MASTER

Financial transparency in Rotterdam
the concept of multiple identities to deal with the desire for transparency

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FINANCIAL TRANSPARENCY IN ROTTERDAM

The concept of multiple identities to deal with the desire for transparency

Geert-Jan Stoop

February 2016
FINANCIAL TRANSPARENCY IN ROTTERDAM

The concept of multiple identities to deal with the desire for transparency

Graduation report of Geert-Jan Stoop
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ABSTRACT

The subject of transparency is constantly in the media nowadays. Institutions and people that work for the interest of the public need to reveal what they do. Individuals have the right to know what happens to their personal information and on what affairs public funds are spent. When institutions become more transparent, they will be encouraged to do their business with more integrity. So transparency can improve society, but the subject also has a risk. The increase of transparency does not only apply on institutions. Individuals become more transparent as well with the rise of social media. With this rise of transparency among individuals their privacy is jeopardized.

Institutions should be encouraged to be more transparent, but the privacy of individuals should be protected. People should be able to have multiple identities to protect their privacy. To research how architecture could react to the increase of transparency, a design was made of a financial institution with the concept of having multiple identities. A financial institution should be open and transparent on what affairs they invest in on one side, but the privacy of individuals should be protected.

To encourage transparency of a financial institution, the affairs should be displayed which receive investments. The design of the financial institution is combined with spaces for start-ups. These start-ups need investments and advise on how to improve their business. Start-ups can be found in all professions, so these start-ups should be able to display their identity. This way the concept of having multiple identities increases the transparency because the identity of different aspects can be seen in the building.

For the research by design a project location was selected in Rotterdam. The peninsula of Katendrecht is used by a mixed group of users, so an institution in this area should take all of these users into account when doing its business. The location is researched and Ka-
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tendrecht appears to have a gap in its skyline. Through this gap some of the highest buildings in the Netherlands are visible. To improve the visibility of Katendrecht, the skyline needs to be completed. Two towers and two low-rise buildings are situated on the vacant plot. This plan fits in the context and a uniform skyline results in a better visibility of Katendrecht.

Each of the four buildings houses a different type of start-up with its own character, but the plan should work as a whole. This is achieved by creating subtle transitions between the squares that are situated between the buildings. The pleasant atmosphere of the public space invites people to pass the plan as they enter or leave Katendrecht.

The financial institution is situated in the building that will be passed by most people. A transparent identity is designed to allow passers by to take a look into the institution. The building is combined with office spaces for start-ups. These spaces have a more private identity, which provides offers them a nice view over Rotterdam without the public being able to look inside. The building should work as a whole, so just like in the masterplan a circulation route connects all of the functions.

This way the concept of multiple identities helps to encourage a financial institution to be more transparent, while protecting the privacy of individuals.
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1 INTRODUCTION

The content of this report deals with the subject of the Graduation Studio ‘Transparency’. The topic of this studio is constantly in the media nowadays. Politicians, company’s, organizations, all are expected to be as transparent as possible. The public demands to know what decisions are made and what happens to personal information and tax money. This results in institutions and politicians being more open in what they do.

The increasing amount of transparency does not only apply to institutions and politicians, but individuals share a lot as well. The use of social media is growing and with it the issue of privacy and transparency gains importance.

Transparency is favorable for institutions, because they will have to do their business with more integrity. On the other hand, transparency can be a risk for the privacy of individuals. In the first half of the Graduation Studio an analysis was done of House NA. A residence in Japan which appears to be very transparent. (Images 1.1 and 1.2) The house is an example of how privacy can become a risk if a building becomes almost completely transparent.

As part of the Graduation Studio an essay was written on the necessity of having multiple identities to encourage institutional transparency and protect the privacy of individuals. In this essay some buildings and their transparency are researched. A building that houses an institution and shows this to the public is the Reichstag building in Berlin. On the top of this building is a glass dome, from which a view is provided into the German parliament. (Image 1.3)

By doing the analysis on House NA and writing an essay on transparency of institutions and the privacy of individuals, a subject for the final research was derived. The topic is the concept of having multiple identities to encourage transparency of an institution while protecting the privacy of individuals.

One type of institution that should be encouraged to be transparent, but protect the privacy of individuals at the same time is the financial institution. The public has the right to know what happens with its money, so what the institution invests in. But the institution also handles personal information of clients which should be protected.
The building that houses such an institution needs to display certain aspects to the public and close-off other parts. So the building requires multiple identities. One identity is transparent and shows all aspects that the public must know. The other identity is necessary to protect the privacy of individuals.

To research how this concept of having multiple identities works in architecture a design was made for a modern financial institution. This type of institution should be open and transparent in what they do with personal information and what investments are made with the money of clients. So people want to know what the institution invests in, but the organizations that need the investments should be able to protect their privacy.

The chosen location for this research is the former harbor neighborhood Katendrecht in Rotterdam. It is an area in development with several vacant plots and opportunities. (image 1.4) It is close to the center of the second largest city in the Netherlands. In such a place large amounts of people will see the building. It is close to the city center, business areas and residential parts. So a mix of public will pass the location and the building has to justify their actions for more than one group.

The following research questions are formulated in this research;

Main question: How can the concept of having multiple identities be used to encourage institutional transparency, while protecting the privacy of individuals, in the design of a modern financial institution?

Sub-question 1: What is institutional transparency in a modern financial institution?

