What are you prepared to give up?





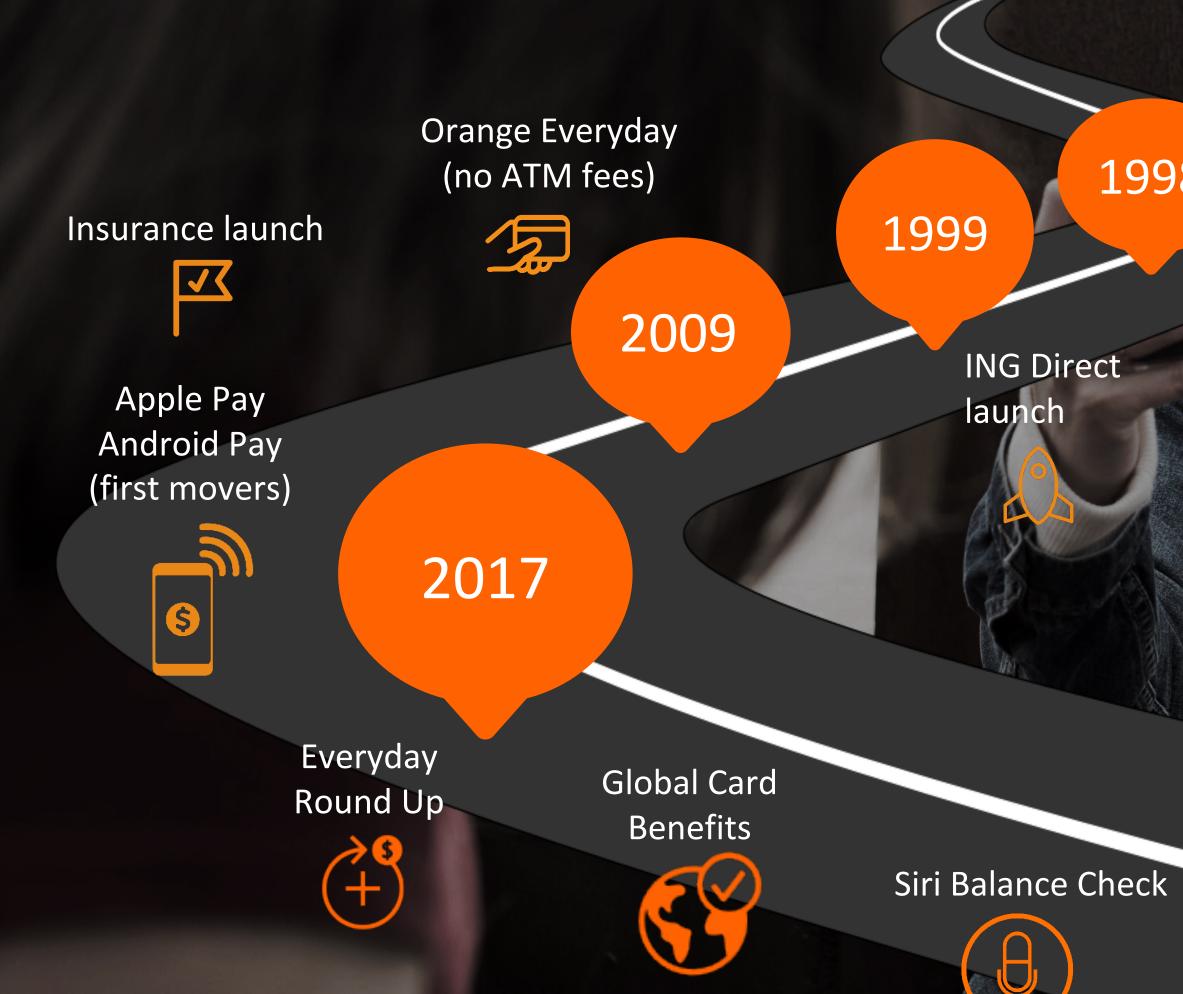
Why change? How did we transform? Results & lessons learned







Some of ING Australia's achievements



ING Mortgages (only via brokers)

1998

Savings Maximiser (digital only savings)

