

# Breaking Barriers @ING Netherlands

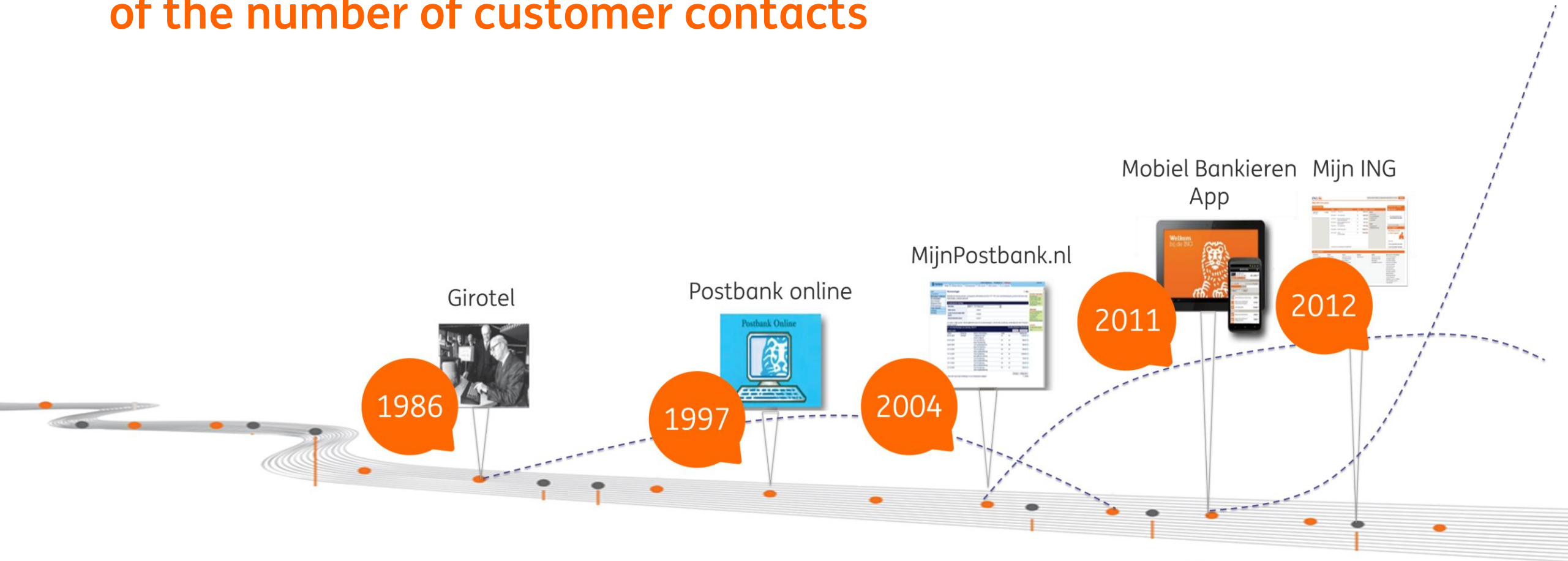
Nick Jue  
CEO ING Netherlands





**The world is changing rapidly**

# Mobile banking causes an exponential growth of the number of customer contacts







A high jumper in a green and yellow uniform is captured mid-air, clearing a bar. The athlete is wearing a green singlet with yellow accents and green shorts. The bar is orange and has "FIRST PLACE" written on it. The background is a blurred outdoor setting with a blue sky and some greenery.

“The last great experience at one company, is the standard for the next company.”



A photograph showing a line of young people, likely students, standing in a queue. They are all looking down at their smartphones, illustrating the concept of changing social manners. The background is slightly blurred, showing what appears to be a red and blue structure.

Manners are changing...





...and existing conventions have changed



Total bank income at risk  
from fintech companies:

30%


-Accenture







Empowering people  
to stay a step ahead  
in life and in business

A person in a dark suit and striped tie is shown from the chest down, holding a large, glowing white sphere with both hands. The sphere is the source of a bright, warm light that illuminates the person's hands and the surrounding area. The background is dark and out of focus.

