users access the service as a tool to navigate their planning and a platform to look for resources.

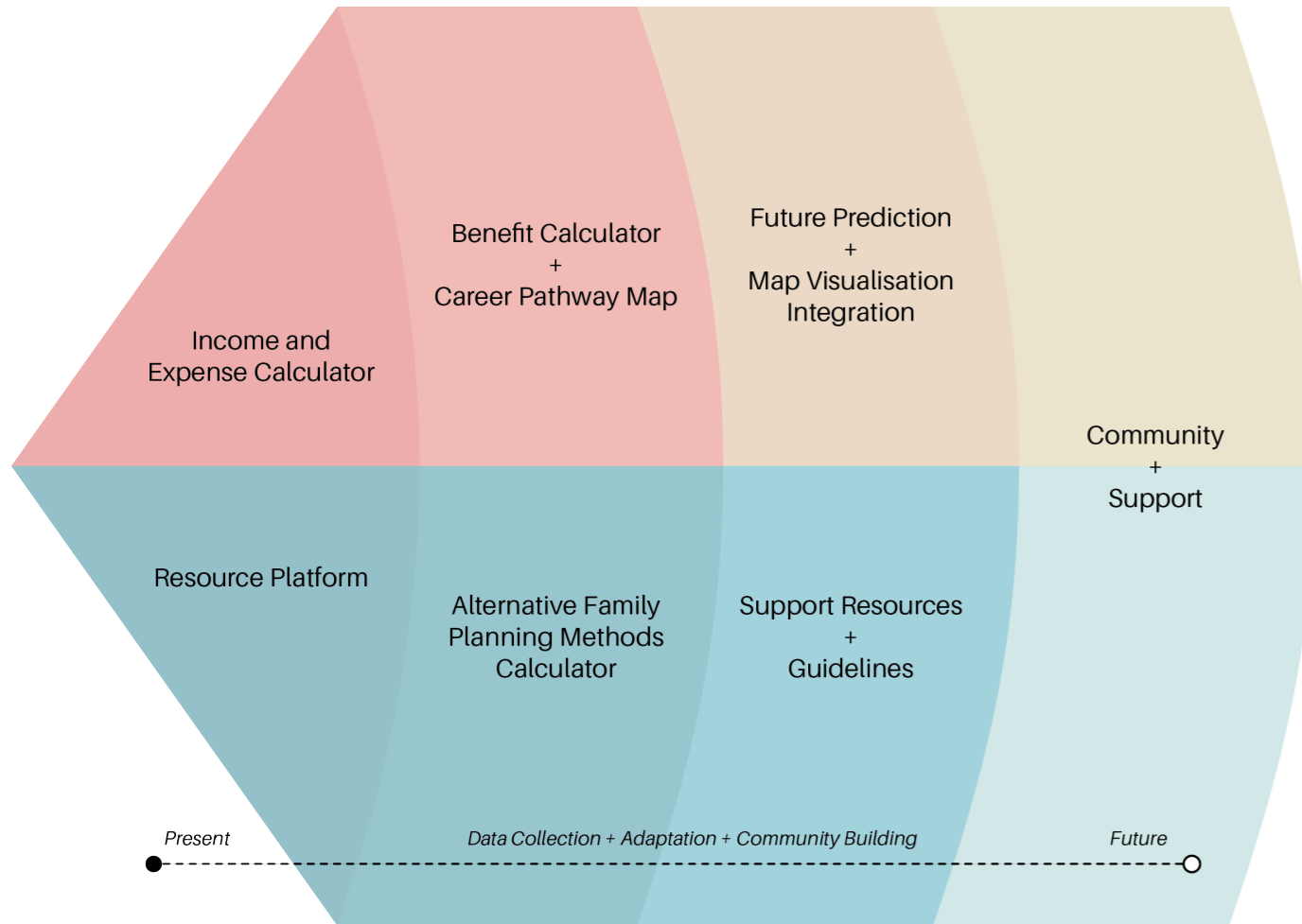
For HR companies, it is a service cooperated with NestWise to offer to their client as part of their service and for internal analytical purposes.

It is an in-house bespoke product for organisations to optimise employee benefits and an internal analytical tool for organisational growth.

Business Model Canvas



Service Projection



The service is projected to continue with the **ongoing development of community building and feature expansion.**

The initial stage focuses on an income and expense calculator and a resource platform, as illustrated in the app prototype.