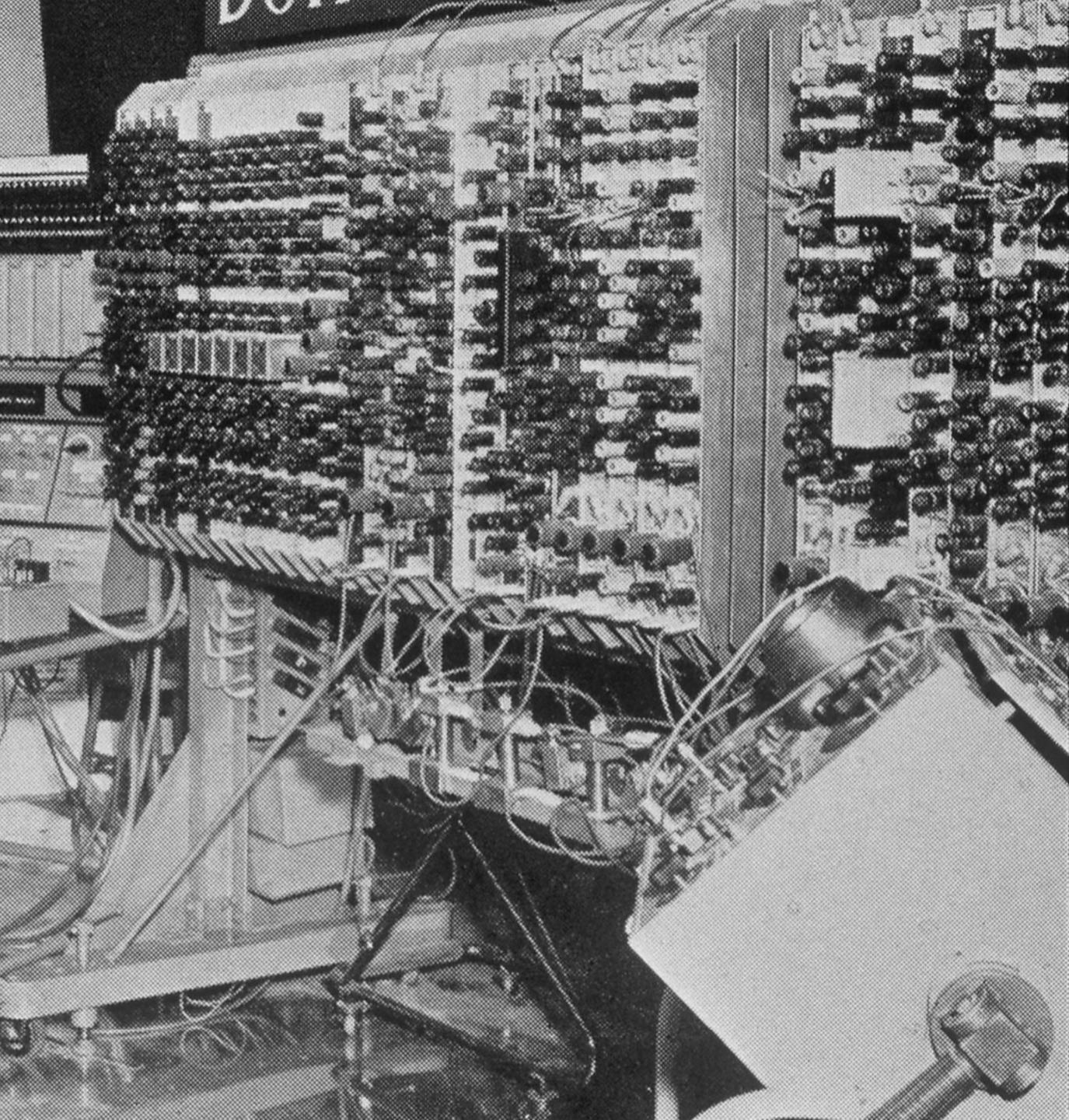
1997

2022



Show

and the second second



Things are changing at increasing pace

HE YORK

If I can't get it in 3 seconds, I'm gone...

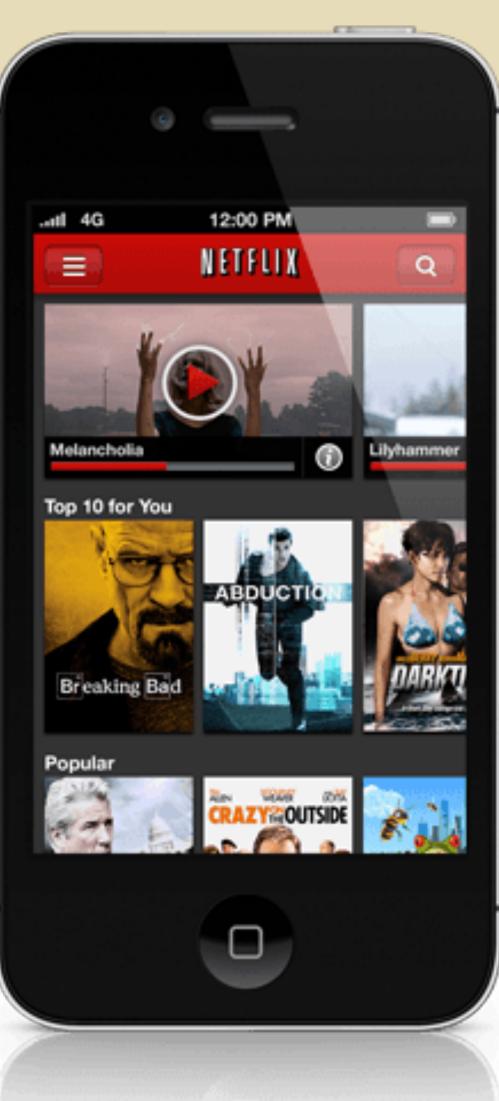


"The most recent best experience at company A, is the minimum standard for company B"









