



## In pursuit of cost-effective productivity through the Netherlands' greatest asset | our workforce

Unlocking the true value of Cost Transformation

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# Human-centric productivity

Redirecting workforce spend towards the most productive, highest-value adding activities

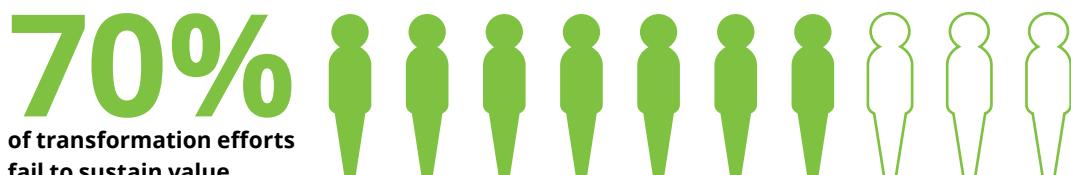


Since the mid-1990s Dutch labour-productivity growth has slowed from an average of 2.3% per annum to barely 0.4% over the past decade. This decline is particularly surprising given the Netherlands has remained one of Europe's most digitally connected and highly educated economies (OECD, 2023).

In the corporate world, leaders have tended to view productivity primarily through a financial lens—cost in versus margin out—often concluding that reducing human involvement and accompanying costs is the quickest route to cost efficiency. This tendency, more often than not, results in revised organisational charts and short-term gain but delivers minimal long-term benefits.

As more than 70% of large-scale transformations fail to sustain value creation (Deloitte Global research, 2023), a different approach is required; one that recognizes human-centric factors. Sustainable productivity stems from how organisations are led, how work is designed, and how people and technology interact—it is not about quick savings or aggressive headcount reductions.

The task at hand for leaders, therefore, is not simply to reduce costs, but to reconfigure them to make their organisations more resilient: redirecting every euro of workforce and operating spend toward higher-value activities through smarter structures, re-engineered processes and technology-enabled talent.



# Challenges and barriers to productivity and investment in the Netherlands

As workforce cost are rising and entry to high-quality labour is getting more challenging, a more efficient workforce becomes not just a luxury but a necessity

## Challenges and barriers to productivity and investment in the Netherlands are real...

Dutch executives face a productivity puzzle shaped by structural features of the domestic labour market and business landscape as well. Persistent workforce scarcity, entrenched part-time norms and a rapidly ageing population are all part of the equation, just as capital deepening loses momentum. Despite an optimistic approach to adopting new technologies, the conditions for sustained output growth—and therefore future competitiveness—look increasingly bleak. The headline data points below illustrate the scale of the challenge, although there are also upsides:

- **Record tight labour market**—In Q4 2024 the Netherlands had 107 vacancies for every 100 unemployed jobseekers, among the highest ratios in the EU (CBS, 2025). Scarcity rather than slack is the norm.
- **High share of part-time work**—39% of Dutch employees work fewer than 30 hours a week, double the EU-27 average, limiting hours-driven output growth (Eurostat, 2023).
- **Rapid population ageing**—By 2030 almost a quarter of the Dutch population will be aged 65 or over, shrinking the working-age cohort and boosting replacement demand (CBS, 2023).
- **R&D is plateauing**—Business R&D intensity is stuck at c. 2.3% of GDP, below the EU 3% target (Eurostat, 2024).
- **Progressive corporate culture**—Dutch businesses are among the frontrunners in scaling frontier technologies; 23.1% of enterprises report advanced AI adoption versus a 13.5% average within the EU (Eurostat, 2025)

## ... therefore unlocking human capital for growth is key

The Netherlands boasts the second-highest share of tertiary-educated 25- to 34-year-olds in the EU (54 % in 2023) and ranks first worldwide in English-language proficiency (EF EPI, 2023). The country also continues to attract global talent, although this number is declining—16,000 in 2024, down 26% from the year 2023 (CBS, 2025).

