## What are you prepared to give up?





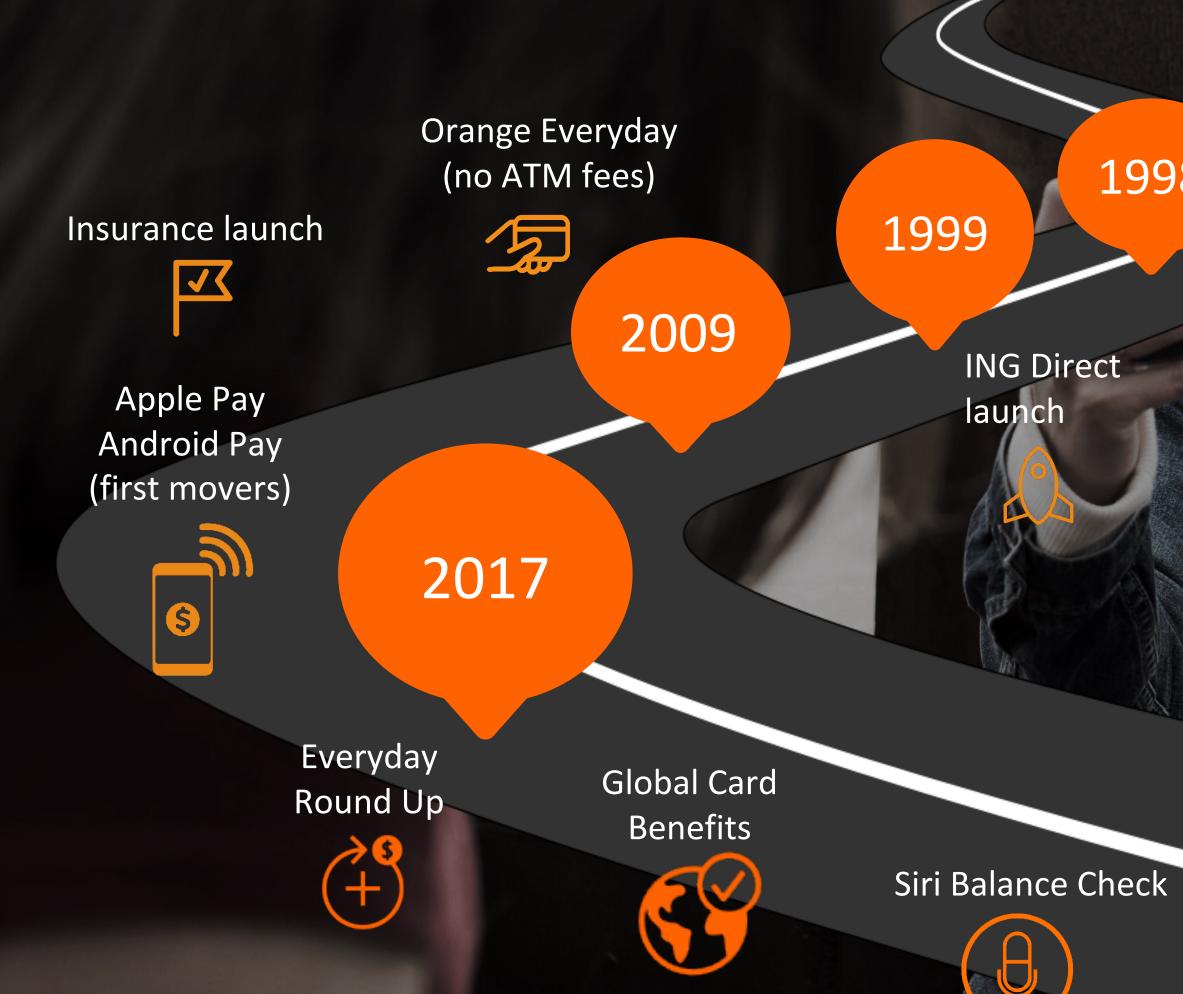
# Why change? How did we transform? Results & lessons learned







## Some of ING Australia's achievements



ING Mortgages (only via brokers)

1998

Savings Maximiser (digital only savings)