Learn by doing

Learn by doing Renew quickly

Renew quickly

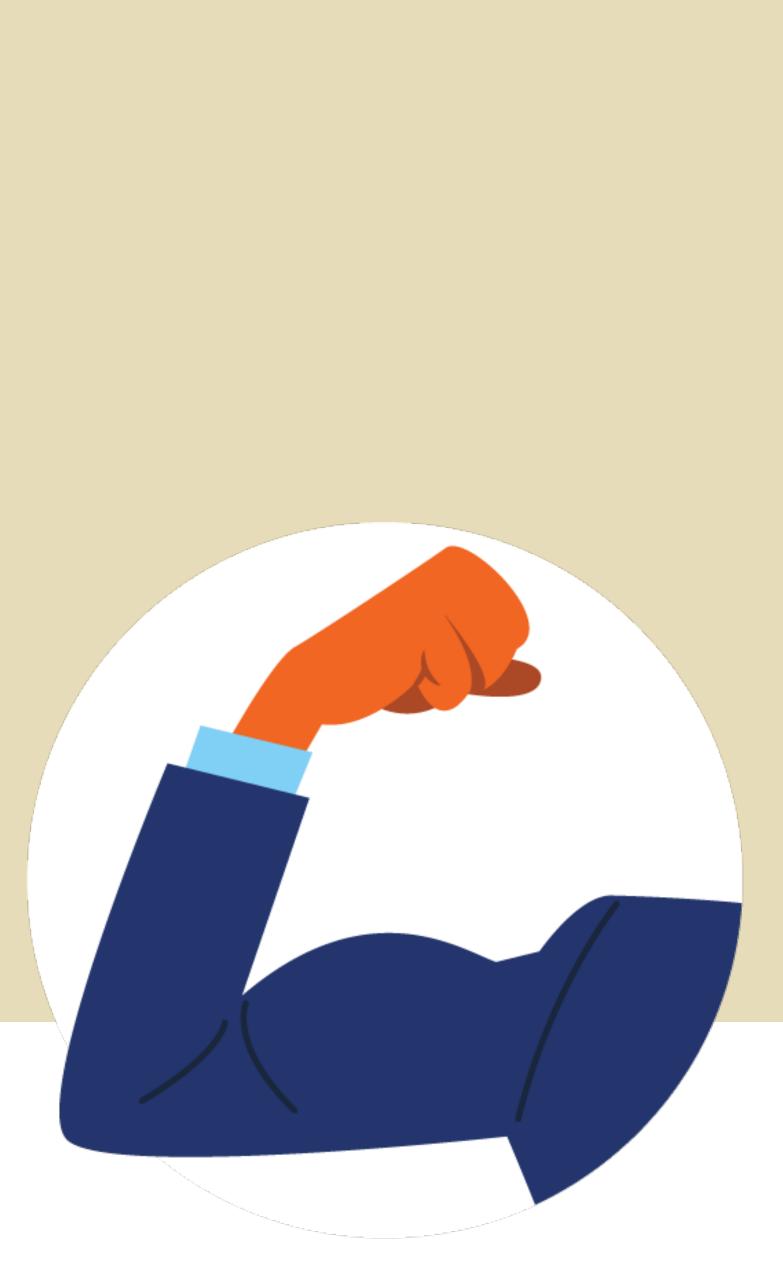
Learn by doing

And don't stop before it works

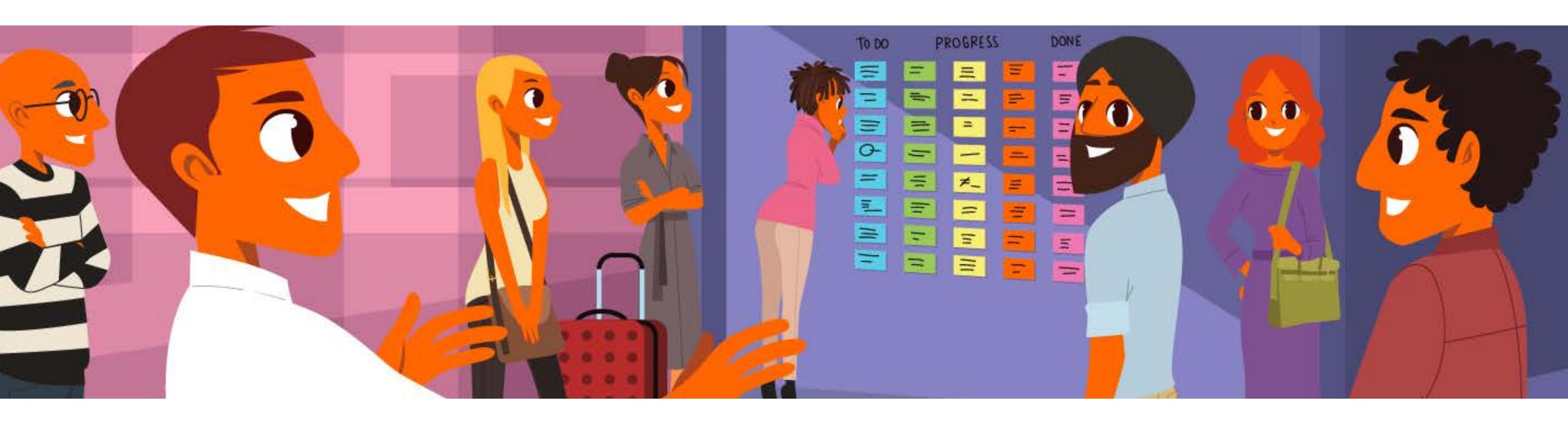
Main goals

- Increase customer satisfaction
- Increase employee engagement
- Reduce time to market & handover

Empowered people, working in high performing teams, organised around the customer



How did we transform?



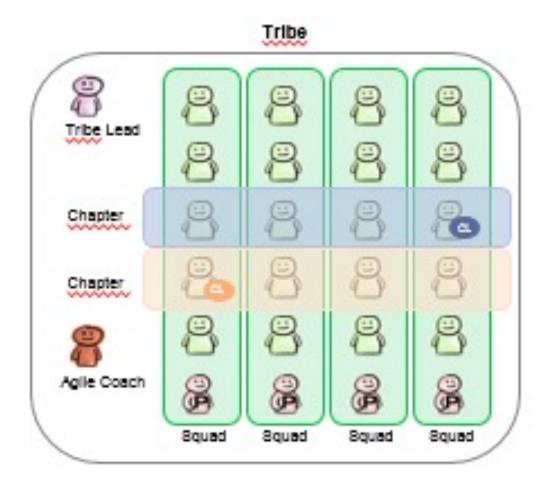
Three elements form the foundation of our transformation