Sub question 2: What aspects should be protected to maintain privacy of individuals?

Sub question 3: How can architecture display multiple identities?
To research what the role of architecture can be in the issue of transparency and privacy an essay was written on the necessity of multiple identities. In the essay the concept of multiple identities was discussed related to daily life, technical developments and architecture.

To conclude how the concept of multiple identities can be applied in architecture, a relief model was made. This model visualizes the conclusion of the essay and formed the starting point of the final research.

The topic of multiple identities is researched by the design of a modern financial institution.
Individual privacy vs. institutional transparency

The use of Social Media is growing and with it the issue of privacy and transparency gains importance. A lot of people voluntarily share private information in an almost exhibitionistic, narcissistic way, while others observe them as a voyeur. In an increasingly transparent online world, individuals lose their privacy. Architecture should compensate this increasing loss and provide shelter and privacy for individuals. Institutions on the other hand operate for the public, so they must be transparent and clear in what they do. Individuals have the right to know what happens with their personal information and what happens with their tax-money. Institutional transparency encourages them to do business with integrity. Not all institutions should provide the same level of transparency. This depends on the role they have in society. Institutions should not share everything. It could harm their competition with rivals and the privacy of their employees. Individuals in institutions should be able to maintain their privacy from the public as from their colleagues. A good balance between privacy and transparency can be achieved with architecture by creating spaces, which can be observed by the public, for functions that need to be known to society. Like the Reichstag building in Berlin. The public can observe the parliament. Some functions need to be hidden, in order to keep the privacy of employees. Those functions should be situated in spaces which have a border to society and to other parts within the institution. Like the enclosed bedroom of Huis Geerlings by OMA. This private space could consist of a physical distance, specific closed parts, or openings that can be closed off when desired. When architecture provides clear spaces for transparency and privacy, people can maintain their multiple identities.
Transparency is a concept which is constantly in the media nowadays. Institutions are supposed to be transparent to increase their accountability and their integrity. But individuals risk their privacy when becoming more transparent. This increase of transpar- ency of individuals is in particular online. To create a balance between privacy and transparency, architecture should provide privacy in the offline world. This leads to the following question:

How can architecture encourage institutions to be more transparent, while providing privacy for individu- als?

Before researching how architecture can deal with transparency and privacy, the matter should first be researched if this Devison is necessary. Social Media have a big influence on our daily life. In the first quarter of 2015, Facebook had 1,44 billion active users worldwide. (Facebook, 2015) This number increases with 13% every year. Who would have thought in the beginning of the current millennium, before Face- book, that so many people would voluntarily give de- tailed information about themselves. Basic activities such as drinking a cup of coffee or cleaning the house is being shared with “friends” and relatives. The word “friends” is being put between quotation marks on purpose. Some people are adding others as “friends” without really knowing them. Just meeting once, or having a mutual friend, can already be a reason to add them as friends. So than why is everything being shared with others?

Exhibitionism is the process of making the self known to others. While voyeurism is the act of looking into lives of unsuspecting people. So both phenomena support the other. These phe- nomena are visible on Social Media. Some users post personal things in an exhibitionistic way, while others are more voyeuristic. They only look what is posted online. Most people are a little bit of both (Casteleman, M. 2012). This could be a reason that Facebook is in- creasing every year, and privacy of individuals is de- creasing.

According to Facebook “more visibility makes us better people” (Kirkpatrick, D. 2011) They claim that because of Facebook people have a harder time to cheat on their boyfriend or girlfriend. But every mistake ever made is stored forever. Between the beginning of internet and 2003 5 exabytes of data were collect- ed. (One exabyte is one billion gigabyte) Today the amount of exabytes is collected every two days. (Tapscott, D. & Williams, A. 2010)

Mark Zuckerberg, CEO of Facebook, said: “The days of you having a different image for your co-workers and for your friends are coming to an end pretty quickly”. So according to Zuckerberg one should not have multiple identities online. But people have multiple iden- tities offline as well. One does not share with co-work- ers that what is shared with family. Even in the family different things are shared with children than with the husband or wife. A Japanese saying is that you have three faces. One face you show to the world, one face you show to close friends and family and the third face you never show anyone. It is the true re- flection of who you are. People probably have even more identities, but these are not all totally different. They are extensions of each other.

Some people go beyond having multiple identities which are extensions of each other. They create a to- tally new identity, or copy an existing one. This phe- nomenon is growing with the increasing use of social media. In the online world, everybody can pretend to be who they would like to be. People create fake Face- book accounts for several reasons. This can go from playing a joke on somebody to the crimes of identi- ty theft. In some cases this use of a fake profile is a search for romance. People who cannot find love in the offline world, pretend to be somebody else on- line. They hope to find love and sometimes this leads to true relationships, but only online. In the tv-show Cattish the attempt is done to arrange a meeting in real life. This often leads to strange encounters, but it can also lead to a relationship that continues offline.

The use of a fake account is forbidden by Facebook. In Germany it was allowed by the court because Ger- mans do not want to share their personal information with other parties. But Facebook challenged this in court in 2013. Facebook argues its real name policy protects users. (Rickmann, A. 2013) The policy pre- vents the dangers of identity theft, but for now allows people to choose what information they share with whom.

