

# PULSE

*The new ideation platform for ING*

A solution that  
inspires and empowers ING employees in order to come  
up with creative ideas to keep the innovation funnel  
continuously filled.

Pulse

*A solution that inspires and empowers ING employees in order to come up with creative ideas to keep the innovation funnel continuously filled.*

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# PREFACE

In front of you my graduation project. The last project after 6 years of studying in Delft. In this project, all the skills I learned as a designer are coming together. I remembered my first two years in Industrial Design Engineering not knowing if I made the right decision. However, when starting Strategic Product Design, it all started to make sense to me. I love the approach of Strategic Design to solve complicated problems for companies.

Seven month's ago, I started my graduationship internship within an internal startup in ING. After one month it became clear that this was not the right place for a graduation internship, unfortunately. Via their PACE coach and Innovation Driver I ended up in the Wholesale Banking Innovation Office where there was a possibility to conduct a research into idea generation within the company. After an exchange in Budapest for half a year I was really excited to start a new and challenging project within a big corporate.

I would like to take this opportunity to thank the Wholesale Banking Innovation Office and especially Ad and Danielle for the guidance during my project. Ad, thank you for your interesting view on innovation in and outside the company. In every meeting we had I gained more insights in how to approach the project. Danielle, thank you for your critical view and help during the project. The rest of the team: thank you for joining my brainstorm and ideation sessions, testing my concept and for having insightful conversations. Last but not least thank you for the fun we had in between working sessions by playing ping-pong, shooting nerve guns or trampoline jumping. It was great!

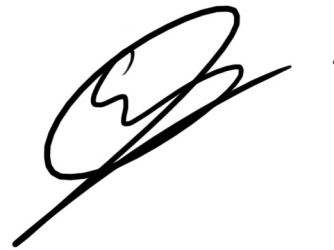
Besides my team at ING I would like to thank Giulia and Rebecca for the valuable meetings we had during the project. Your guidance was always clear and useful. With your comments on my concept, report and presentations it was possible to take this project to the next level.

Thirdly I would like to thank my fellow SPD students for helping me out during the project. Feyo, Ditmar, Puk and Tess thanks a lot for participating in brainstormsessions, and answering all my questions about graduation.

To finish I want to thank my family and roommates for the constant support, listening to my complaints and successes and just for being there when I needed you. I cannot believe this is the end of my studies, but I believe this project has prepared me for the working life.

I hope you enjoy reading my thesis.

Evy Otto

A stylized, handwritten signature in black ink, consisting of a large, flowing 'E' followed by a series of loops and a final flourish.

# EXECUTIVE SUMMARY

## INTRODUCTION

The financial industry is changing rapidly, therefore innovation is key. This also counts for ING, the largest financial institution in the Netherlands. ING's purpose is to empower people to stay a step ahead in life and in business. This purpose is maintained throughout the bank by making innovation part of their main strategy: going beyond banking, disrupt core banking and moving towards being a platform where banking is one of the essentials.

There are although some hurdles to overcome. ING can roughly be divided in the Retail and Wholesale Bank. Within ING, the Chief Innovation Office is responsible for the innovation strategy as a whole and the initiatives with a Horizon 3 and Retail background. Next to CInO, there is the Wholesale Bank Innovation Office, who is responsible for the innovation strategy within the Wholesale Bank as well as the Horizon 1 and 2 initiatives with a Retail background. This project is conducted from the WBIO.

Innovation within ING is mostly about creating new ventures. These could be home-grown initiatives or external FinTechs where the ING Innovation Fund has invested in. Venture building is relatively new to ING, the goal of the WBIO is to have launched 50 ventures in 2020. There is only one problem: there is no continuously filled innovation funnel. The innovation funnel represents the initiatives divided over several stages according to ING's innovation methodology PACE. In order to keep the innovation funnel constantly filled, a natural inflow of ideas is necessary. Therefore the ING problem statement is defined as follows:

*Find a solution to generate a continuous input of ideas from employees within ING to keep the Innovation Funnel constantly filled.*

The graduation project is following the double diamond method created by the Design Council (2005). Consisting of a Discover, Define, Develop and Deliver phase.