The highlighted feedback shows the need for more consideration for comprehensive support, including benefit calculators, career pathway maps, and tools for alternative family planning.

The future service hopes to become a two-way conversation with users to collect data and feedback to make future alterations to customise a **more suitable service to include more audiences,** aiming to become a community to support users.

Service Blueprint

Service Proposal		Tools For Family And Financial Planning		Data Collection And Resource Gathering			Collaboration/ Two-Way Conversation		User Expansion And Service Improvements And Additions			
Timeline		Goals		Regular Operation					After Service/ Future			
User Groups	Individual Users	Wants tools to help family finance planning		Hear about the service/ download and give it a try	Complete assessment	Assessing result and modification between decision making		Set Goals	Look at resources provided		Recommend friends and family at same stage	Optional: Provide Feedback
	Potential Business Partners			Collect Data for internal improvement								
				Observation and analysis on benefits for product/ internal discussion								
	HR Companies	Collect Data/ Provide service that helps find and keep talents		Internal evaluation and testing	Trail with individual users and businesses		Individual	Help individuals set goals and find jobs		Feedback to service provider	Attract more clients and business to use their service	Potential Partnership using modified model for hr clients
			Business Partners		Propose framework and recommendation for employee benefits							
	Large Organisations	Collect Data/ Provide service that helps find and keep talents/ bespoke product to fit company model and future usage			Adaptation and set up for internal use		Internal action using service	Observation and feedback		Discussion for customisation for future needs	Potential Partnership using bespoke model	
Service Provider	Front End	Reach out to individual users			Communication with users							
		Reach out to businesses/ potential partnership			Collaboration with business for assessment							
	Back End	Framework/ Research	Create product/ internal adjustment	Launch product and check reliability of resources		Understanding users need		Internal discussion		Update from feedback/ adjustment to future product to help more audiences		
	Back End-Bespoke Product	Data collection/ Interview/ Survey	Branding pitch deck/ proposal	Collaboration with business for assessment			Adjustment to customise product for businesses			Partnership with businesses		

Conclusion

Present To Future

NestWise is a service that aims to support audiences in being prepared when considering family planning. At the current stage, the service provides tools and guidance for users to navigate finance decisions based on their situation. The project follows the Double Diamond methods from exploration to creation, executing design and modification through user interaction and insights to create a realistic and feasible solution.

The potential service providers currently target NestWise stakeholders for individual users, human resource companies for their business partners and clients, and organisations' in-house support for bespoke products. This initial phase allows NestWise to build capacity by understanding diverse group needs and areas of improvement towards future goals.

Currently, the primary target audience is women in their early careers working towards a career aspiration while considering building their families. However, the projected service aims to expand to a broader audience, such as all gender community, users considering alternative methods to start a family, parents, and more, and to become an inclusive community that supports diverse needs related to family planning. To reach the goal, partnership with reliable sources, user feedback and insights, and data collection will be essential for a more well-rounded service.

This practice creates a feedback loop for service to include a more bespoke product for individuals and continuous improvements for accessibility for user needs, and the Double Diamond Methodology continuously explore the areas of improvements and new opportunities to create a user-centred design.

Reflection

Importance of Positionality

The most memorable learning moment during the Major Project Course was the mid-review assessment scheduled by the MA Service Design course. I received feedback from women with drastically different life experiences, cultures, and worldviews than myself. Women with real-life experience with giving birth and raising children. It was a learning opportunity to hear from women outside my target audience group and an experience for me to practice one of the five principles of service design: It is holistic (This Is Service Design Thinking, 2010), to see the wider context of the service process.

My project supervisor, Mo-Ling Chui, advised me on processing the feedback and guided me to conduct a reflective exercise to understand and state my positionality to allow audiences to understand better where I am coming from, which I initially disagreed was necessary.

The discussion and further research about positionality helped me understand the importance of having one. Researcher Sarah Homan talks about her work for The Equality Institute in her reflection piece on "Why positioning identity matters in decolonising research" (Homan, 2023, Web). She emphasises the value of eliminating our norm as the default for an objective perspective, and the avoidance of positioning is a demonstration of privilege (Nguyen, 2017).

Key learnings helped me learn that understanding and being transparent about my position can also help identify my biases through assumptions, beliefs, and perspectives, building flexibility to rethink. This practice can help designers consider topics from different perspectives, hoping to create and lead to more inclusive, ethical, and informed decisions.

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