People should have these multiple identities in order to keep certain aspects of their lives to the self. Or if everybody would share their entire life with everybody, all personal information would be available to every company and every person. How many people have already been declined their dream job because the employer checked the Facebook profile and found something unpleasant? If everything was available to the public, every mistake that was ever made can be found forever. So even the smallest mistakes have big consequences. Already people get lower sentences in court, because the suspect was already punished online. So radical transparency is of influence on in- dividuals long after certain events have taken place.

In an increasingly transparent online world, individu- als lose their privacy. Architecture should compensate this increasing loss and provide shelter and privacy for individuals. Home is a place to leave public life and retreat. Home should be the most private place one can go to. But with the growing use of computers and Social Media it also becomes a place to connect to online public life. (Green, P. 2007) So a house needs to provide shelter and conceal private life, but also allow to connect to others.

W Downtown is a glass-faced apartment-building in the center of New York City. The tower is designed by Graft, an architectural firm with offices in Beijing, Berlin and Los Angeles. The apartments have peekaboo fea- tures, like windows between certain spaces in figure 2.1. The windows are placed accurately, allowing peo- ple to expose aesthetically pleasing aspects of daily life, but hide activities which need to be kept private. So people can see others and expose themselves, but only activities which are aesthetically pleasing. Mr. Fletcher, architect at Graft, said: “Cooking could be a display, for example, with your parter watching you from the bedroom.” The privacy in W Downtown can be adjusted by the inhabitants. Using shutters, the openings can be enlarged or made smaller. So inhab-
itants have control over their own privacy and transparency. In an increasingly transparent online world, this control of privacy in the offline world is a good compensation. Especially in a busy city like New York, where a place to retreat from public life is a necessity.

In Holten, a village in the eastern part of the Netherlands, OMA designed Huis Geerlings. The house consists of a permanent residence for a couple and a "hotel" for three daughters living elsewhere. (Grootendijk, P. & Vollaard, P. 2009) The division is made by creating two separate volumes. The volume for the daughters is sunken half into the ground. The other volume has a glass facade and is raised. It contains the living area, which are placed around a completely closed-off bedroom for the parents. As seen in figure 2.2, next to this bedroom is a patio with one big window. This window provides daylight in the private bedroom. So all spaces for living are connected to the outside world with a glass facade, while the bedroom is totally closed off from the outside world. The door to this private space is a drawbridge. So when the bridge is opened, the bedroom is not only disconnected visually, but even physically.

Just like W Downton, Huis Geerlings also allows residents to control their privacy and their transparency. Functions which are allowed to be connected to the outside world are visible. Activities which must remain private are closed off in an introvert space in the center of the house. Both projects have an opportunity to create a distance to the outside world. The examples show that architecture could help to balance transparency and privacy by creating buffers from public to private spaces. These buffers could be achieved by creating separated spaces for public and private activities, with a visual or physical distance between them.

Individuals should not be totally transparent, because they need to be able to have privacy. Institutions on the other hand, operate for public interest. Some institutions are even paid by society or handle personal information of individuals. Society should know what those institutions do. (Tapscott, D. & Williams, A. 2010) It helps forcing companies to do good, do business with integrity. Integrity is the quality of being honest and having strong moral principles. (Oxford English Dictionary) Institutions can do their business with integrity in a subjective or objective way. Objective business integrity is measurable, like the amount of fraud cases or the level of risks taken. (Wijnberg, N. 2010) Those measurable aspects are combined and can be calculated in a Transparency Index. (Standard & Poor's, 2008)

The subjective business integrity is not measurable and therefor harder to describe. It is the feeling that the institution gives to the public. It is directly related to the transparency of a company. (Tapscott, D. & Williams, A. 2010) An institute which does not show any of the work it is doing, might have something to hide. Like the office of the Dutch prime-minister. Previously they closed the curtains when discussing facts that should not be known to the public. The current Dutch prime-minister, Mark Rutte, does not close these curtains. So people think that he has less to hide than previous prime-ministers. The transparency of the office of Mark Rutte helps to let people think he does his work with integrity.

Not all types of institutions demand the same amount of transparency. Institutions which operate on public fundings, like governments, should be transparent on what they do with the money. Companies which deal with personal information of individuals should be clear about what they do with that information. They should show if they share information with other parties. Not all institutions should be transparent on the same areas. So a fitting solution should be sought for each institution. The level of transparency is described as corporate transparency. (Schnackenberg, A. & Tomlinson, E. 2014) It defines to what level the actions of a corporation are observable to outsiders. The corporate transparency is an outcome of regulations, norms and what type of information the institution deals with. So the required transparency does not only depend on the type of institution, the country and involved society are important as well.

Transparency is no longer simply an obligation to report information to an external party like a regulator. It is a new competitive force. People trust institutions more which are more transparent. Transparent institutions have to justify their actions and their use of public sources. The danger of such a transparent institute, is the risk of individuals becoming transparent as well. So within an institute people should do their work visibly to society, but maintain their personal privacy. Work and private life need to be separated as much as possible when doing a job which demands transparency to public. Individuals should have a way to do certain tasks without being watched constantly. Not only from the view of the public, but also from co-workers and employers. Although employers should know what their employees are working on, they should allow them to have some space and time for themselves. This improves the well-being of employees and the productivity of their work. (Subramaniam, N. & Nandhakumar, J. 2013) The balance between privacy and transparency of employees towards their employers can be most sufficient if the employer can observe the employee, but the employees should know when they are being watched. This is the opposite of the Panopticon principle, where everybody knows they can be watched all the time, but not knowing when they are being watched. (Bentham, J. 1838) Individuals should know that they are not being watched constantly, but as soon as they are being observed, they know it.