**But what if you  
don't know which  
direction is right?**





**NETFLIX**



**Spotify**



U B E R

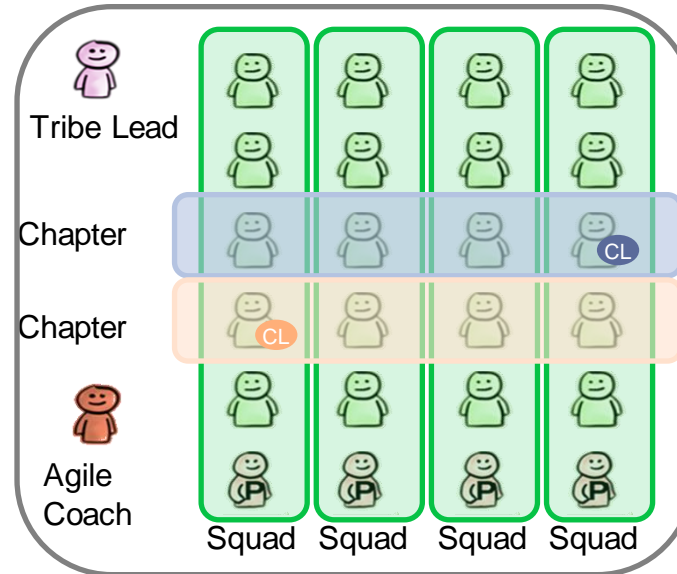
**amazon**

**Google**

# 3 key elements in the transformation of ING



Omnichannel



Agile Way of Working

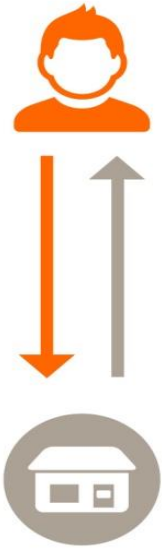
The  
Orange  
Code



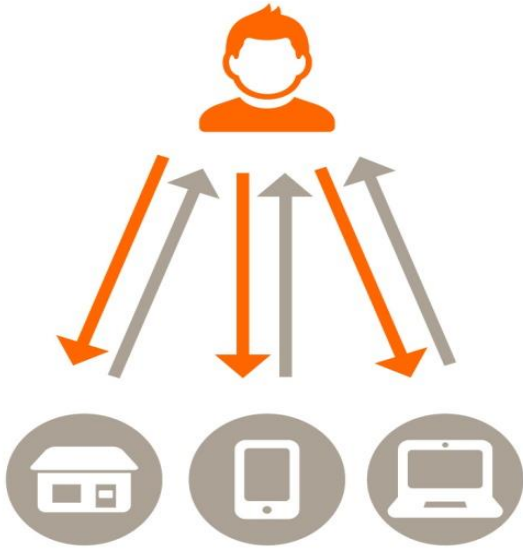
New Culture



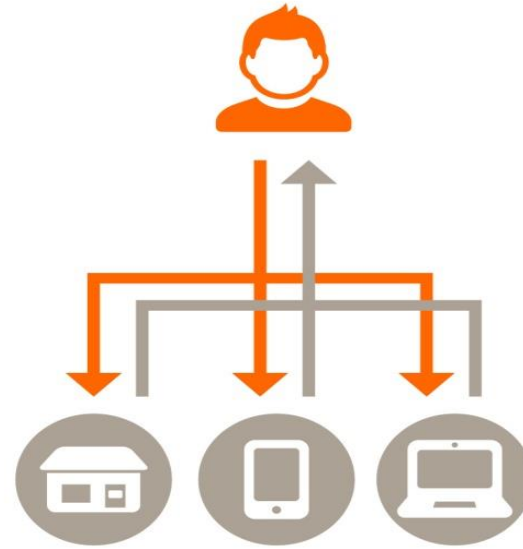
# From 'Single channel' to 'Omnichannel'