The Orange Code

Customer Centricity





Culture

Agile Way of Working

Creating a differentiating customer experience



Apple Pay Android Pay (first movers) Everyday Round Up

+





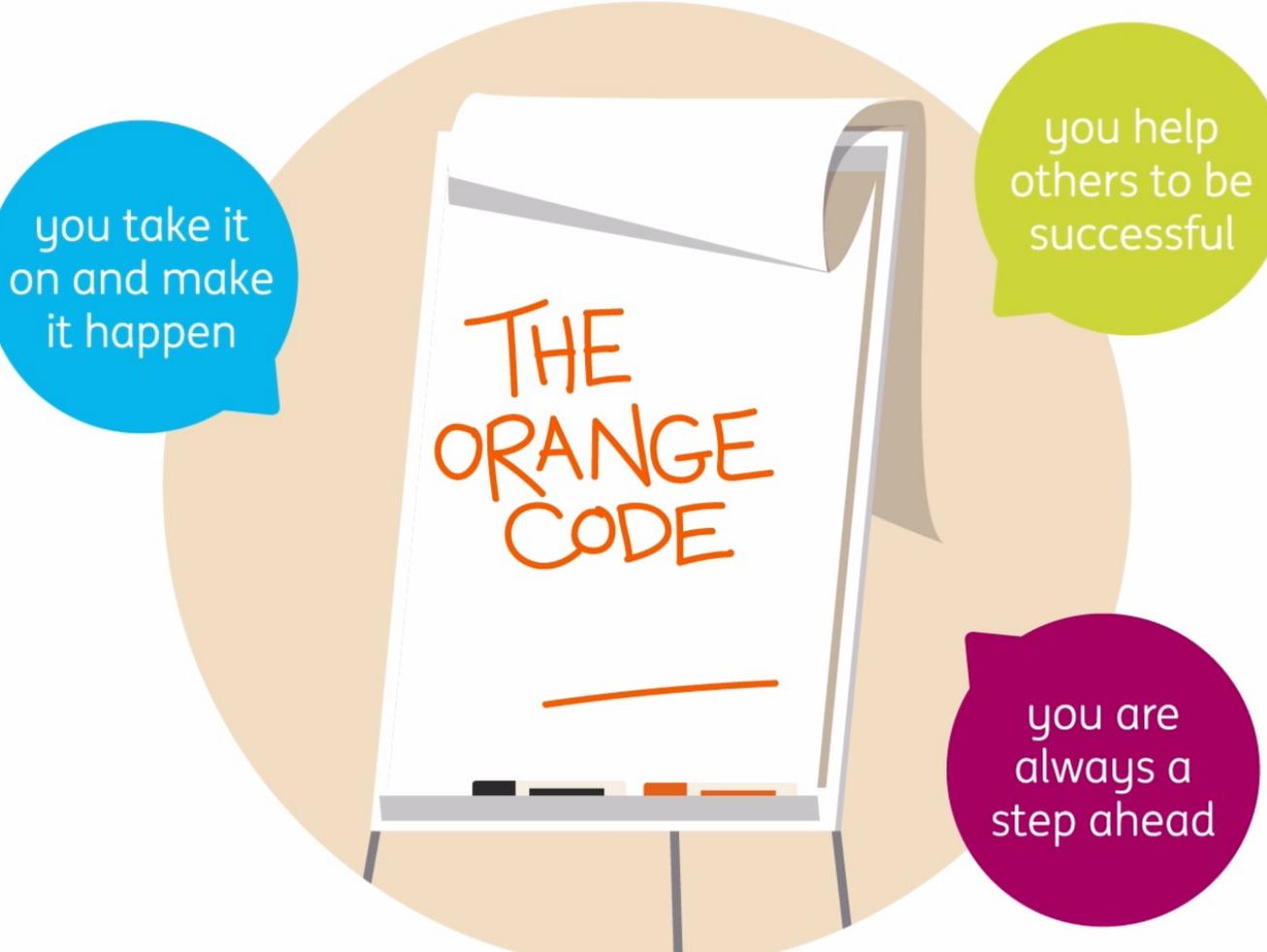
Global Card Benefits



Siri Balance Check



Our Culture: the Orange Code



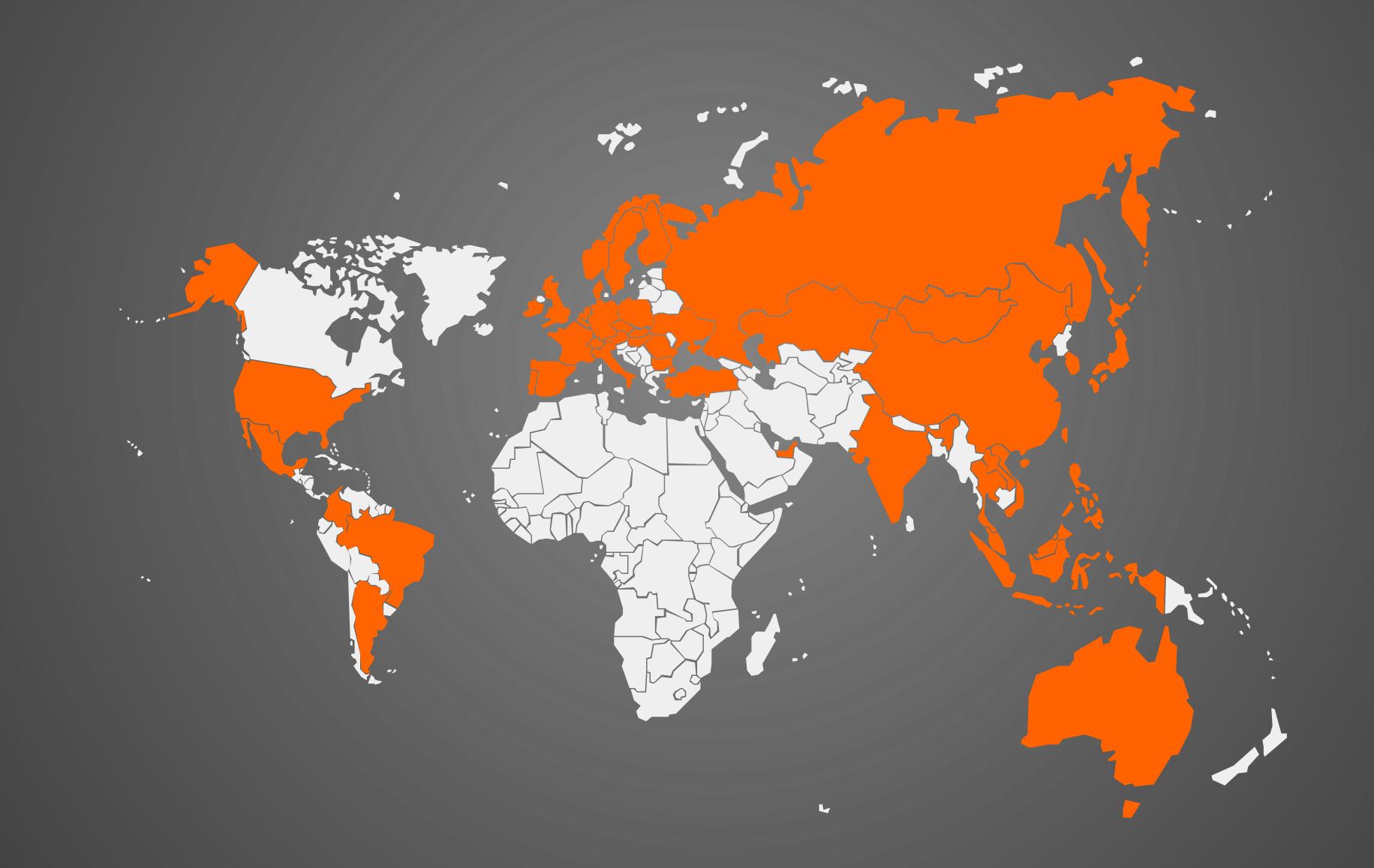




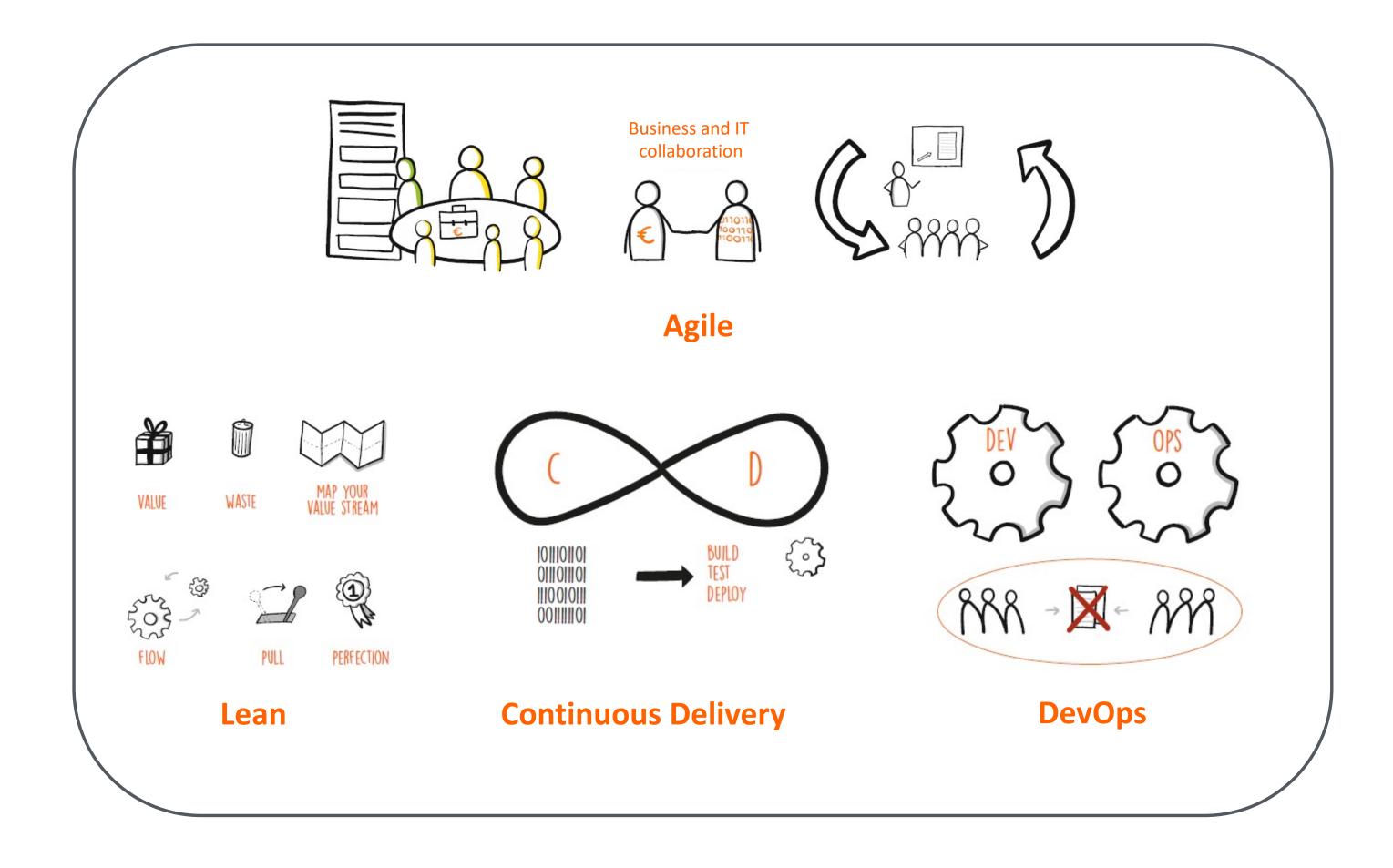
Our Agile Way of Working is based on these principles

- We work in **high performing teams**
- We **empower** teams
- We care about **talent** and craftsmanship