In order to encourage transparency amongst institutions, certain parts of their offices should be opened up to the public. The parts that need to be opened up depend on the type of company that houses that building. As mentioned before, some institutions need to be transparent on their expenses, while others need to be clear on the way they handle personal information of clients. While maintaining a sufficient amount of privacy for the employees.

A good example of architecture which encourages transparency for the government is the Reichstag building in Berlin, Germany. The original Reichstag was destroyed in the second World War. After East and West Germany reunited it was reconstructed by Norman Foster in 1999. The building houses the parliament of Germany. Since decisions of public interest are being made inside, transparency to the public is an important aspect of the Reichstag building. The public is allowed to visit the building and enjoy the view over Berlin from the roof. On top of the building
a glass dome is created which gives visitors a look into the parliament of Germany. So people can actually watch the government when they debate on certain topics, as seen in figure 2.3. Although the public cannot hear the debate, this is already an interesting way of sharing important decision-making with society. The example of the Reichstag building in Berlin shows that architecture can encourage institutions to be more transparent by giving the public a physical look into the organization. Architecture should contribute on the matter of transparency by opening up certain aspects of institutions. Not everything should be revealed to the public, but only those parts that are important to open up in society. As mentioned before, not all institutions should be transparent on the same aspects. So the architecture for these institutions cannot be all the same.

Although not every institution should be transparent to the same level, a certain balance between transparent and non-transparent should always be considered. This balance can be achieved by creating buffers, as mentioned in the architecture for individual privacy. Parts that should be shown to outsiders can be transparent, like the dome on top of the Reichstag building. It allows public to look into the main hall of the parliament. Other aspects should be less open to public, because it houses minor facilities. A buffer should be created between the public space and these facilities. Finally some functions should be totally closed off to public, because it would harm the privacy of individuals. The possibility to close those functions off to outsiders should be enabled by architecture.

Both institutions and individuals need to balance their privacy and transparency. The growing use of Social Media and other services have a big influence on transparency and privacy. Institutions should be encouraged to be transparent on matters that are important to society. Because they often operate for public interest and deal with private information of individuals. They do not only operate for individuals in society, they are also operated by individuals. While institutions are being encouraged to become transparent, the employees that work there should keep their privacy. So only the work of the institution should be shown to public, not the lives of the people doing that work. That should be kept private from both outsiders as from colleagues in the institution. An employee should know when he or she is being watched, so that he can remain a desired level of privacy. This balance between institutional transparency and individual privacy within an institution should be provided through architecture.

The purpose of this essay was to discover how architecture should deal with transparency and privacy. Institutions should be encouraged to be more transparent, this encouraged them to do their business with integrity. While individuals need to keep their privacy. Several aspects according this matter have been addressed in this essay. Some parties claim that everybody should be radically transparent. But people have multiple identities, both offline and online. Architecture can contribute by providing clear spaces for these identities. For institutions this means that some parts of their businesses should be opened up to public. But to maintain the privacy of employees, other parts need to be hidden. These parts need to be divided with a clear border or as a space that can be closed off when desired. By creating a clear division between those parts, both individuals and institutions can keep their multiple identities.
In the essay the concept of a building having multiple identities was discussed. This way it is clear where activities are exposed to the public and what spaces are designed for the individuals to protect their privacy.

In the relief model shown in picture 2.4 this division is visualized. In the model a building is created with a clear division between transparent and private. The division is visible in the building and in the context. On the left side of the building is a public space allowing views into an atrium. The right side of the building is closed off and surrounded by trees to increase the privacy inside.
In the essay the statement is made that institutions should be more transparent. This encourages them to do their business with more integrity. But at the same time, individuals should keep their privacy. Architecture could help to encourage institutions to be more transparent, by opening up some features of the company, revealing them to the public. Although some features should be opened up to the public, individuals need to keep their privacy. So parts that are important for individuals to keep to themselves should be closed off.

In the relief model this division is made architectural, by making one half of a building completely transparent, while the other is totally closed off to the outside world.

Some institutions work with information of individuals. That information should not be available to the public, but the public has the right to know what the institution do with it. One type of institution that work with personal information of individuals and even use their money is the financial institution. Banks, asset managers and insurance companies should be transparent and open on the affairs they invest in.

To research how a financial institution can be encouraged to do its business with integrity, a design will be made of a transparent financial institution in combination with spaces for start-ups. The financial institution can invest in start-ups and guide them. By showing the start-ups, the public knows what its money is used for. But those start-ups have the right to have some privacy. So they should be more closed off from the public.

To research how a financial institution can be more transparent the aspect of having multiple identities will be used to create a clear division between the parts that need to be transparent. The parts that need to be transparent will be the financial institution itself and a place where the start-ups can display themselves.

To guide the start-ups the institution will house a incubator. People that have an idea can discuss their possibilities or get advice. This part of the building should have some closed-off parts. Since new ideas might be discussed that need to be kept hidden from competitive companies. But the public has the right to know how the incubator works and it should be approachable for start-ups.

Finally the start-ups have the most right for privacy. So they should be able to decide for themselves what they show to the public and what aspects they keep to themselves. This way they can keep their ideas a secret, but as soon as its ready, they can show their work and attract more investments.