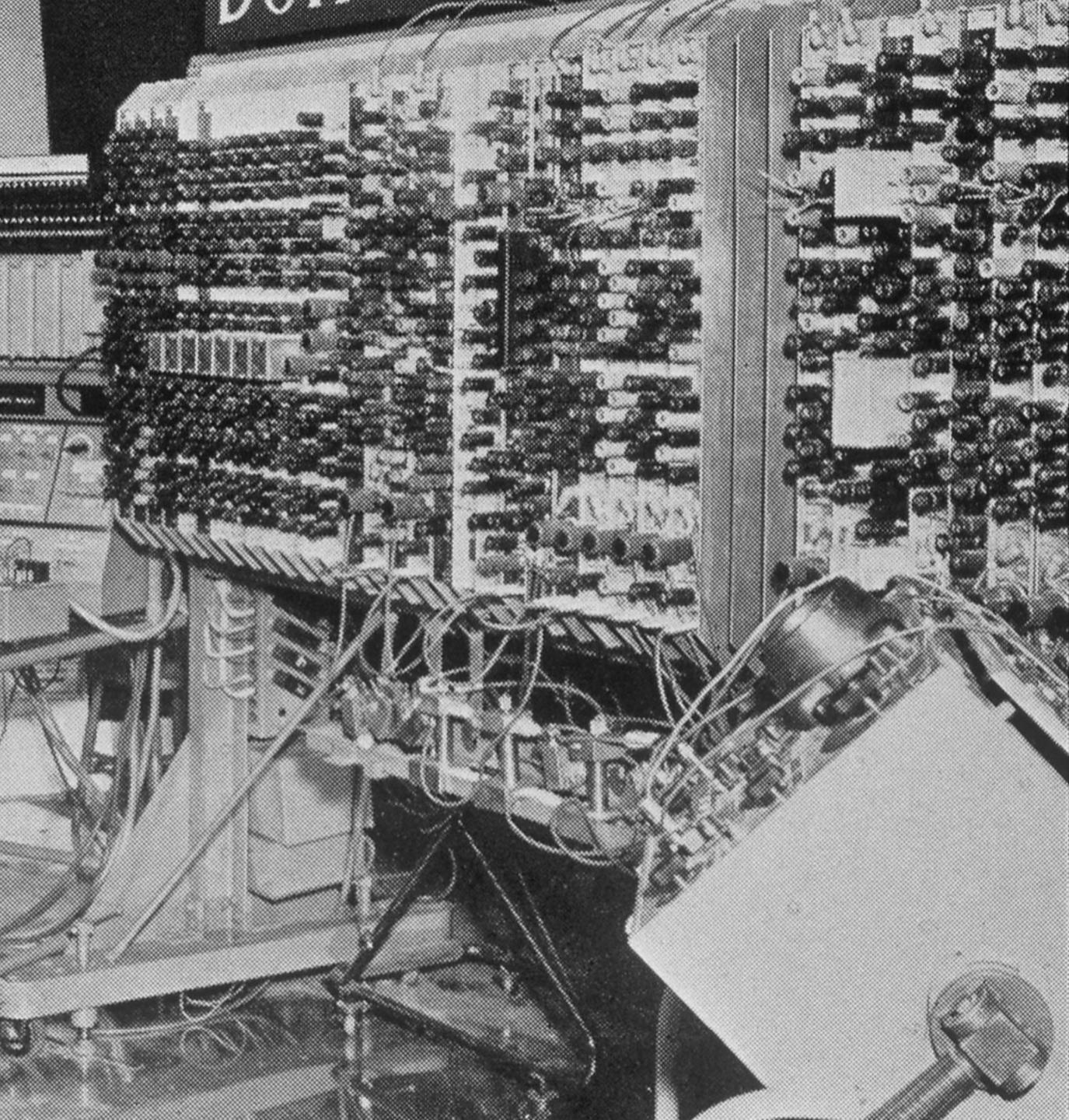
1997

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...

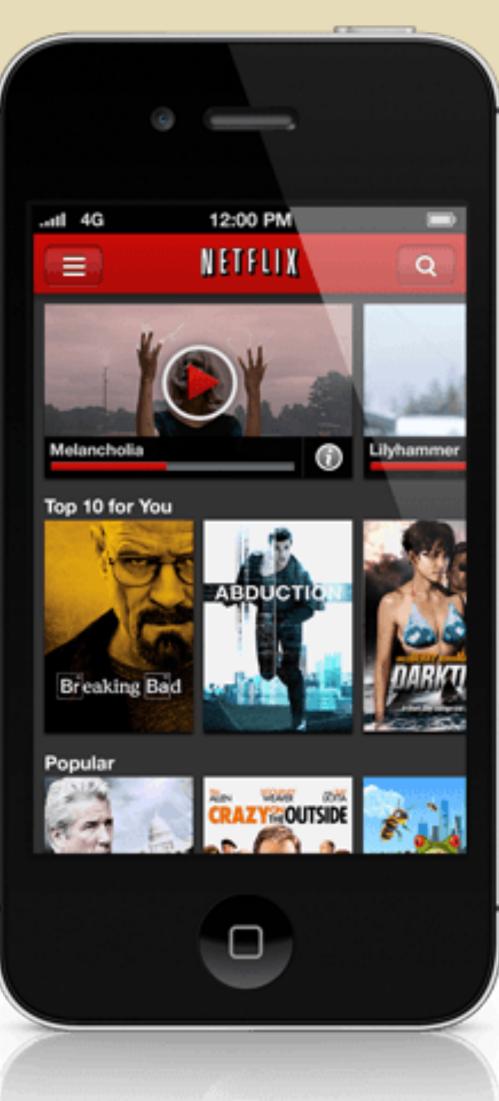


## "The most recent best experience at company A, is the minimum standard for company B"









## Learn by doing

## Learn by doing Renew quickly

Renew quickly

Learn by doing

And don't stop before it works

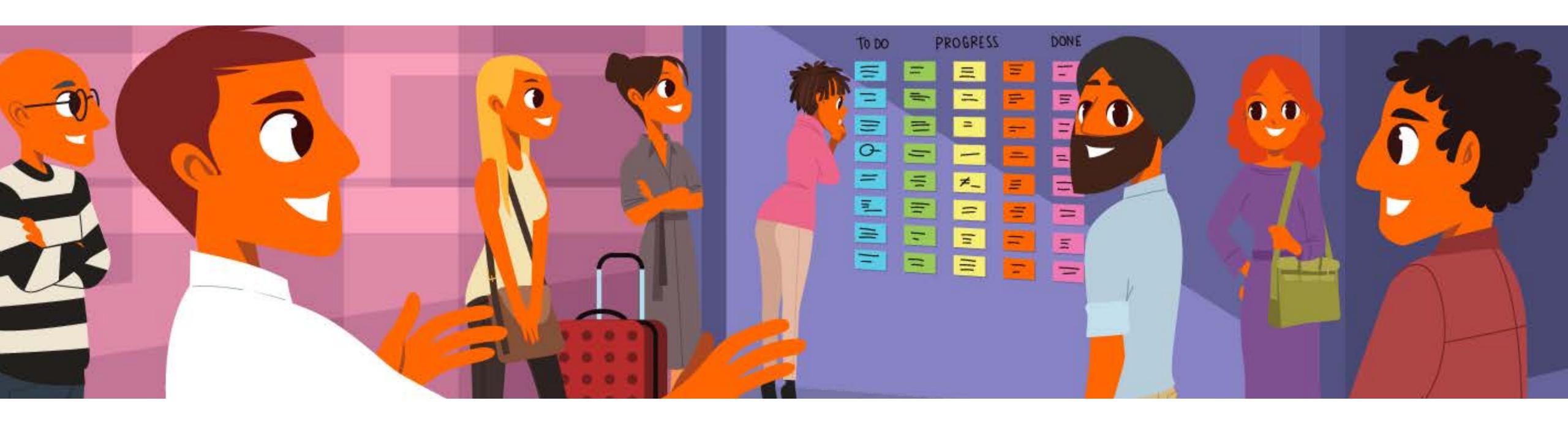
## Main goals

- 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?