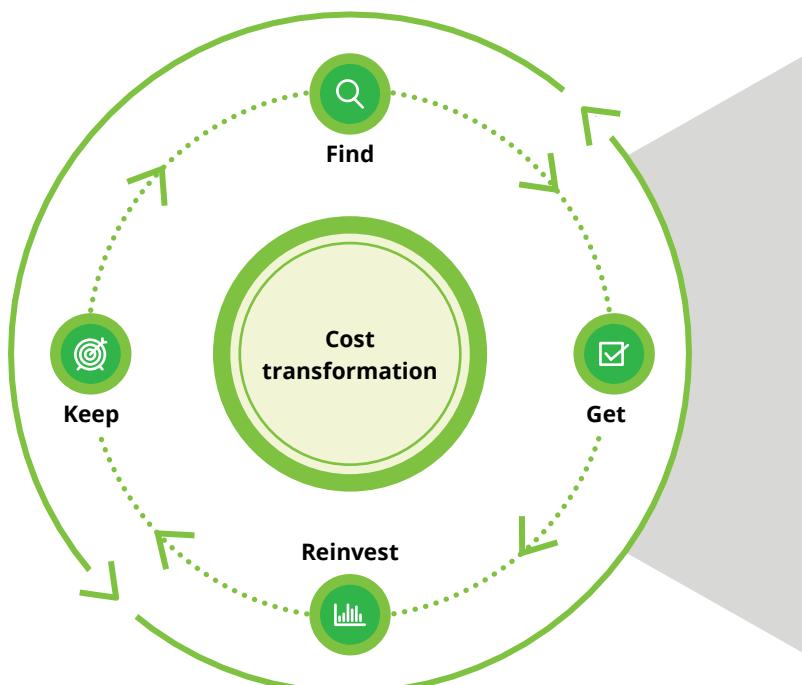
However, organisational “debt” accumulates easily—spans of control are narrow, decision-rights diffuse, and many processes ripe for digitisation remain manual.

Optimising human capital therefore means:

- **Redesigning organisational structures** to eliminate duplicated roles created during years of growth-through-acquisition
- **Automating repetitive administrative** tasks so scarce human capacity can be redeployed to innovation and client-facing work
- **Building data- and AI-literacy at scale**, ensuring that every employee can work effectively alongside intelligent systems
- **Adopting “save-to-grow” thinking**: savings realised through simplification and automation are reinvested in build up of skills, digital platforms and continuous learning

# Extracting value through human-capital-led cost transformation—Find | Get | Reinvest | Keep

How can your organisation seize this opportunity to gain a competitive edge through transformations that more effectively Find, Get, Reinvest and Keep the money?



How can your organization create **enduring and sustainable cost reduction**, by right-shaping the organization to be fit for future?

How can your organization **fundamentally shift its approach** to unlock the true potential of cost transformations?

How can your organization **unlock value by applying organizational and workforce levers**?

Drawing on Deloitte's global "Find, Get, Reinvest, Keep" framework we help organisations:

## Find

Rapid diagnostic of organisational structure, workforce costs and process inefficiencies, using data-driven tools and market benchmarks

## Reinvest

Channel a defined proportion of released capital into digital upskilling, AI pilots, sustainability capabilities and growth initiatives

## Get

Implement right-sized organisation, role redesign, automation proof-of-concepts and alternative delivery models to realise targeted savings