So the financial institutions will have multiple identities to show the method of the institution and what they invest in, but keep the privacy of the individuals that rent a space for their start-up.
To research how the concept of having multiple identities could improve the transparency of a financial institution while maintaining the privacy of individuals a design of such a building will be made. A location for this project needs to be in a large city, this way a lot of people will be able to observe the business of the institution. The public needs to come from different parts of the city, this way the institution should pay attention to every type of user, increasing its integrity.

The location for this research is Katendrecht in Rotterdam. Rotterdam is the second largest city of the Netherlands so a lot of people will pass the project. Katendrecht is close to the city center, business areas and residents. This way the group that pass and use the location will be mixed.

Rotterdam is well known for its port, which has been the largest in the world. Although the harbor activities moved from the city to the sea, it did leave its marks on Katendrecht. The shape that the peninsula has, came from creating docks around 1900.

Currently most of the harbor activities left Katendrecht and the area becomes more residential with several new business concepts. These attract large amounts of public from other parts of the city. So a modern financial institution could fit well next to these new concepts and be seen by multiple users.
The second largest city of the Netherlands is well known, both national and international. In 2015 The Lonely Planet listed Rotterdam as one of ten cities in the world that should be visited. (Lonely Planet, 2015) The city was not always thriving, through the course of history it had some rough times.

The city was heavily damaged in the second World War, Rotterdam was bombed and a lot of buildings were destroyed as seen in image 2.1. A plan for the city was designed by Cornelis Van Traa. (Roelofsz, 1989) In the new plan for reconstruction the city was completely changed and some of the still standing buildings were demolished for the plan to be executed. The plan had large influences of the CIAM movement. Based on this movement, the plan included a clear division between shops around the Coolsingel, Culture around Museum Boijmans van Beuningen and business complexes around the Goudsesingel.

With the reconstruction of the harbors plans were made to disconnect them from the city. New harbors were built closer to the sea and away from the city. With the reconstruction the harbor activities grew and the harbor of Rotterdam became the biggest in the world from 1962 until 2004 (Swarttouw, 2013).

In the seventies the ideas changed and the focus on the development of Rotterdam turned into making the city more livable. This caused the development to focus on a more architectural policy. New types of dwellings and office buildings resulted in a more vivid city centre with a new skyline. This development continued on the Southbank of the river Maas, when in 1990 the Kop van Zuid was rebuilt as a new business centre.
Rotterdam is divided into two parts by the river Nieuwe Maas, which goes through the city from east to west. The city center is located on the northern bank of the river. The southern bank contains mostly residential areas and connects to the North by two road tunnels, a subway tunnel and three bridges.

The redevelopment of Rotterdam after the second World War focussed mainly on the city centre and the northern bank. The South has always been inhabited by lower income-households, people from outside the city settled there to work in Rotterdam. Since the 19th century people from the south of the Netherlands moved there to work in the harbor. On the first of January 2015 48,9% of the inhabitants of Rotterdam were immigrants, of which a large amount currently live in ‘Rotterdam-Zuid’. (CBS, 2015)

Current developments tend to improve this part of the city. One-third of the residents is very young and a lot of them grow up in non-Dutchspeaking households. To be able to contribute in the Netherlands, in 2011 a plan started to give this youth extra attention in an education program for 20 years. (Gemeente Rotterdam, 2011)

Part of Rotterdam-Zuid is former harbor area Katendrecht. This area used to be a village along the river but this changed when in 1911 the entire peninsula was transformed into a harbor with railroads, warehouses, cheap housing for workers and facilities for sailors. Such as bars and boardinghouses to stay until they set sail again. The harbor activities attracted large amounts of Chinese immigrants and after the second World War the first Chinese restaurants arose there.

Katendrecht deteriorated through the years with gambling, selling of stolen goods, drugs use and prostitution. In the eighties the area was known as red light district and chinatown. Urban renewal changed the area and in 2006 the area was officially declared a safe neighborhood. (Gemeente Rotterdam, 2006) Old rental houses were improved and sold and new housing blocks were built. Katendrecht was transformed from a harbor into a residential neighborhood, with new business concepts. Small initiatives work together and provide local and fresh products. The safety-index of the municipality of Rotterdam listed Katendrecht as one of the safest districts in the city. (Rotterdam, 2012)
As mentioned before, Katendrecht is a peninsula on the south bank of the Nieuwe Maas. It is surrounded by the Maashaven on the South, the Nieuwe Maas on the West and the Rijnhaven on the North.

The neighborhood is close to the city centre, residential areas and the business centre at the Kop van Zuid, which it connects to with a pedestrian bridge. The close distance from Katendrecht to these different areas result in a mixed group of people that enter and pass Katendrecht.

Katendrecht is 2.5 kilometers located south from the center of Rotterdam. The closest Highway is the A16, which leads from Rotterdam to Belgium. The distance from exit 24 - Feijenoord to Katendrecht is 4.2 kilometers.

Rotterdam has the third largest train station of the Netherlands, the distance to Katendrecht is 3.6 kilometers. The easiest way to get from the station to Katendrecht is by Metro, which takes nine minutes and leaves every five minutes.
Pedestrians have more options to enter Katendrecht. They can use the same roads as the cars, but have an extra possibility in the North. A pedestrian-bridge was constructed in 2012 and it connects Katendrecht to the Wilhelminapier.