## DISCOVER & DEFINE

In the discovery phase, a deepdive is made into the topic of this thesis: ideation. First a company analysis is performed where innovation within ING is being researched. The innovative entities ING has built can be divided in 4 different categories: the PACE methodology, CInO and WBIO, Intrapreneurship and the Agile transition ING has started in 2015. After the company analysis is performed, the qualitative research started. After a qualitative research is done by interviewing several stakeholders within ING according to ideation and innovation. Also observations are done in three different kinds of ideation sessions.

The qualitative research phase brought several insights behind the problem of a discontinuously filled innovation funnel. These insights were integrated further on in the design statement from where the development phase started. Innovation and ideation is although communicated top-down still not embedded enough in organisational culture. Innovation projects are for instance not recognized enough by some departments, employees feel a bit anxious and sceptical towards the big changes the bank is going through and although employees would like to be a part of innovation within ING, they are often not sure how to. Observations of ideation sessions however showed how much participants like to do something else than their daily job and how surprised they are with their creativity when stimulated the right way.

The Design Statement is therefore formulated as follows:

*I'm going to design a solution for ING employees that will enhance their creative capabilities and that will provide the inspiration to change their mindset that is necessary to perform ideation, so that the innovation funnel will be continuously filled.*

## DEVELOP

From the Design Statement, the ideation phase of this design project started. Four different ideation sessions were conducted with ING teams, SPD students and individually. The common outcome of these ideation sessions is that innovation should be made tangible to the ING employees. Innovation and ideation should be brought into their own circle of influence. The second important outcome was that innovation should come from intrinsic motivation and passion. When being passionate about a project, employees are willing to take the next step and come up with creative solutions.

From these insights, 2 concepts were created: Meet & Match and Inner Circle of Innovation. Validation with end users was done to define that the Meet & Match concept was chosen as most favourite. One design iteration was done to create the final concept: Pulse.

## DELIVER

Pulse is the new ideation platform by ING. The goal of Pulse is to make every ING employee part of innovation in an approachable way in order by inspiring them through creative facilitators, generated ideas and fellow passionate colleagues.

The main elements of Pulse are existing from an application and a meetup, where the to be hired Ideation Lead will facilitate ideation meetups. The topics for these ideation meetups are initiated by Pulse members, the ING employees. These topics could be anything: from a deeply rooted internal problem to an uncovered client need. The Ideation Lead will make sure that ING's strategy and value spaces are maintained and select the right topics for the sessions. Ideas generated in the meetups will be uploaded back on the app where other Pulse members can react and apply for the follow-up session.

## EVALUATION

In the end Pulse will make sure that innovation is approachable to all ING's employees. It doesn't matter whether you are an innovation driver or a compliance manager; the common sharer is the passion or interest for a certain topic.

Further research should be done in order to expand Pulse into a complete intrapreneurship platform. The follow-up session after the ideas are generated is an aspect that should be looked into furthermore to create one platform for ideas and the people within ING that would be interesting to develop this idea into a valuable venture for ING.

Innovation within ING is something that is in constant motion, and they are definitely not the only corporate. This graduation thesis can be seen as a case study for ideation optimization and employee engagement within innovation performed at ING.

# GLOSSARY

## **ACCELERATOR**

Stages problem-, solution-, and market fit within the PACE process; start-up phase of a corporate venture.

## **BEYOND BANKING**

Any business that doesn't have something to do with traditional banking activities.

## **CORPORATE VENTURING**

Creating ventures within the company as a part of corporate innovation.

## **CREATIVITY**

Act of turning new and imaginative ideas into reality.

## **DISRUPTIVE INNOVATION**

Innovation that is game changing in the market.

## **ENTREPRENEUR**

Someone who exercises initiative by organizing a venture to take benefit of an opportunity.

## **EXPLORATION**

Looking for opportunities to innovate in a certain value space.

## **FinTech**

Disruptive technology used to support or enable banking and financial services by emerging startups.

## **HORIZON**

Level of disruptiveness of an idea.

## **IDEATION**

Idea generation in order to come up with innovative ideas.

## **INITIATIVE**

Innovation project within the organisation existing from at least three team members following PACE.