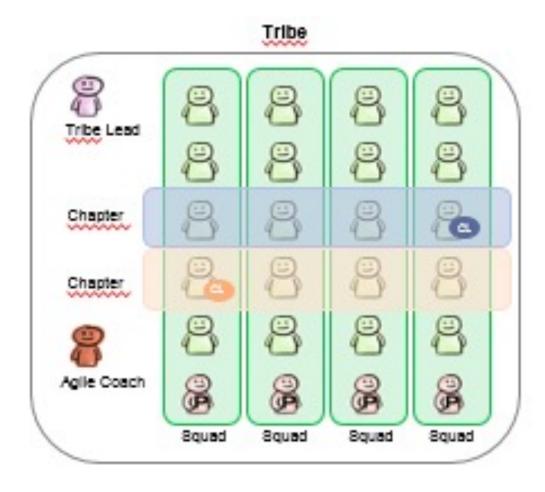
## Three elements form the foundation of our transformation



The Orange Code

Customer Centricity





#### Culture

#### Agile Way of Working

## Creating a differentiating customer experience



Apple Pay Android Pay (first movers) Everyday Round Up

+





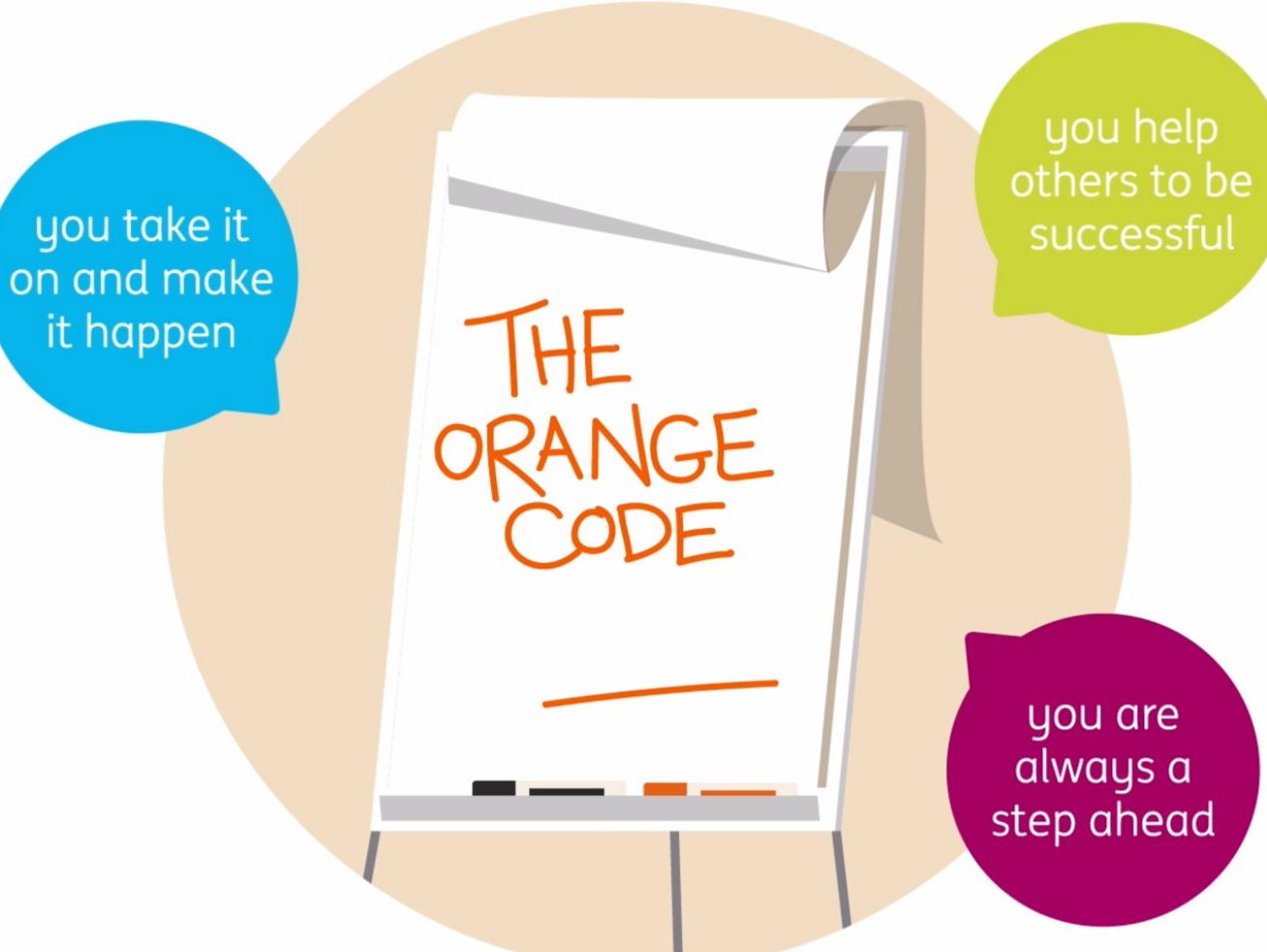
Global Card Benefits



Siri Balance Check



## **Our Culture: the Orange Code**



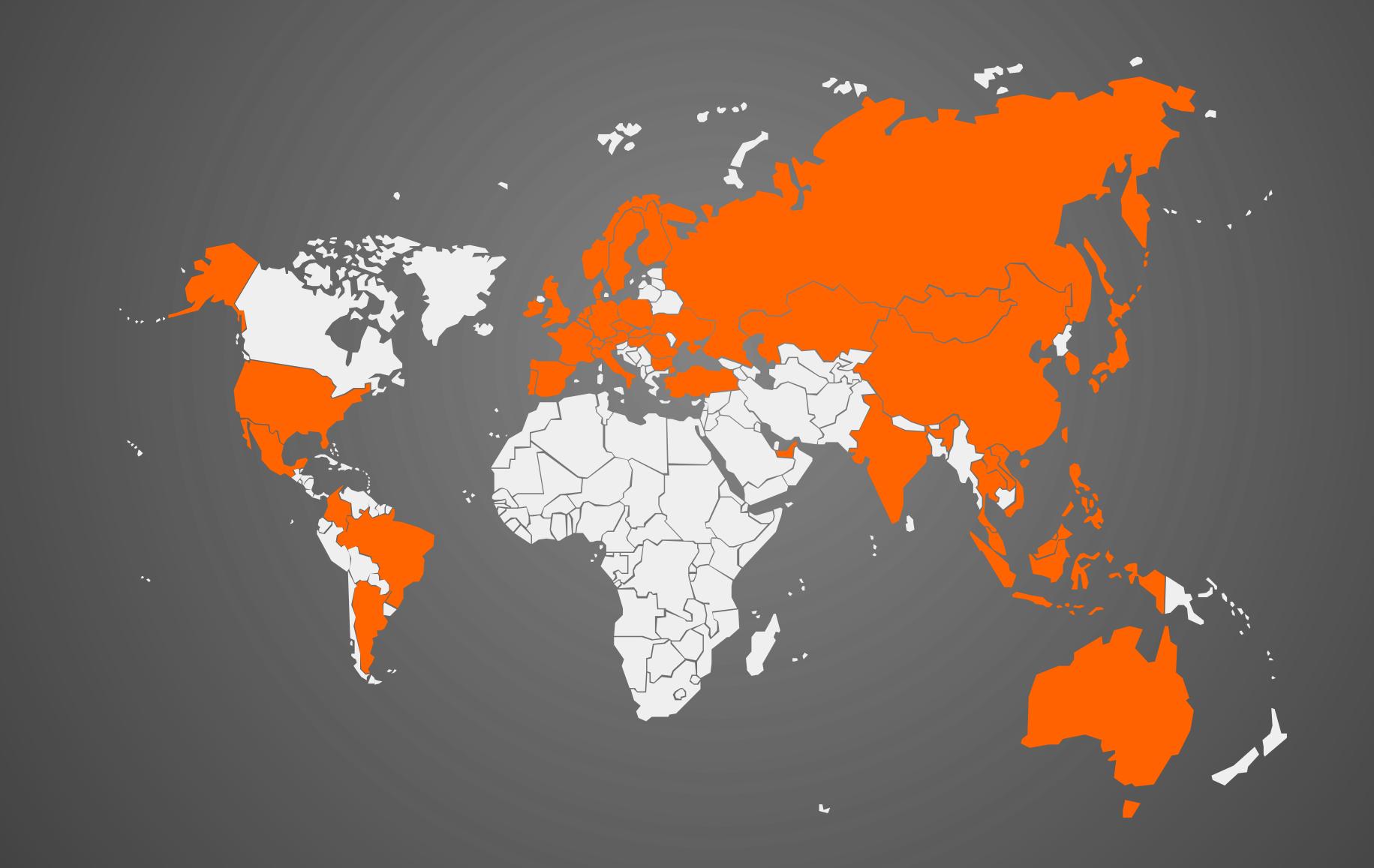




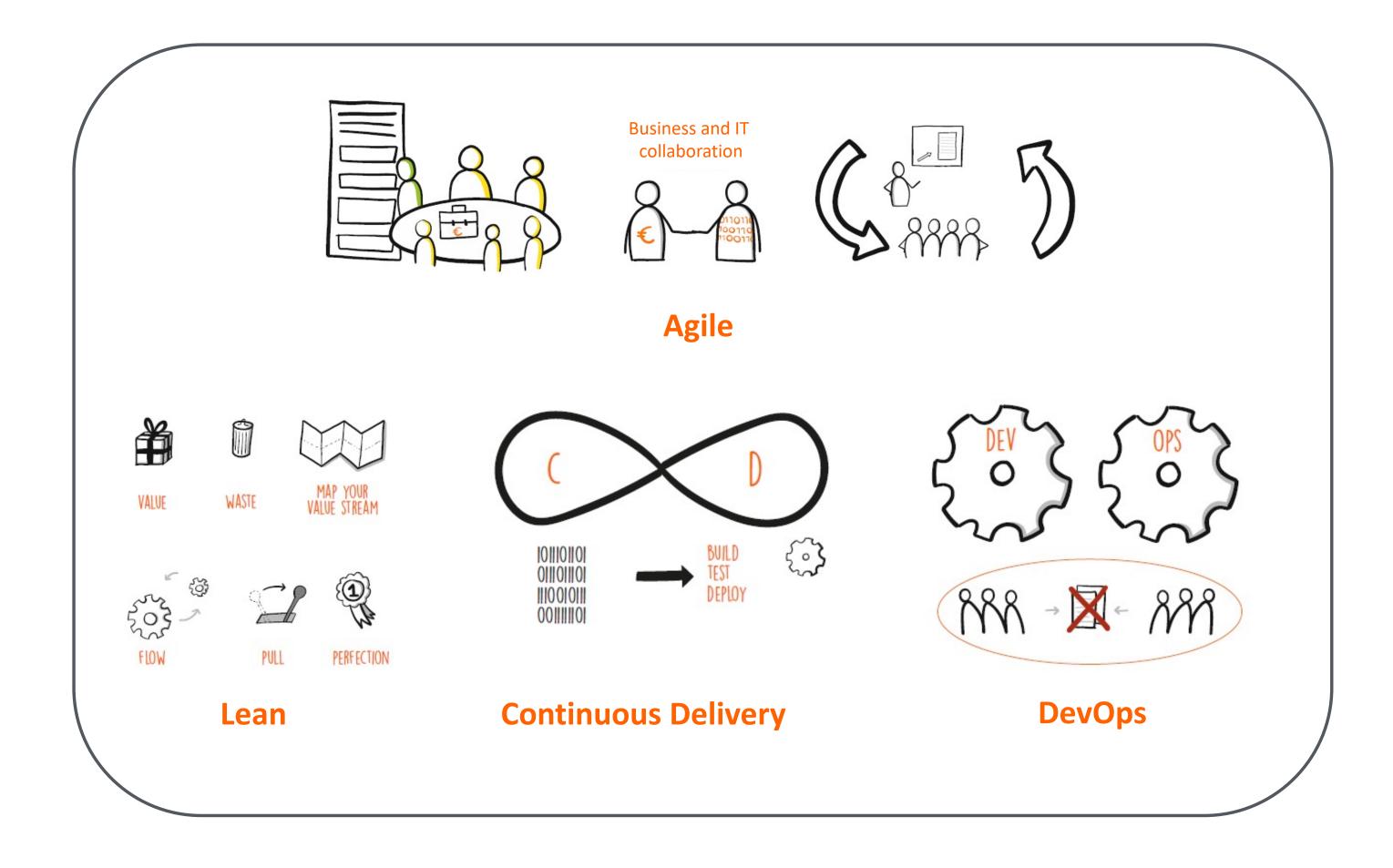
### Our Agile Way of Working is based on these principles