Just outside Katendrecht is Metro-station Rijnhaven. The station is part of the line which connects the central station of Rotterdam to the Hague in the North and Spijkenisse in the South.

Another station on this line is Maashaven, this station is also within a walking distance. From this station not only the metro is available, but a tramline connects to this as well. This tramline connects to Charlois in the West and IJsselmonde in the East.
With the growth of the harbor activities, the docks from the 19th century became too small and the activities moved along the Nieuwe Maas towards the West. With the movement of the harbor-related business, the other businesses lost their customers. Causing a lot of vacant buildings in Katendrecht and people moved. The former harbor area was turning into a ghetto, so a new policy needed to be carried out.

In the new millennium Katendrecht was transformed again. Several harbor buildings were demolished to build housing blocks. Old buildings were renovated or sold for a low price to individuals to renovate them. The amount of housing increased and Katendrecht transformed from a harbor area into a residential neighborhood with small business.
With the recent improvements new business concepts emerged at Katendrecht. Former cruise ship SS Rotterdam is permanently located at the South-West in the Maashaven. The ship houses a hotel, several restaurants and rentable spaces for meetings and events. One housing block is demolished to transform the Delistraat into the Deli Square. A square with several bars and restaurants. Another new function at Katendrecht is the Fenix Food Factory. Housed in a former warehouse, several culinary entrepreneurs create and serve their artisan products. Hotel New York is no new public function, but with the construction of the pedestrian bridge, a short-cut between the hotel and Katendrecht is created.

All these new functions and better connections to the Wilhelminapier attract a lot of visitors to Katendrecht, creating a vivid atmosphere.

The harbor activities in Katendrecht caused the peninsula to be very functional with roads, train tracks and warehouses. The only vegetation was to be found where nature could find a place on vacant spots. Since the transformation of the housing in the new millennium the green got improved as well. Nice parks were created between the housing and trees were placed to improve the streets. So Katendrecht becomes more green with each of the parts being improved.
Rotterdam is well known for its impressive skyline. The new housing along the Maashaven creates a skyline for Katendrecht as well. Unfortunately there is one gap in this skyline at the East side as visible in image 3.14.

When passing Katendrecht from South to North, the view in image 3.15 is presented. Through the gap in the skyline the high-rise at the Wilhelminapier attracts all of the attention. This makes Katendrecht less visible from this point of view.
The gap in the skyline of Katendrecht is caused by a vacant plot next to the Maashaven. The plot is currently used as a parking lot without any guidelines. The left-over spaces are covered in vegetation which is not maintained.

The buildings on Katendrecht consist mostly of low-rise. The building on the West of the plot consists of dwellings which vary from 10 till 19 meters with a tower on top which extends to about 34 meters.

The building on the North-West consists of dwellings as well and is approximately 10 meters high with an extra level on the corner making it 13 meters.

The highest building next to the plot is in the North and is about 48 meters high with a tower on top which extends to about 64 meters. The strip on the North houses businesses and is between 5 and 7 meters high with a higher part on the West of 12 meters.

The building on the Eastside consists of a small shelter of 3,5 meters high and a main building of 5,5 to 7,5 meters. The second highest building in the area is on the South-East and has two parts of over 40 meters high with a part of 10 meters high in between.

So the buildings in the direct context consist mostly of low-rise up to 15 meters with 4 towers of over 30 meters.
The analysis of Katendrecht show the lack of visibility of the peninsula from the Maashaven. A gap in the skyline acts as a display for the high-rise at the Wilhelminapier. To increase the visibility of Katendrecht a masterplan is designed that fits in the context and creates a uniform skyline.

Around the buildings the public space is designed to create places for people to stay and take a different route to enter and leave Katendrecht.
One of the points of interest that came from the analysis of Katendrecht is a gap in the skyline. This gap acts as a frame to display the high-rise at the Wilhelminapier, giving it all the attention.

By realizing buildings in the gap that fit in Katendrecht and block views towards the Wilhelminapier, a uniform skyline can be created. This way Katendrecht will get more attention when people go along the Maashaven. As soon as they pass Katendrecht, the Wilhelminapier will be completely visible. So a more interesting sequence of sights will be presented to passers-by.

To research which kind of buildings would fit to Katendrecht and block some of the views, a study is done by placing shapes on the vacant plot. (Figure 4.1)

The first option derived from some of the factories and silos in the surroundings. Those buildings are commonly built as a wall-like structure along the waterfront. This shape blocks the view towards Katendrecht, but lacks a connection to the rest of the skyline.

The second option is based on a large part of Katendrecht which consists of traditional housing blocks. So it is shaped as low-rise buildings. This fits in the skyline of Katendrecht, connecting it to the average building heights. But it lacks the aspect of blocking views towards the Wilhelminapier, so all of the attention of passers-by will still go to the high-rise.

Although Katendrecht consists mostly of low-rise housing blocks, some high-rise is present as well. So in the third option the combination of low-rise with one tower shows that this way some of the views can be blocked while having a connection to Katendrecht as well. But one tower can only block a small part of the Wilhelminapier and continues to display some high-rise.

The final option consists of some low-rise with two towers. This fits in the skyline of Katendrecht and blocks a large amount of the views towards the Wilhelminapier. So when passing the location, Katendrecht will be more visible and part of a sequence. This sequence consists of the view towards Katendrecht, then the Wilhelminapier and finally the center of Rotterdam from the Erasmusbridge.
The heights of the towers are based on the views that need to be blocked to increase the visibility of Katendrecht and fitting into the existing fabric of adjacent buildings. The new low-rise connect to the lower buildings on Katendrecht and will be approximately twelve meters high. The height of the higher buildings are based on the buildings that are on the Wilhelminapier behind it.