## **INNOVATION BOOTCAMP**

Idea competition within ING.

## **INNOVATION FUNNEL**

Is used to describe the steps that take place in developing a process or product.

## **INSPIRATION**

A divine influence or action on a person believed to qualify him or her to receive and communicate sacred revelation

## **INTRAPRENEURSHIP**

Entrepreneurship within the organisation.

## **PACE**

ING's own innovation methodology based on Design Thinking, Agile & Lean Startup.

## **RETAIL BANKING**

The typical mass-market banking in which individual customers use local branches of larger commercial banks.

## **VALUE SPACE**

Opportunity area based on a certain technology or trend.

## **WHOLESALE BANKING**

Banking services between merchant banks and other financial institutions. This type of banking deals with larger clients, such as large corporations and other banks.

# ABBREVIATIONS

## **CINO**

Chief Innovation Office

## **IB**

Innovation Bootcamp

## **ICEC**

ING's Customer Experience Centre

## **KPI**

Key Performance Index

## **STA**

Short Term Assignment

## **WBIO**

Wholesale Banking Innovation Office

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*Context | Problem introduction | Thesis approach*

# 1 | INTRODUCTION

The first part of this graduation project represents the introduction to the company where this research is conducted: ING. First, ING's purpose and strategy will be presented. Secondly the problem will be introduced to inform the reader on the topic of this research. As a closure, the project approach will be addressed in order to provide a better understanding on the design research and the structure of this report.

# 1.1 ING, AN INTRODUCTION

## 1.1.1 BANKING IS CHANGING

In an ever changing world, it is important to stay relevant. The banking industry is evolving rapidly. Banking worldwide is facing competition from the tech giants such as Google, Apple and Amazon. Traditional banking is not enough, banks should be pivoting into more technology modern, strategically focused, and operationally Agile institutions so they will remain significant in a rapid changing banking ecosystem (Deloitte 2018).

This metamorphosis will be far from easy since most banks are facing multiple challenges (Deloitte, 2018): complex and diverging regulations, legacy systems, disruptive models and technologies, upcoming competitors from different fields and most important a customer base with higher expectations than ever. Together with the World Economic Forum, Deloitte describes 6 major trends in the financial services industry that are opening doors to disruptive innovation: first, emerging platforms and decentralised technologies provide new ways to aggregate and analyse information, second, the automation of high-value activities such as the automating of activities that were once manual are now done by algorithms and computing power, third, reduced intermediation emerged by innovations that are streamlining or elimination traditional institutions' role such as intermediaries. The fourth trend is the strategic role of data: emerging innovations allow financial institutions to access new data sets. The fifth trend are niche and specialized products: new entrants with deep specialisations are creating highly targeted products and services. The final trend is the one of customer empowerment: more insight into and knowledge of products into products and control over their choices.

In order to keep up with all these changes in the industry, banks have to come up with new innovation strategies and change management. In this section four examples are given as an illustration of how different banks worldwide are coping with the rapid changing financial industry provided by the Efma–Accenture Banking Innovation awards program (an initiative which aims to identify and award the most innovative projects in the banking sector at a global level).

- 1 The DenizBank (Turkey) created an Augmented Agricultural Banking App. This shows the potential for banking to be at the center of a lifestyle ecosystem, going beyond a traditional banking application (Marous, 2018). Going beyond banking is also one of the strategic pillars of ING, which will be described at page 12. This shows that the non-banking capabilities are brought to the app with strategic partnerships with regional experts who are available to provide assistance to farmers in need.
- 2 The Idea Bank (Poland) focuses on the entrepreneurs' segment with their 'Idea Hub Express', which is the first bank branch on tracks. It is a co-working space that allows train passengers, often travelling on business trips to make a better use of time while on their way. This together with benefitting from Idea Bank Services.
- 3 The DBS bank in Singapore created DBS Sparks. A mini-series which was inspired by real client stories. Through this change in digital marketing by using real customer stories and DBS employees, there was an authenticity that was not possible in a traditional ad. The YouTube platform used for the longer format helped convey the stories with more depth. The Sparks episodes 1 to 7 and their trailers have over 100 million views over 11 million digital engagements across DBS markets.
- 4 KBC Bank (Belgium) developed 'My Car', a blockchain technology based experience in car loans from the moment the customer signs the order to the moment they drive the car of the dealer's lot. This includes the car loan, insurance, license plate acquisition and breakdown assistance. This program makes the payment of a car hassle free while reducing fraud because of the blockchain technology.