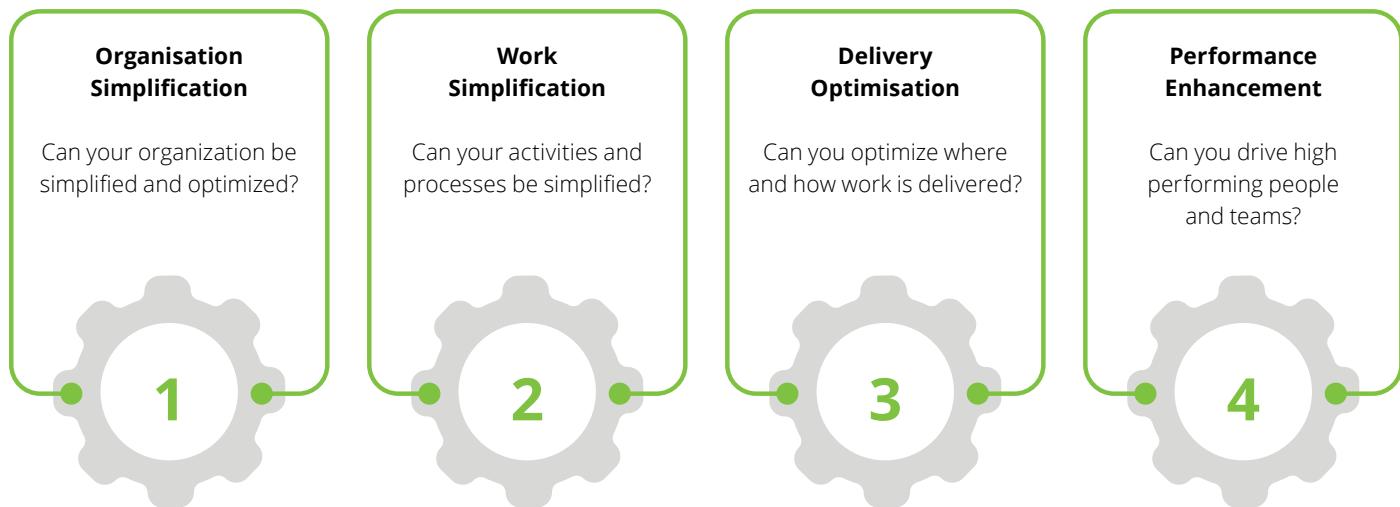
## Keep

Embed cost-conscious culture & governance in the organisation and use real-time performance dashboards to sustain gains and prevent cost-creep

# We offer four levers that help you save costs where possible to reinvest where it matters most

By assessing four key transformation areas, Deloitte's approach ensures that cost initiatives are not just periodic interventions, but integral to the ongoing strategy

## End to end organizational productivity/cost improvement



Each of these four levers can help you find, get, reinvest and keep capital to allocate it to where it is most productive in your organisation

### Lever 1—Organisation simplification

- **Find:** workforce analysis; workforce planning & cost simulation—establish the true baseline of spans, layers and cost
- **Get:** operating-model optimisation; headcount-reduction plan & execution—remove redundant layers and right-size teams
- **Reinvest:** deploy a proportion of savings to capability development, leadership-capability building and agile governance, so wider spans remain effective
- **Keep:** cost-programme management plus value-measurement & sustainment dashboards to stop cost-creep

### Lever 2—Work re-architecture & simplification

- **Find:** role optimisation reviews and detailed task audits to pinpoint low-value or duplicate activities
- **Get:** work re-architecture, automation & AI and structured work-transition plan & execution to eliminate or digitise those tasks
- **Reinvest:** upskill & reskill employees in low-code, GenAI and process-engineering skills to unlock further improvement
- **Keep:** continuous-improvement cadence supported by cost-conscious culture adoption and real-time productivity metrics

### Lever 3—Delivery optimisation

- **Find:** location-strategy modelling plus alliances & partnerships scan to size the total cost of service
- **Get:** alternative delivery models (near/off-shore, agentic AI) and flexible work models to capture labour arbitrage and increase capacity flexibility
- **Reinvest:** redirect freed capacity to high-margin client work, innovation squads and sustainability initiatives
- **Keep:** vendor/centre performance dashboards and periodic make-or-buy reviews

### Lever 4—Performance enhancement

- **Find:** baseline performance-management diagnostics, skill-gap analysis and engagement surveys
- **Get:** targeted upskilling & reskilling, refreshed performance-management system, leadership development and aligned compensation structure
- **Reinvest:** allocate part of the savings to continuous learning platforms and data-driven coaching tools
- **Keep:** real-time performance analytics and an embedded leadership accountability rhythm

# Conclusion

Building a cost-effective, resilient organisation is not a one-off; it's a continuous effort

Sustained productivity in your organisation will not come from occasional cost-cutting: the path forward is practical and evidence-based and focuses on steering resources towards where they are needed most.

Start by establishing a true baseline of spans, layers, costs and process pain points (Find). Implement targeted changes that simplify the organisation, redesign roles, automate repetitive tasks, and optimise delivery models where appropriate (Get). Ring-fence a defined share of savings to build data and AI literacy, upgrade platforms, and develop leadership and performance capabilities (Reinvest). Lock in benefits through clear accountabilities, cost-conscious culture, and real-time dashboards that track productivity, quality and cost-to-serve (Keep).

Applied through the four levers—organisation simplification, work re-architecture, delivery optimisation and performance enhancement—this approach redirects scarce labour and operating spend to the highest-value activities. It reduces structural cost, improves service outcomes and creates capacity for innovation despite tight labour markets and ageing demographics.

Crucially, it also builds resilience. This is not a one-off; it is an ongoing theme that requires decisive leadership, measurable targets and a willingness to reinvest in the workforce—the organisation's most valuable asset.

# Use case—Call & Ops Transformation Programme

Customer-service transformation for a large Dutch insurance company

## Situation:

The new leadership sought to lift customer-service quality and efficiency; the customer-service function suffered from high staff turnover, decentralised steering that created duplicated effort across training and processes, and an unclear split between first- and second-line support—the objective was to reduce handling costs and variability while improving service quality and building capacity for future change.



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