- 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

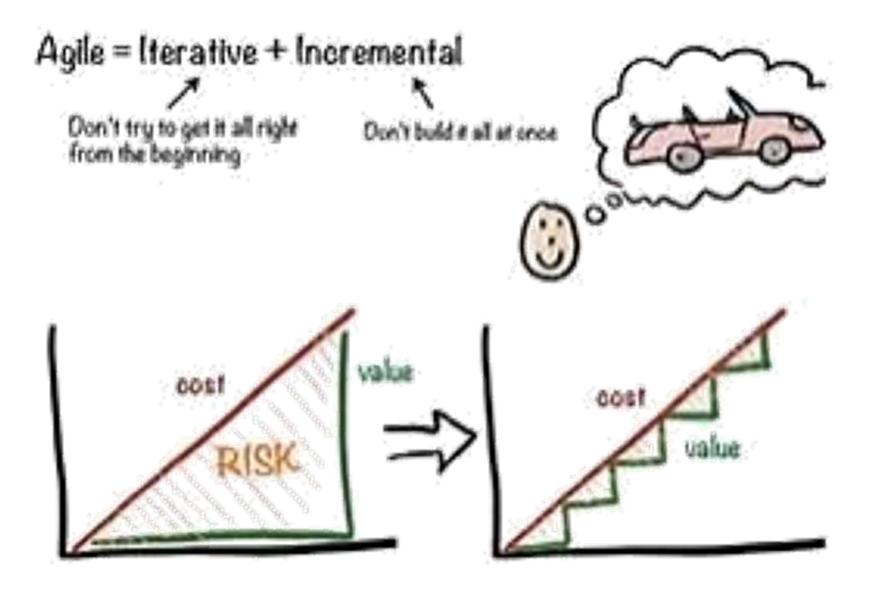


## The Agile Way of Working is derived from well-known practices

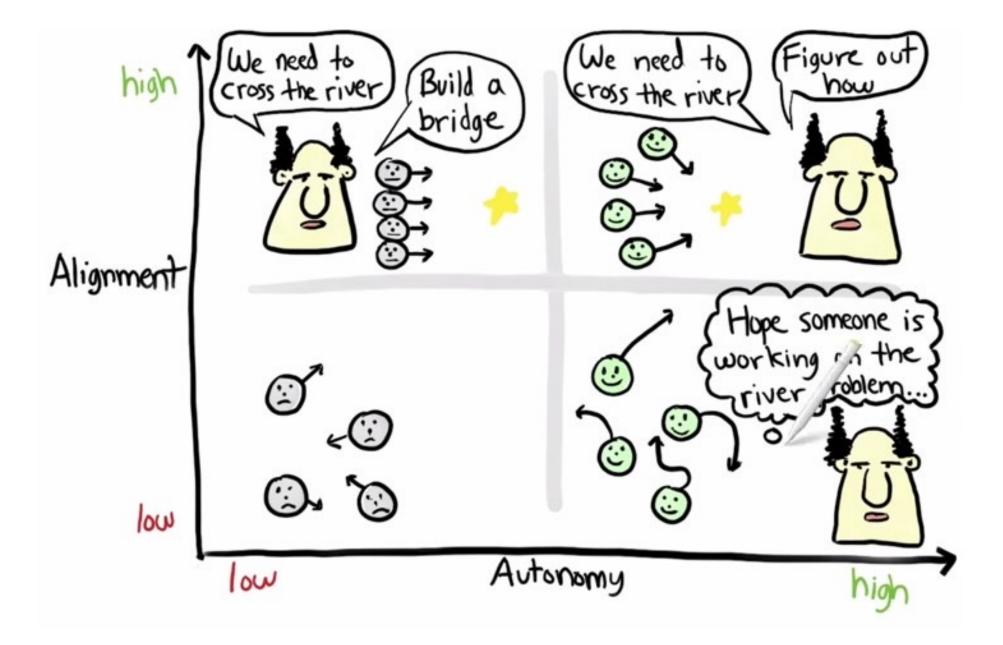


## So how is ING adopting the Agile Way of Working?

#### **Iterative & Incremental**



#### Self-organizing