

# ING Positions

# The Bank of Today



September 2018



“ING is the first agile bank in Austria. Our goal is to be even closer to our customers and fulfil their needs faster.

Agility is the prerequisite for this. Therefore we work in flexible and interdisciplinary teams that independently drive issues and projects forward.”

Barbaros Uygun  
CEO/General Manager Austria

## What are our objectives?

- ① We want to make banking easy, transparent and convenient so that people can take their financial matters in their own hands and manage them easily anytime, anywhere.
- ② Agile working methods and the right mindset within ING ensure that we can respond faster and more efficient to the changing needs of our customers.
- ③ As a banking platform, we want to offer our customers and non-customers solutions for their financial matters and at the same time create offers that go beyond.

## How does the bank of today look like?

### To be successful a bank must

- › **consistently focus on customers and their needs** and make their lives easier with innovative services – both in their private and professional lives.
- › **provide a unique and consistent customer experience** that is “transparent, easy and convenient”.
- › **use advanced data analysis to deepen and expand its customer relations** along with developing products and services that go beyond banking.
- › **create a digital platform** where people can easily manage their finances and financial matters anytime and anywhere.
- › **integrate its offers in wider ecosystems** where consumers spend most of their online time and where products and services of various providers are available.



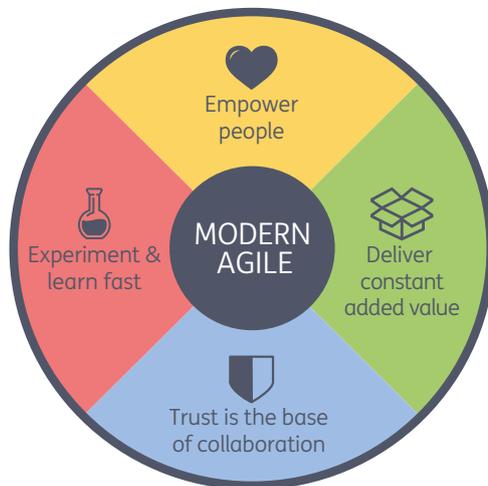
## What were ING's role models and what makes them special?

Thinking outside the box nowadays is an essential requirement for banks that want to be successful. While searching for role models for the “One Agile Way of Working” approach, ING has addressed companies that already practice agile working methods. They are by no means financial providers, but companies like Spotify, Zappos, Netflix and Google. Their core competence is also ING's objective: Being as close to customers as possible and to meet their needs quickly and directly.

## “One Agile Way of Working” – How does ING define agility?

For us, agility is a way of thinking and a philosophy. It helps us to adapt our offers faster to changes in the market and hence to meet customer needs faster and more efficient. In addition to agile tools and methods, short and clearly defined development periods as well as responding to direct feedback from customers are equally essential to achieve this goal.

Four principles demonstrate a modern and agile way of working:



The “One Agile Way of Working” practiced by ING builds on this model. At its core are **fundamental guidelines** that shape our work and organisation:

### › Empowering employees

The work is carried out within strong and competent teams. They are interdisciplinary in their structure and pursue clearly defined tasks in a widely self-determined way. This promotes talents, technical expertise and the autonomy of employees.

### › Customer involvement

The development of products and services happens more and more in cooperation with customers. Their knowledge and insight contribute directly to the constant improvement of ING and our services. We aim to offer a consistent and unique customer experience across every border.

### › Unified organisational design and working methods

We work in structures, with tools and methods that guarantee high efficiency and speed in developing products and services. We clearly prioritise tasks with primary objectives. Simple as well as transparent working methods are equally important requirements.

The key to our successful transformation becoming Austria’s first agile bank was down to all the parties involved working together according to these principles and the code of conduct defined in ING’s “Orange Code”.

### ING’s “Orange Code”

Three behaviours define the way employees work together at ING. At the same time they are an important standard to assess performance:

› You take it on and make it happen.



› You help others to be successful.



› You are always a step ahead.



### Which achievements were accomplished with the changeover to the “One Agile Way of Working” in Austria?

1. **We have become more flexible and more efficient.** Silos were dissolved and productivity has improved.
2. The **speed of innovations** brought to market has been increased significantly.
3. ING has become an even **more attractive employer** for people who want to assume responsibility and work in small teams which generate and drive ideas forward. Best proof: The employees have once again chosen ING Austria as a “**Great Place to Work**” and herewith to one of the best employers in the country.

Over half a million customers trust ING in Austria and therefore it is one of the leading banks in the country. Its retail banking services include current accounts, consumer loans, mortgages, savings and funds. ING can be contacted 24/7. For large, international corporate companies our wholesale banking offers individual financial solutions as well as active accessibility to our global network with branches in over 40 countries. Around 250 employees work for ING in Austria. Being the first agile bank in Austria, ING drives digital innovation forward in order to be even faster, more efficient and more flexible in responding to customer needs.



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