The examples given were all anticipating on major trends in the banking industry: disruptive technologies, platform banking, going beyond banking and customer centricity. More information on the changing financial industry will be given in the External Research chapter (page 46). In this graduation project the focus will be on ING and how they are handling innovation and idea generation in their company in order to keep up with the rapid changing financial industry. In the following section, more detailed information will be given about ING as a company, their strategy and purpose. Also the problem of this thesis will be introduced and the project approach.



### 1.1.2 MAIN FACTS

ING is one of the biggest financial institutions in the Netherlands with 51.000 employees divided over 40 countries (ING, 2017). The ING bank is a predominantly European Bank, which is part of the global ING Group. ING has the strongest positions in the Northern European markets like the Benelux and Germany. The bank is also present in other Western European countries in so-called 'challengers' like Spain, France and Italy. These markets also include the US and Australia. The third position of ING is in 'growth markets' and include amongst others Poland, Romania and China. The main facts are visually represented in figure 1.1.

Each market position comes with their own strategy (ING, 2018):

- Market leader: In the Benelux, where ING is a market leader, their strategy is to grow in to selected segments. These are mature businesses in Retail and Wholesale Banking positions. ING is investing in digital leadership to create a universal optimal customer experience within one integrated banking platform.
- Challenger markets: ING is striving to strengthen their position in the challenger markets. They seek to use their direct banking expertise to grow consumer lending and lending into small and medium enterprises. Furthermore ING wants to grow their corporate client base and develop capabilities in industry lending and transaction services.
- Growth markets: here ING sees the opportunity to expand their Retail and Wholesale activities to gain a sustainable market share. Here the focus is on digital leadership and prioritising innovation.

ING's headquarters are based in Amsterdam, at the so-called Amsterdamse Poort Building where 2500 people are housed. The Wholesale Banking department of ING is mostly housed there. The other big ING building in Amsterdam South-East is the Acanthus Building, home of merely the Dutch or Domestic Bank and the Retail department of the Bank. The history of ING can be found in Appendix 1.1.



Figure 1.1 - Main facts ING

## 1.2 ING'S PURPOSE & STRATEGY

ING's strategy is built around empowerment and the promise to customers to make banking clear and easy, available anytime and anywhere and to keep getting better (ING, 2018). Their purpose is formulated as follows:

*"Empower people to stay a step ahead in life and in business."*

To deliver on their purpose, ING has defined four ways how to empower their customer, their 'Customer Promise':

1. Clear and Easy: clear products, plain language, fair prices and simple processes that save both time and money.
2. Anytime & Anywhere: banking possibilities at any time, at any place, irrespective of where and how people access ING's products and services.
3. Empower: customers understand the available choices and their implications.
4. Keep getting better.

Banking as we know it now is changing. Disruption by new technologies like blockchain and Artificial Intelligence is upcoming. Besides this, customer expectations are changing as well by what they experience online and on their smartphone (ING, 2018). To be aligned with the banking perspective of the future, ING's goal is changing from being a traditional bank towards a platform (chapter X). To create an optimal customer experience within this platform ING is focusing on 4 strategic priorities:

1. Using advanced data capabilities to understand our customers better and meet their changing needs;
2. Innovating faster;
3. Thinking beyond traditional banking to develop new services and business models;
4. Earning the primary relationship by increasing the number of Retail customers with more than one ING product and growing the share of Wholesale Banking clients with anchor products like lending and transaction services.

### KEY INSIGHTS

- ING has a strong company purpose.
- Customer centricity- and experience is a main focus.
- ING's strategy is a combination of maintaining current banking activities and innovation to meet clients needs.

### EMPOWERING PEOPLE TO STAY A STEP AHEAD IN LIFE AND IN BUSINESS



Clear & Easy



Anytime  
Anywhere



Empower



Keep getting  
better

### CREATING A DIFFERENTIATING CUSTOMER EXPERIENCE

1. Earn the primary relationship
2. Develop analytic skills to understand customers better.
3. Increase the pace of innovation to serve customer needs.
4. Think beyond traditional banking.