- We continuously learn from customers and apply learnings to improve
- We set **priorities** with the **big picture** in mind
- We are **consistent** in our organisational design and way of working
- We organise for **simplicity**
- We re-use instead of reinvent

One ING experience built on one global foundation

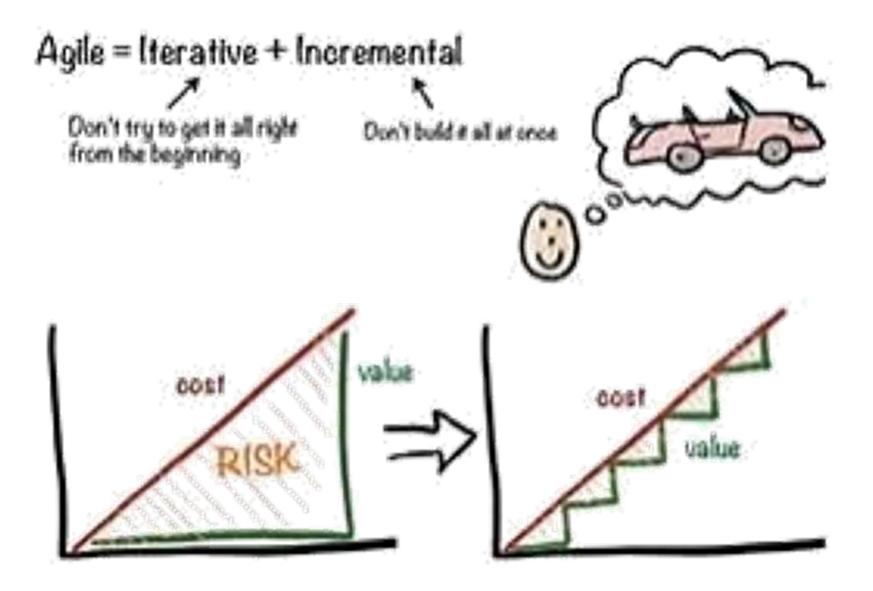


The Agile Way of Working is derived from well-known practices

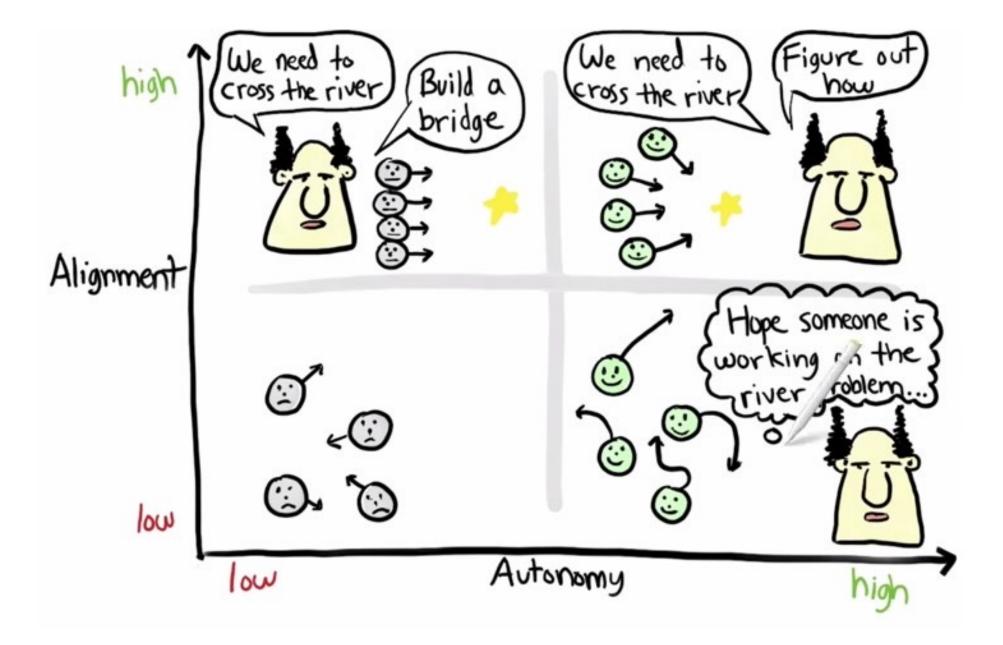


So how is ING adopting the Agile Way of Working?