Single  
channel



Multi-channel

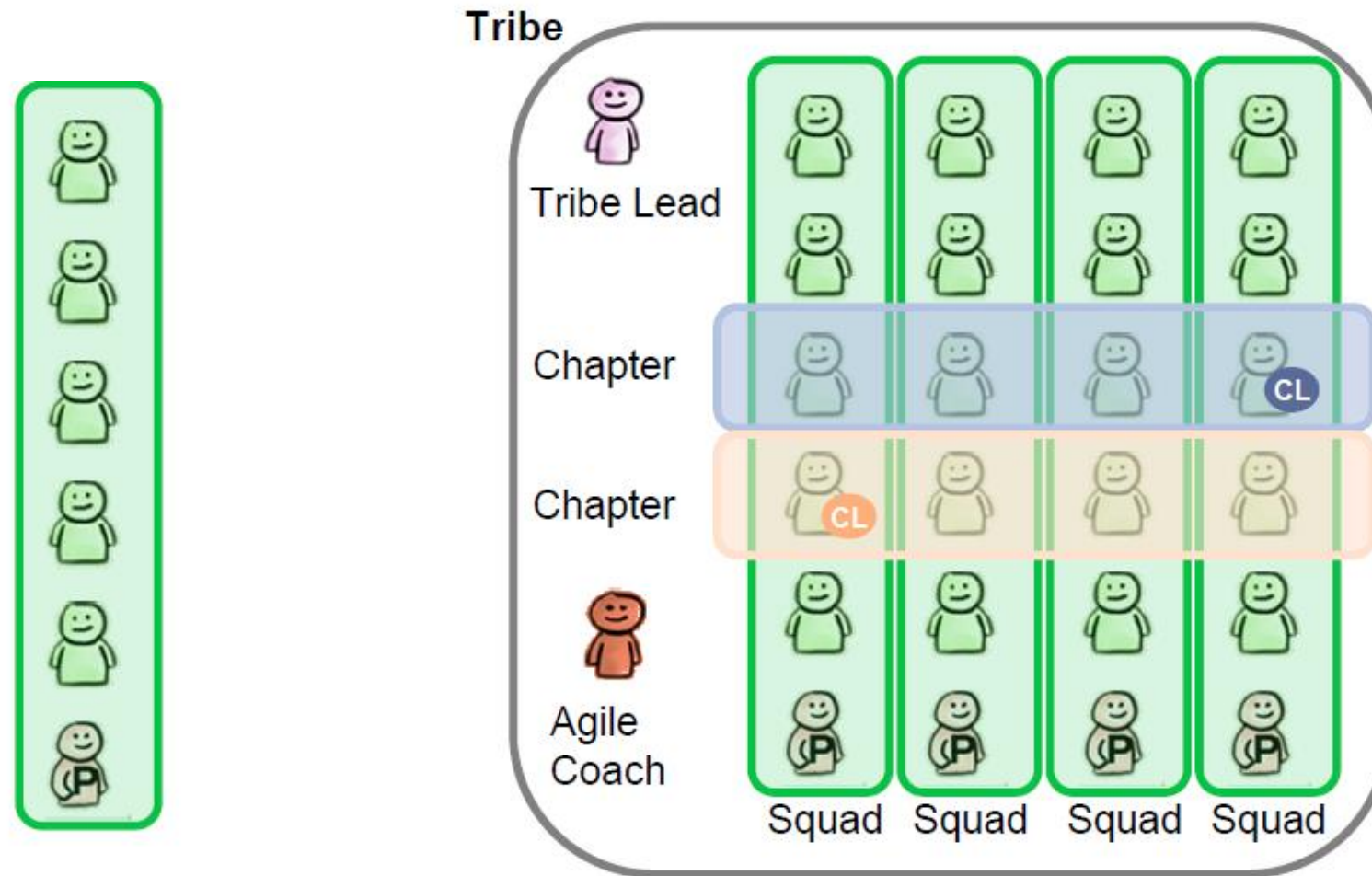


Cross-channel



Omnichannel

# Agile way of working in Squads, Chapters and Tribes





# Our new way of working





Collaboration is key



# The Orange Code

you take it  
on and  
make it happen

you help others  
to be succesful

you're always  
a step ahead





# Questions? Thank you for listening!



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