The tower on the left needs to block the view towards some of the highest buildings in the Netherlands, the Rotterdam and New Orleans. Those towers are over 150 meters high, but to block the view towards it the height on Katendrecht can be much lower. The tower will be about 45 meters, this way the views are blocked and the building still fits in its context.

The second tower can be lower, since the high-rise behind it is further away. So the height of this tower will be about 35 meters. This fits with the other buildings and helps to block the views through Katendrecht.

The new buildings will improve the visibility of Katendrecht and the Wilhelminapier becomes a background of the new skyline. In image 4.3 the new lay-out shows a uniform skyline and more visibility of Katendrecht.
Most of the public spaces in Katendrecht are arranged for circulation. Streets and paths are the main forms. To create an atmosphere where people stay, the spaces between the buildings will be shaped as squares. A square is traditionally a space to stay instead of moving. According to Camillo Sitte a square is the living room of the city (Sitte, 1986). By creating a place where people tend to stay for a while, more people will take a look into the financial institution.

A good example of a place with multiple pleasant squares is San Gimignano. This city in Italy is built on the ridge of a hill and has a lot of Romanesque and Gothic architecture. The city is well known for the fourteen Medieval towers which withstood wars and urban renewal.

In the heart of the San Gimignano are four squares, of which three are close to each other. These squares are disconnected from each other by a small passage. These passages are created by extending the buildings that create the corners of the squares into the next square. This lay-out result in subtle transitions between the several squares.
To create pleasant squares in Rotterdam, the concept of the squares in San Gimignano is applied on Katendrecht. By shifting the buildings in such way that buildings face multiple squares, a subtle transition is made between the squares.

The subtle transition continues into the buildings. This invites people to take a look into the different functions, making the financial institution approachable and more transparent to everybody.
Each square will have its own character, based on the functions it will be used for. To maintain the subtle transitions between them and to make the plan a whole, some aspects will continue from one square into the next one. In the North-West of the plot are some existing trees which will remain in the plan. Pavement around these trees will create a square from which visitors can enter the area. Trees on other squares will be planted to continue this green aspect of the plot.

In the current situation, a bicycle path approaches the plot from the West but does not continue. By extending this path into the area, cyclists can use the squares to enter and leave Katendrecht. This path and the trees are connecting elements between all squares and the surroundings. This creates subtle transitions between the spaces while maintaining a unique character for each square.

The main square in the middle of the plot connects to each building. It will have a space for a terrace next to the restaurants, a space for food-trucks to sell their products, spaces for artists and craftsmen to create large objects and open space to show and enter the financial institution.
The masterplan consists of four buildings, which each have a focus on a specific type of start-up. The most visible building will house the financial institution in combination with the incubator and rentable spaces for start-ups which need an office.

The building is based on the concept of having multiple identities, so the different aspects in the building will have a character that fits to the function it houses.

To connect these different functions to each other, a space is designed which will be used by all users of the building.
The purpose of this building design is to research if the concept of having multiple identities can create a transparent modern financial institution. Financial transparency can not be reached by only making the employees of the institution visible to the public. The affairs that the institution invests in are not visible by only showing the people that do the investments, but the affairs itself need to be seen.

To show the affairs that the institution invests in, the program of the financial institution will be combined with start-ups. These new business concepts will need investments. By showing the work of the start-ups, the public will know what affairs the institution supports.

Besides investments, start-ups need other sources to improve their business concepts. The institution can give entrepreneurs advice, like in a business incubator. An incubator is, in business terms, a facility that helps new companies with advice or rentable space. (Entrepreneur Media Inc. 2015) By providing both, the institution can improve the start-ups and allows the financial institution to know their users.

So the institution will have three different functions which need different identities. The financial institution should be transparent. The incubator is part of the financial institution, but the start-ups that go there for advice should have their privacy. So this part will be less transparent. The spaces that can be rented by the start-ups should be designed in such way that the privacy of individuals is protected.

In the lay-out of the tower, the ground floor will be most visible due to its direct connection to the public space. Therefor the financial institution will be situated in the lower part of the tower.

The rentable spaces for start-ups will be in the upper part of the tower. The higher distance from the public to this part of the building improves the privacy of the users.

The spaces for the business incubator will form the transition between the financial institution and the start-ups. This part of the building should be approachable but not directly connected to the public.
CONCEPT

To create an open connection towards the incubator from the start-ups and the financial institution the vertical circulation in the tower will be open.

To make the spaces affordable for start-ups, some facilities will be shared. The vertical circulation connects to these functions to encourage people to use the stairs and to meet people from different floors.

The lower part of the tower needs to be open to the street to show the financial institution to passers-by. Therefore a visible connection needs to be created from outside to inside.

The higher part of the tower will house the start-ups. The privacy of those users needs to be protected, so the public should not be able to easily look into those spaces. Since most of the buildings on Katendrecht are low-rise, the start-ups will have a nice view over Rotterdam and the Nieuwe Maas. So the view from inside to outside needs to be created without allowing people from outside to look inside.

The floor between the financial institution and the start-ups should be approachable, so an open connection from both the financial institution and the start-ups should be created.
The financial institution will be situated on the lower floors. To make these floors as transparent as possible, the facade of these floors consists completely out of glass.