Iterative & Incremental



Self-organizing and cross-functional

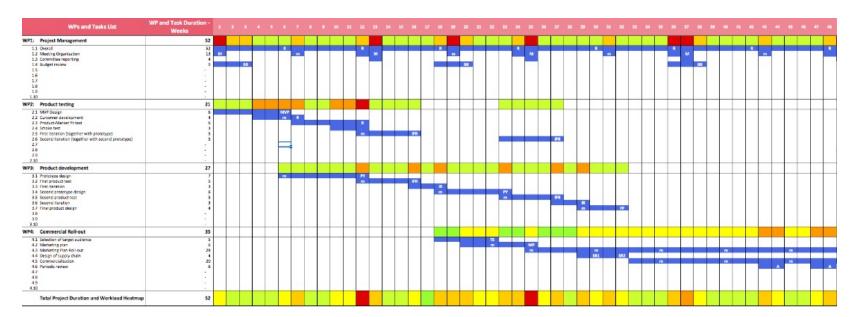


Flexibility: we move to shorter, integrated planning and delivery

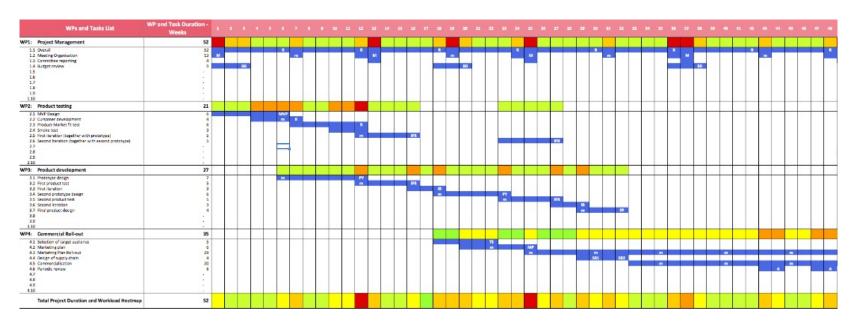
FROM

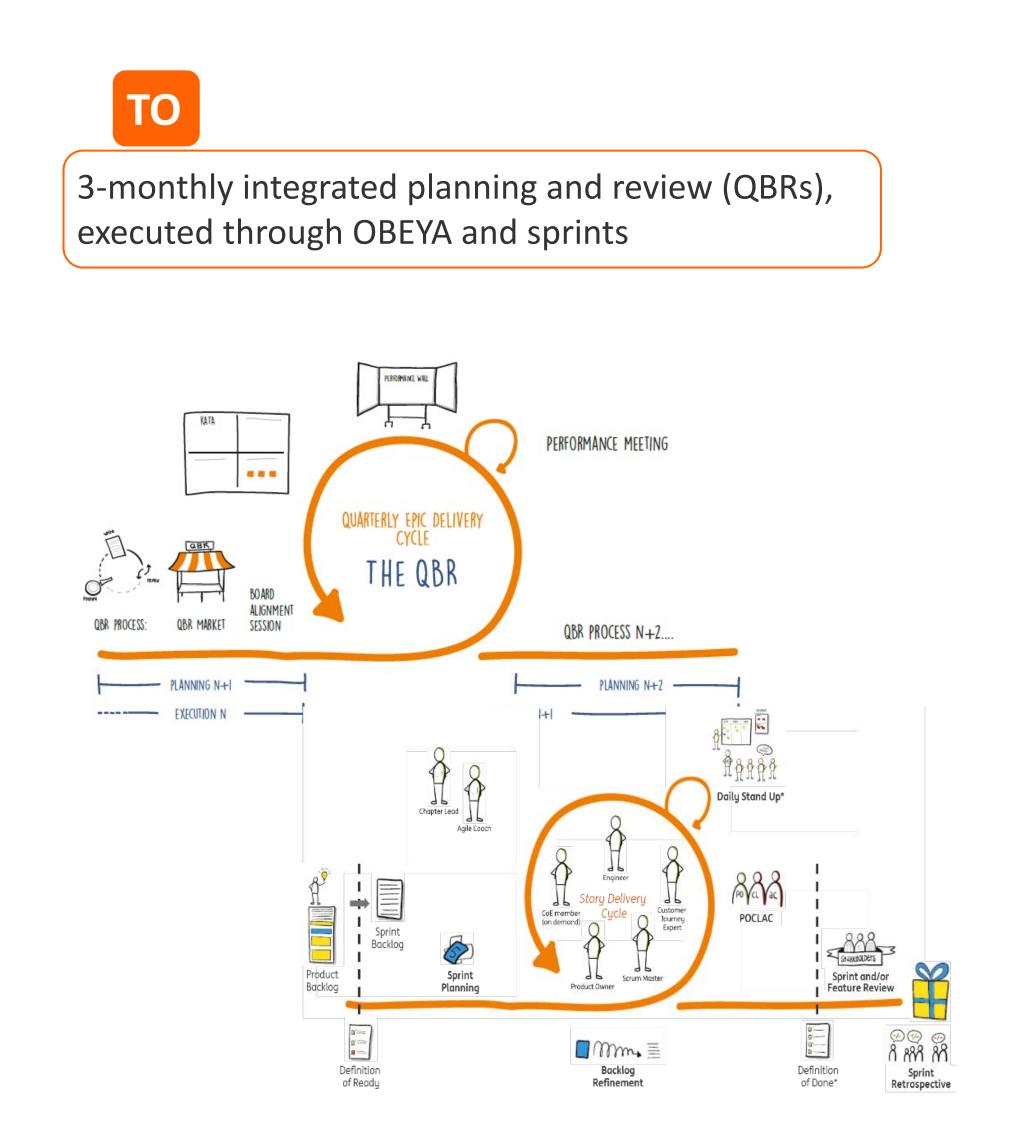
Individual long term program/project planning, claiming each others resources