and cross-functional

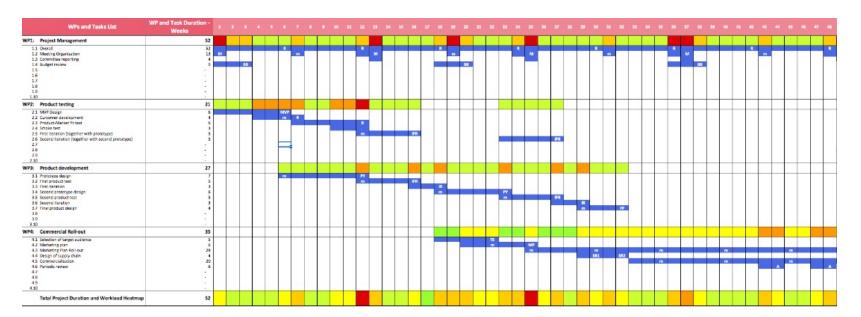


## Flexibility: we move to shorter, integrated planning and delivery

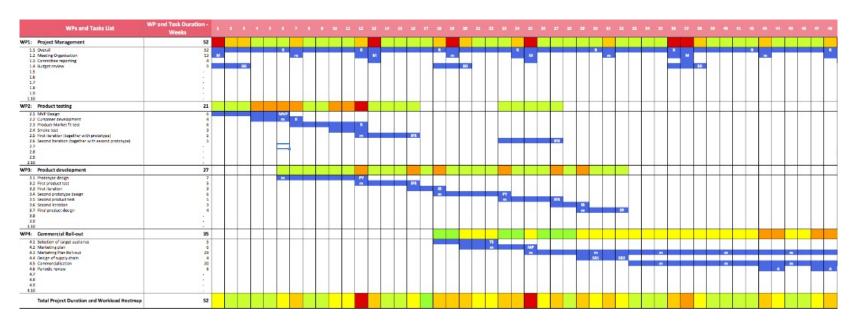
#### FROM

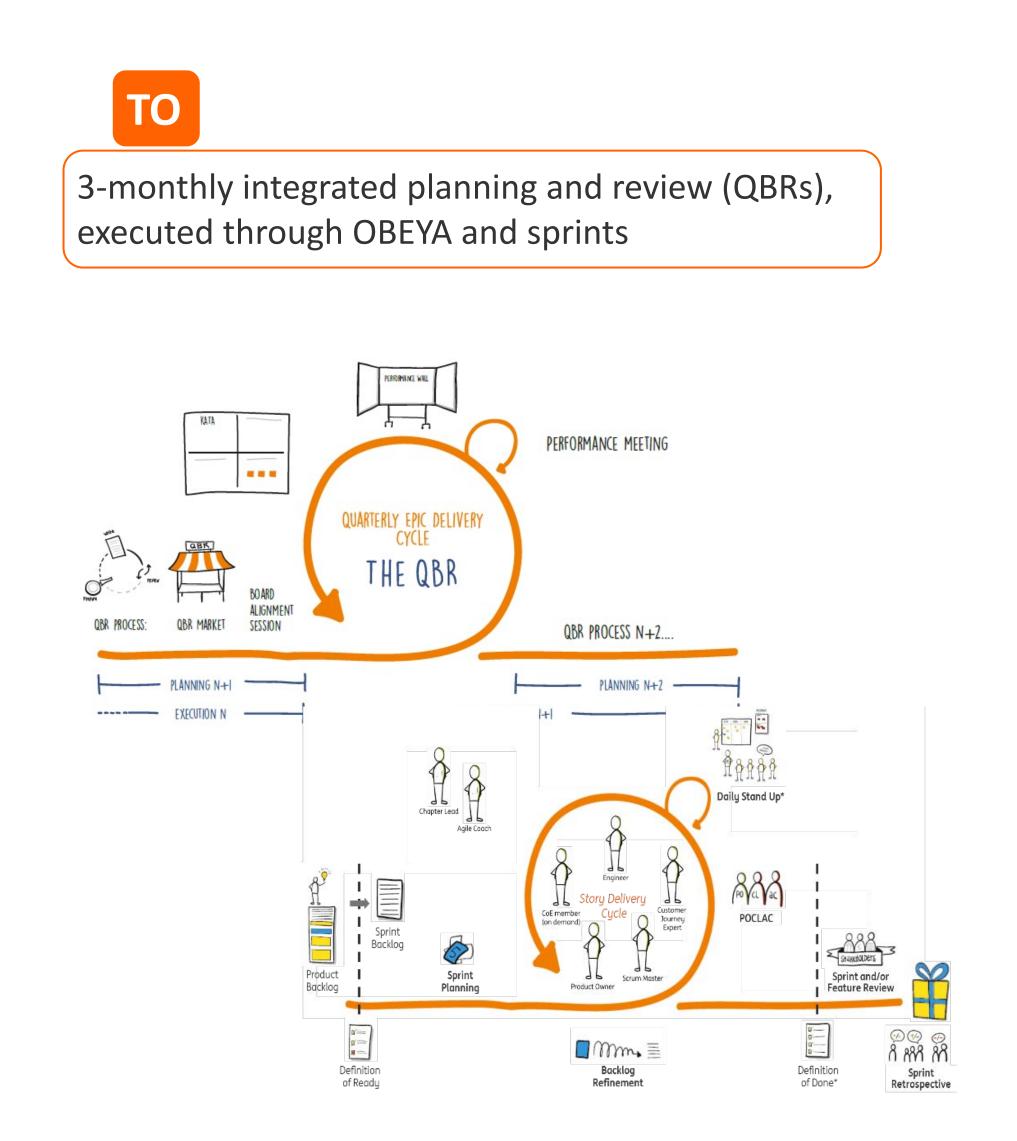
Individual long term program/project planning, claiming each others resources