Simplify &  
Streamline

Operational  
Excellence

Performance  
Culture

Lending  
Capabilities

Figure 1.2 - ING's Purpose & Strategy

# 1.3 PROBLEM INTRODUCTION

Venture building as a form of innovation is relatively new to ING. Last year ING launched 'ING Ventures', a 300 million dollar fund aimed at investing in FinTech companies. ING considers partnering with and investing in FinTech's or other start-ups as a key element of its innovation strategy (ING, 2017) . There are several accelerators within the bank where initial ideas can grow into startups following the PACE methodology, ING's proprietary developed innovation methodology. Those companies could be attracted externally, but also ideas (and finally startups) from inside the company could receive funding from ING Ventures or other funds within business lines within in the bank.

The problem of this graduation project will focus on the following. In the product development process, every company starts with a couple of initial ideas before conceptualising and executing them. Within the Wholesale Banking Innovation Office, where this graduation project is conducted, the innovation funnel is not always filled; there is no continuous input of new ideas that could eventually grow into a startup.

Innovation projects mostly follow the PACE methodology (page 20). There is a bottleneck in the problem- and solution fit phase (see figure 1.4), which means initiative teams are stuck in this phase and not able to proceed due to many side effects like the lack budget and team alignment. A lot of innovation projects are killed prematurely at some stage or are not proceeding like they should.

The exploration and ideation phase, before starting the actual initiative and following the PACE methodology, is not yet structured within ING. The core problem of this graduation project is specifically relevant for Wholesale Banking since the Innovation Office is established three years ago in 2015 and rapidly growing and changing. Their goal is to have launched 50 ventures in 2020, in the form of home grown initiatives and partnerships with FinTechs. To have these 50 ventures, a continuous stream of ideas is needed to select the most promising ones that could eventually grow into a startup.

Idea generation is an important process in order to make the right decisions and pick up good initial ideas, which lead to actual market success (Gonçalves, 2016). With a more clear and continuous ideation process, the innovation funnel (figure 1.3) could be filled evenly and continuously with ideas that have a substantiated background.

Therefore the ING problem statement is formulated as follows:

*Find a solution to generate a continuous input of ideas from employees within ING to keep the Innovation Funnel continuously filled.*