Program 1



Program 2



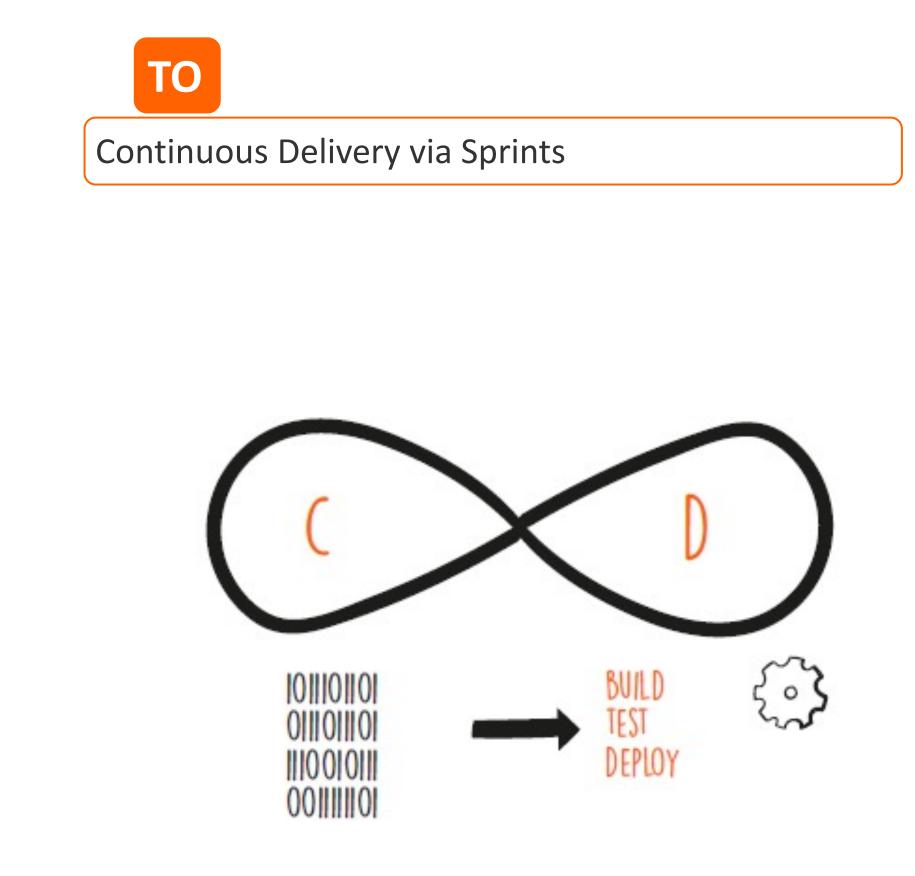


Value: we deliver just in time, just enough, fast feedback



Big Bang Delivery

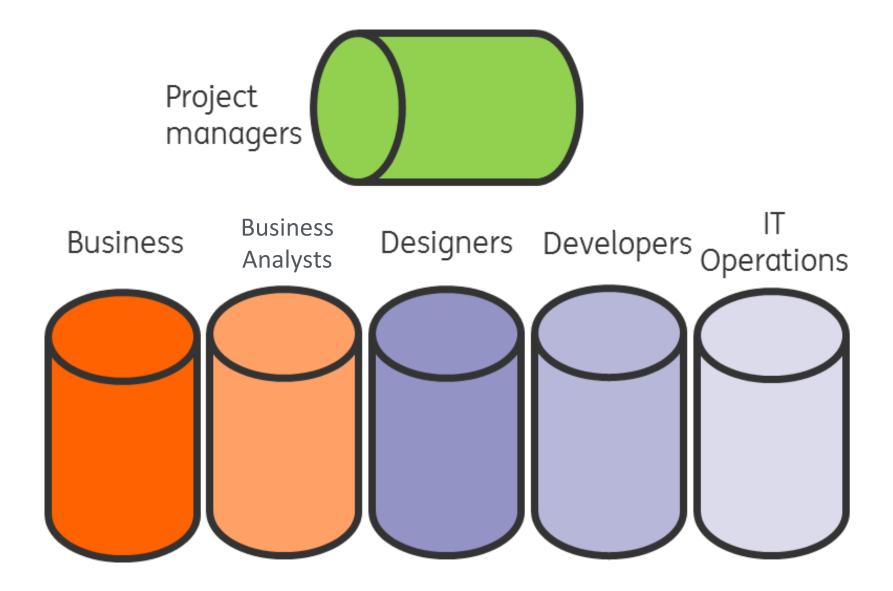




Autonomy: Business and IT work together in stable teams

FROM

from silo based & temporary project teams



TO collaboration based Tribes/Squads with (aligned) autonomy and E2E responsibility for what, how and compliance J Tribe Tribe 0 A A L A 8 L 8 8 8 L 8 S 🖧 Chapter Jb Chapter 8 S 8 Jb 8 8 8 8 Guild Squad Squad Squad Squad Squad Squad