The width of floor is decreased on the sides, this way the identity of these floors becomes open and transparent. On the ground floor the start-ups can present themselves by showing their work. From this exposition space the rest of the building is exposed and people can look into the financial institution.
The incubator needs to be approachable but protect the privacy of the users. The incubator is on the second floor to increase the privacy of the people that go there for advice.

The floor is connected to the financial institution with a lazy stair. This stair is a subtle transition from the transparent financial part of the building, towards the more closed-off functions.

The main part of the incubator is visible from every floor; this part is meant for the start-ups to meet the people of the incubator and to get some quick advice or tips. For conversations that go into more depth, people can go into one of the meeting spaces in the secluded parts of the floor. This aspect protects the privacy, but people need to go to the open floor first. So people that need advice can be seen, but the actual topics that are discussed can be kept private. This makes the incubator transparent while protecting the privacy of individuals.
The spaces in the top of the tower will be rentable for start-ups. Start-ups can be found in different sizes. Some consist of only one person, while others start with a group of people or grow. With this variety of possible users, the rentable spaces should vary in size. From small spaces in the lower part, to large spaces in the top. So start-ups can grow by moving in the building, until they reach the top-floor.

Although the office spaces for start-ups should vary, the identity can be the same. All the start-ups should be able to protect their privacy. So visitors should not be able to look into the spaces. By placing the start-ups on the upper floors of the tower the distance creates a subtle transition from the transparent financial institution towards the private spaces.

From these upper floors a great view over Rotterdam and the Nieuwe Maas reveals itself. While the start-ups should be closed off visibly to the public, the offices should all be able to enjoy the view.

Along the facade of the start-ups concrete beams block the view from below into the building, but the view over Rotterdam is completely unobstructed. The beams house technical components to create the most adaptable space inside.
The three different functions in the design that were mentioned before have their own identities to separate the aspects that should be seen by the public and the parts that need to be hidden. To create a uniform building that allows these functions to work together, the atrium that shows the incubator connects all of the aspects of the building. The connection is made by creating an open vertical circulation in this space. Several stairs connect all of the floors to each other.

At the point of the connection to the next floor a shared facility is situated. Some floors have areas to print documents, while other floors have coffee corners. These functions can be reached from the other floors through the atrium. This way the users of different floors meet each other. So spaces are created where start-ups, both large and small, meet each other and meet visitors and employees of the financial institution.

People enter the building and through the Atrium all functions can be reached except for the top floor. This floor provides spaces for two larger companies that are almost able to function without the advice of the incubation program. Because they do not need the incubator anymore they do not need to be connected to it directly. But through the patio the offices are still visually connected to some of the other functions. The vertical circulation in the atrium continues in the patio to reach the top floor.
ATRIUM

5.12: vertical circulation
FLOOR PLANS

5.23: floor 10

5.24: floor 11
aluminum windowframe

cement screed
wide slab floor
concrete beams
wooden ceiling

glass balustrade

cement screed
wide slab floor
concrete beams
wooden ceiling

5.32: detail 1, facade of the financial institution

5.33: detail 2, balustrade of the financial institution
DETAILS

prefab concrete element
air duct - in
air duct - out
metal slatted blinds
cement screed
wide slab floor
air ducts
cement beams
wooden ceiling

5.34: detail 3, facade of the start-ups

5.35: detail 4, interior wall of the start-ups
cement screed
wide slab floor
concrete beams
wooden ceiling
glass balustrade
prefab concrete element

S.36: detail 5, balustrade of the start-ups
CONCLUSION

In the first part of the Graduation Studio certain aspects of transparency were researched. A transparent house in Japan is analyzed and an essay is written about the conflict between the desire for institutional transparency and the privacy of individuals. These researches led to a final research on the concept of multiple identities in architecture. A project is designed that should encourage a financial institution to be more transparent, while the privacy of individuals is protected. This division can only be made by making specific parts transparent, so with a public identity. While other parts are closed off to the public, giving it a more private identity.

Since the design was made for one institution, the project should function as a whole. So the separate aspects of the buildings can have multiple identities to the public, but need to function as one identity. This is achieved in both the masterplan as in the main building.

The project consists of four buildings, which each have their own character. The public space between these buildings is arranged in such matter that several squares are connected with a subtle transition between them. This concept is based on the squares in San Gimignano in Italy.

In the design of the main building of the project the concept of multiple identities was used to create a clear division between public and private functions of the financial institution. Financial transparency can be achieved by displaying the affairs that are getting investments from this institution. So the building consists of a space for employees of the financial institution and office spaces for start-ups. The spaces for the financial institution have an open and transparent identity. The individuals in the start-ups should be able to protect their privacy and their business concepts, so these spaces have an identity which is more closed off and private.

Just as in the masterplan of the whole project, the separate functions of the financial institution need to function as a whole. This is achieved by creating an interior space that connects to the different functions. This works as a function that is necessary for the other functions to work. The interior spaces works in a same way as the squares and transitions in the masterplan. Subtle transitions create a fluent change between functions with different identities.

So financial transparency can be encouraged by showing the affairs that get investments. The display of those affairs can be done with the concept of multiple identities. But to create a building that functions as a whole, while having functions with multiple identities, a function needs to be organized in such way that it connects to the different identities and creates a transition between them.
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