#### Program 1



#### Program 2



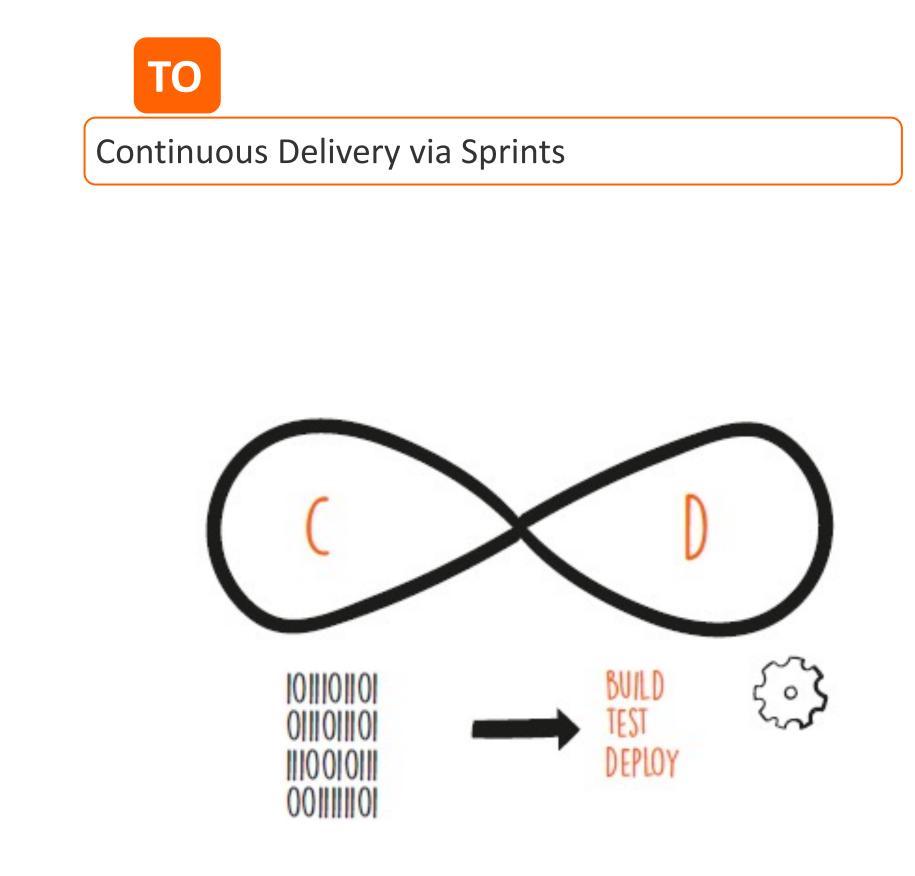


## Value: we deliver just in time, just enough, fast feedback



**Big Bang Delivery** 

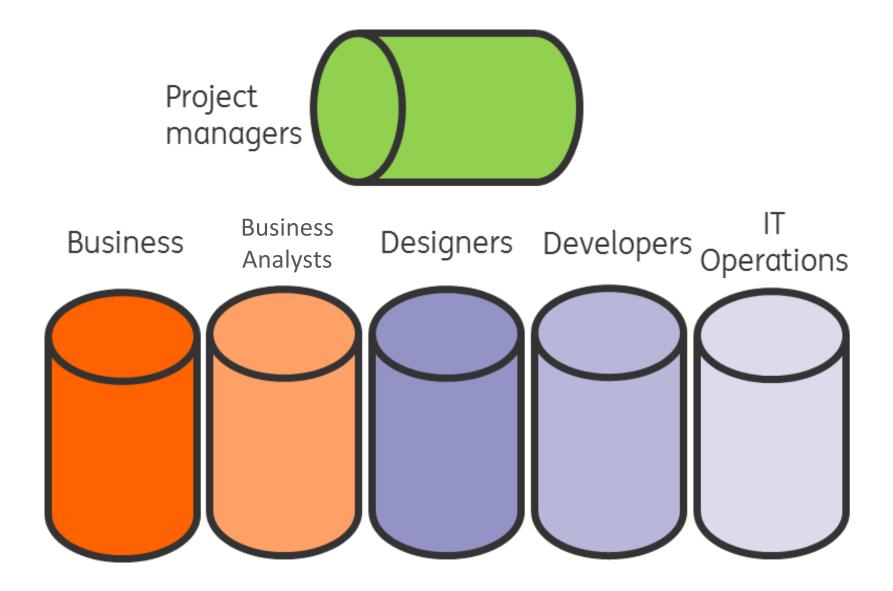




### Autonomy: Business and IT work together in stable teams

#### 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

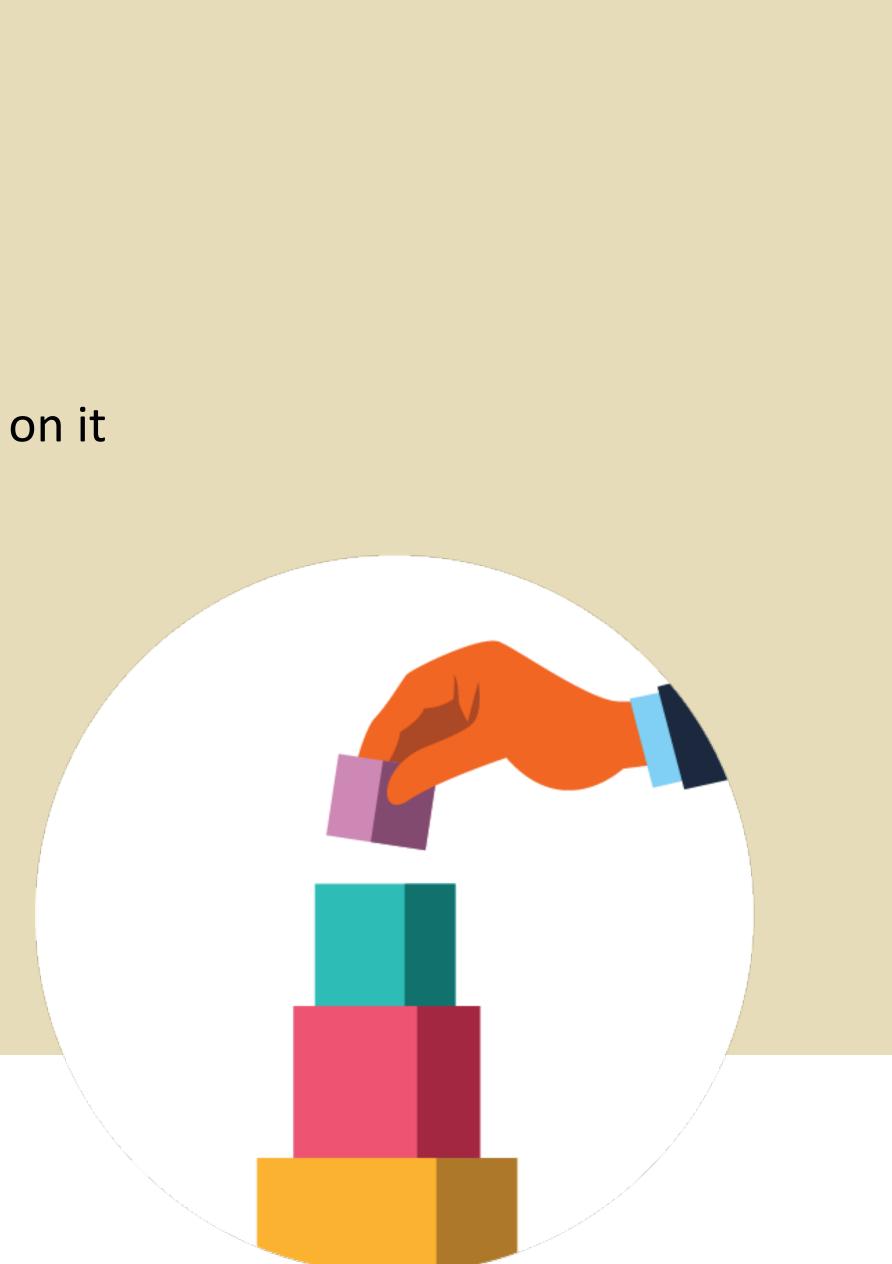
