

## Case Study: ING's Agile Transformation

**Industry:** Banking and Financial Services

ING, a global financial institution based in the Netherlands, embarked on an ambitious journey to adopt agile methodologies across its organization. This transformation was aimed at improving customer service, enhancing innovation, and increasing the speed of product delivery. By implementing the five pillars of high-performance teams—appropriate team composition, effective team leadership, balanced team chemistry, appropriate team context, and effective team coaching—ING successfully built high-performing agile teams that drove significant business results.

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### The Transformation Journey

#### *1. Appropriate Team Composition*

**Initial Challenges:** Before the transformation, ING operated in a traditional banking model, with departments functioning in silos. This led to inefficiencies, slow decision-making, and a lack of responsiveness to customer needs.

**Implementation:** ING restructured its workforce into cross-functional “squads,” similar to the Spotify model. Each squad consisted of members from various disciplines, including IT, marketing, compliance, and customer service, ensuring diverse skills were represented. This allowed for greater collaboration and a holistic approach to problem-solving.

**Outcome:** Squads were able to develop and deliver new financial products much faster, tailoring solutions to customer demands and preferences.

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#### *2. Effective Team Leadership*

**Initial Challenges:** Traditional leadership practices at ING were hierarchical, limiting empowerment and innovation.

**Implementation:** Leaders were trained to adopt a servant leadership approach, prioritizing the needs of their teams. They learned to set clear objectives, facilitate open communication, and support their squads in overcoming obstacles rather than controlling them.

**Outcome:** This shift in leadership style led to increased trust within teams, as members felt their contributions were valued. Team leaders became mentors, fostering a culture of shared ownership and accountability.

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#### *3. Balanced Team Chemistry*

**Initial Challenges:** With the previous siloed approach, team relationships were weak, and there was little collaboration across departments.

**Implementation:** ING emphasized team-building activities and regular retrospectives to strengthen relationships within squads. They encouraged an open-door policy and promoted informal gatherings to enhance interpersonal connections.

**Outcome:** As trust and communication improved, team members collaborated more effectively. Squads became cohesive units that supported one another, leading to enhanced creativity and problem-solving.

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#### *4. Appropriate Team Context*

**Initial Challenges:** The existing work environment was rigid, with cumbersome processes that hindered agility.

**Implementation:** ING invested in creating an agile work environment, including open office spaces designed for collaboration. They provided squads with the necessary tools and technologies to facilitate efficient workflows and communication, including collaboration software and project management tools.

**Outcome:** This new context allowed teams to operate more fluidly, adapting quickly to changing circumstances and customer needs.

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### *5. Effective Team Coaching*

**Initial Challenges:** Coaching and professional development were inconsistent, limiting personal growth and team performance.

**Implementation:** ING implemented a structured coaching framework, providing teams with access to agile coaches who facilitated learning and growth. Regular feedback sessions were established to ensure continuous improvement.

**Outcome:** This focus on coaching enabled team members to develop new skills and adapt to agile methodologies. As individuals grew in their roles, teams became more proficient and self-sufficient.

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## **Key Results and Impact**

1. **Accelerated Product Delivery:** ING saw a significant reduction in the time required to bring new products to market, achieving a 30% faster time-to-market for their offerings.
  2. **Enhanced Customer Satisfaction:** The agile approach allowed ING to respond more quickly to customer feedback, resulting in improved customer satisfaction scores.
  3. **Cultural Shift:** The transformation fostered a culture of innovation and collaboration, with employees feeling more engaged and empowered in their work.
  4. **Recognition as an Industry Leader:** ING became recognized as a pioneer in agile banking, setting a standard for other financial institutions to follow.
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## **Conclusion**

ING's agile transformation serves as a powerful example of how applying the five pillars of high-performance teams can lead to significant improvements in agility, collaboration, and customer focus. By prioritizing appropriate team composition, effective leadership, balanced team chemistry, a supportive context, and robust coaching, ING not only enhanced its operational efficiency but also redefined its position in the banking industry. This case study illustrates that a commitment to building high-performance teams can yield remarkable results, even in a traditionally conservative sector like finance.