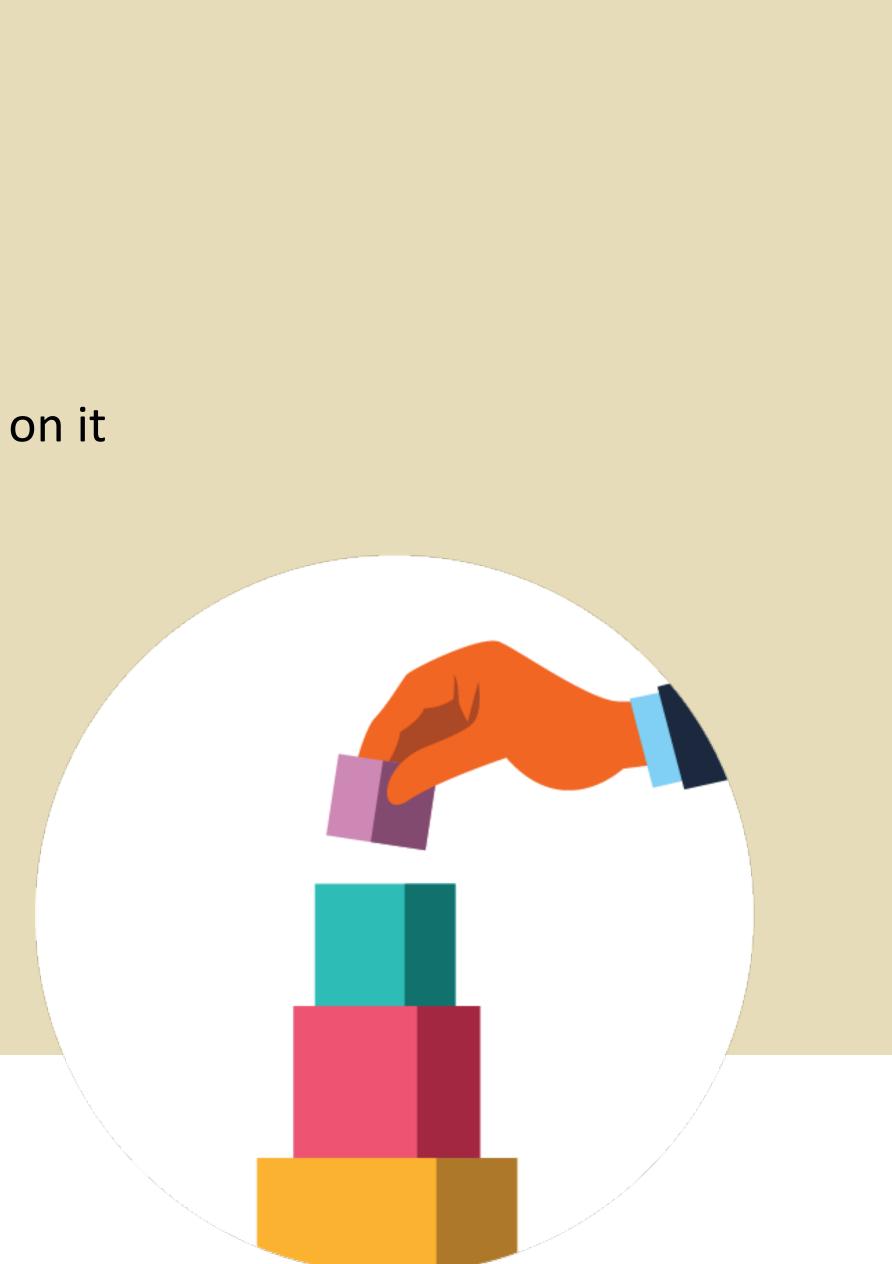
Results and lessons learned





Increased customer focus

- Cross functional tribes organised around the customer
- Clarity about focus areas and strategic priorities through QBR
- Customer feedback is directly visible for the tribe able to deliver on it
- Squads end-to-end delivery capabilities & independence
 Balancing regulatory initiatives & customer improvements



Increase employee engagement

- A stronger sense of belonging in the tribes
- More understanding of how to work together with colleagues from IT and Business
- Leads can be more effective in supporting personal development of their people

Career paths of Chapter Lead and Product Owner

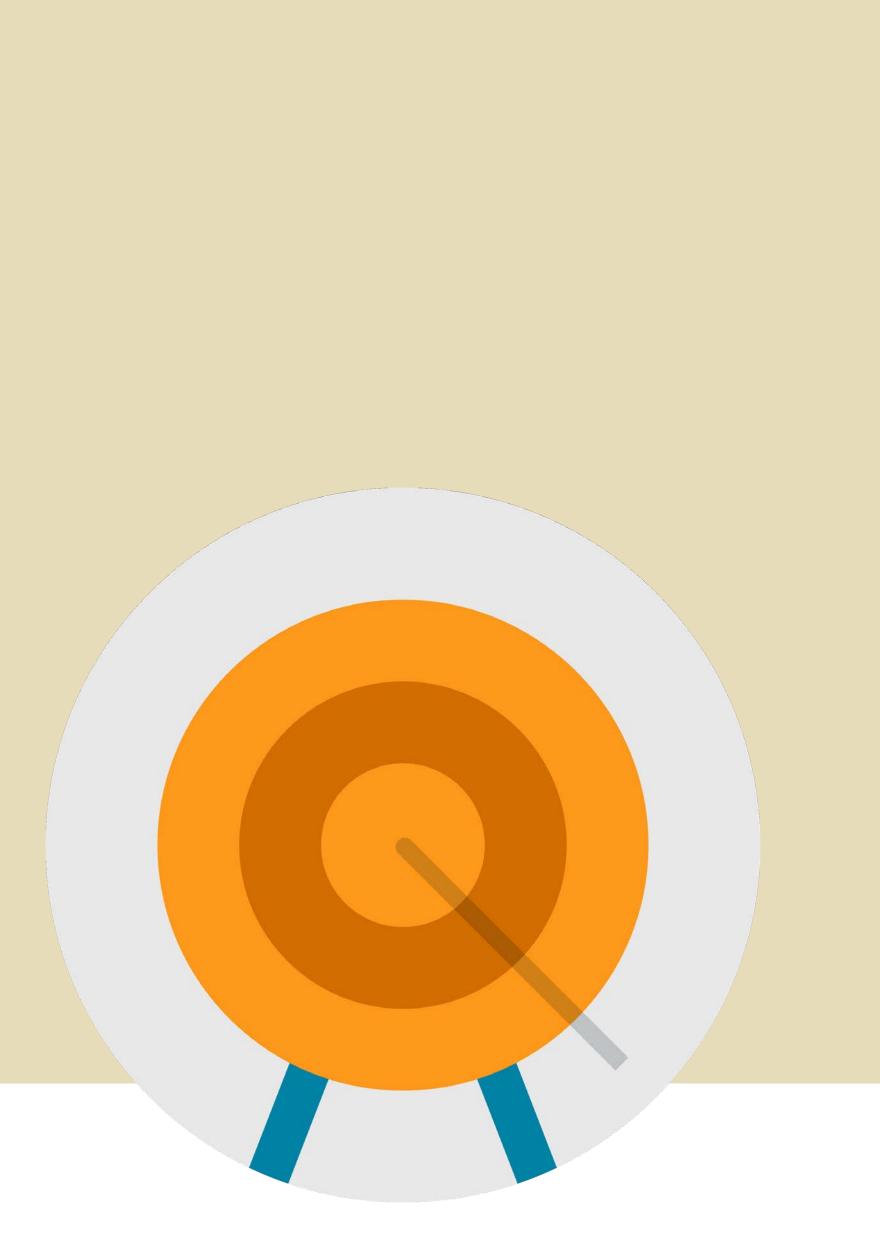
Silo's broken down & reduced time to market

- More collaboration of business & IT expertises within the tribe through OBEYA ceremonies
- Increased feeling of empowerment to determine own purpose and take decisions
- More incremental releases as we enable work to be broken down more
- Enhanced visibility on readiness of business requirements
- Further integration between business & IT within squads
 Clearer definition of roles & responsibilities



Additional results & outcomes

- Easier alignment during lockdown because of working tribe and squad ceremonies
- We are seen as a front runner and source of inspiration by companies to introduce Enterprise Agility



What have we learned along the way?

- Everything starts with a common understanding of beliefs and principles
- Cultural change is critical and requires exemplary behaviour and massive communication
- An organisation is never 100% ready for the transition
- At the time of the change efficiency and productivity will drop
- The design can be good, but adjustments make it great