## Results and lessons learned





#### **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



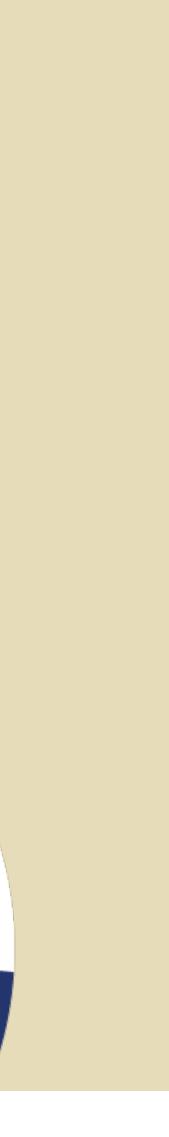
#### **Increase employee engagement**

- 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

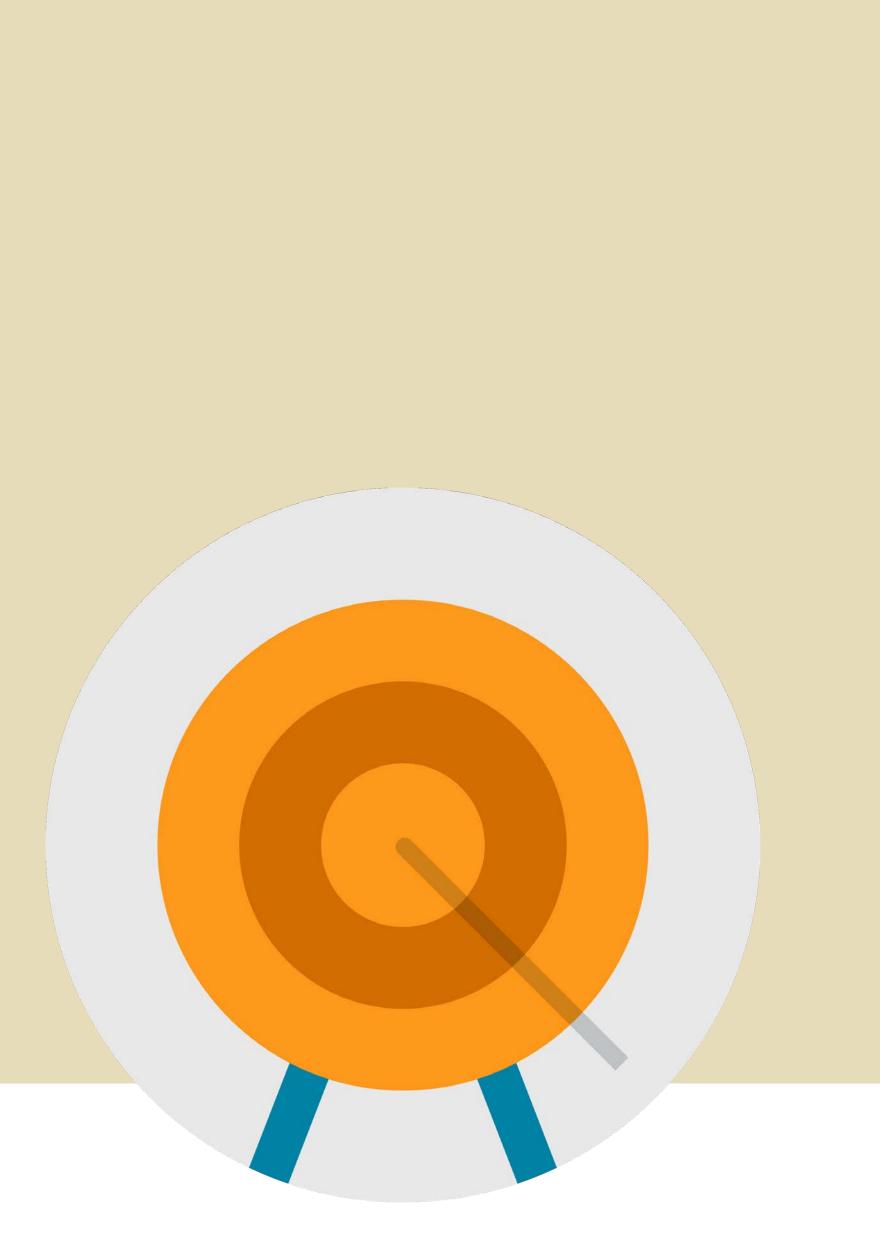
### Silo's broken down & reduced time to market

- 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