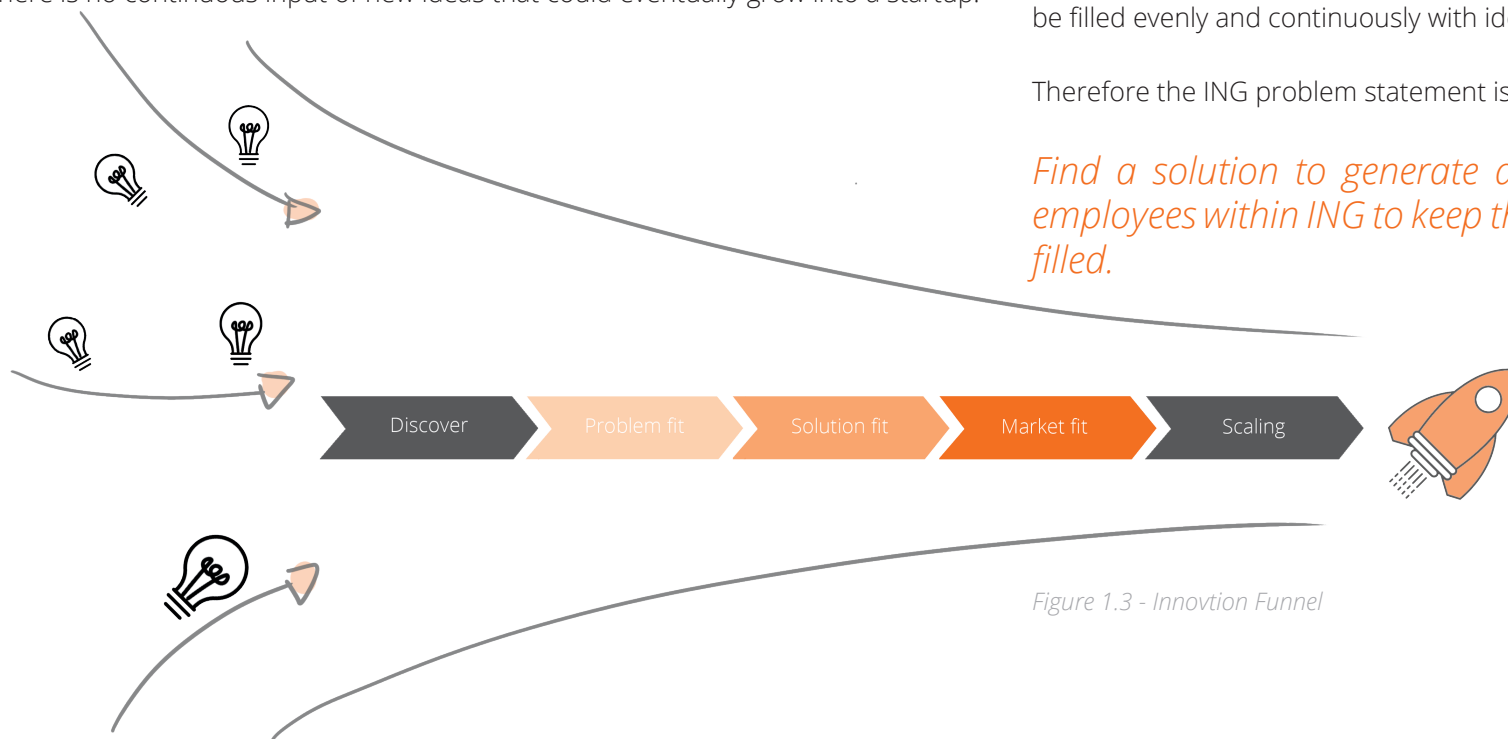


Figure 1.3 - Innovation Funnel

# 1.4 PROJECT APPROACH

In this graduation report the structure of the Double Diamond Model (Design Council, 2005) will be handled. Besides this method, the vision and strategy of ING should always be maintained, therefore next to the double diamond model several aspects of PACE methodology of ING will be followed. This means that the core principles of design thinking, agile and lean start-up will be maintained: a customer centred approach, constant iteration, experimenting to gain insights and quick validation with the target group.

There are four phases described in the Double Diamond Model; discovery, define, develop and deliver. Each phase can be recognized by either diverging and converging. In a diverging phase, opportunities are explored and there are no boundaries and limitations. In a converging phase, the gathered data and information from the diverging phase is synthesized and transferred into understandable knowledge and insights.

## PHASE 1: DISCOVERY PHASE

The discovery phase is all about exploration and finding the core underlying problem. In the discovery phase literature research into ideation, corporate innovation and organizational creativity is done. After literature research, further data is collected by performing qualitative internal research. One of the ways the data is captured is by doing interviews with different stakeholders within the organisation according to innovation and ideation. Next to interviews, observations are done and case meetings are attended. Also external research is done in ideation phases in other corporates and into the platform business model.

## PHASE 2: DEFINE PHASE

The define phase is a converting phase, all data conducted from the literature review, internal- and external analysis will be analysed whereafter a design statement is created to pursue the rest of the project and start the ideation phase with. This vision is validated with team members and other stakeholders within ING.

## PHASE 3: DEVELOP PHASE

In the develop phase, ideation is done to come up with possible concepts. Ideation is based on the design statement that is derived from the discovery and define phase. Next to this further research is done by conducting interviews and doing co-creation sessions with stakeholders to gain further insights on the concept to be. After the ideation phase, the conceptualization phase follows where a concept will be created which is ready for further development in the deliver phase. This phase is all about iteration on ideas to see which one is the best fit for ING.

## PHASE 4: DELIVER PHASE

The deliver phase is all about detailing the concept. In this phase iteration on the concept will be done until the optimal concept is defined by doing user testing and experimentation. Also an implementation plan of the concept will be defined together with ING stakeholders.

# WHAT

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- 2.3 Innovation within ING
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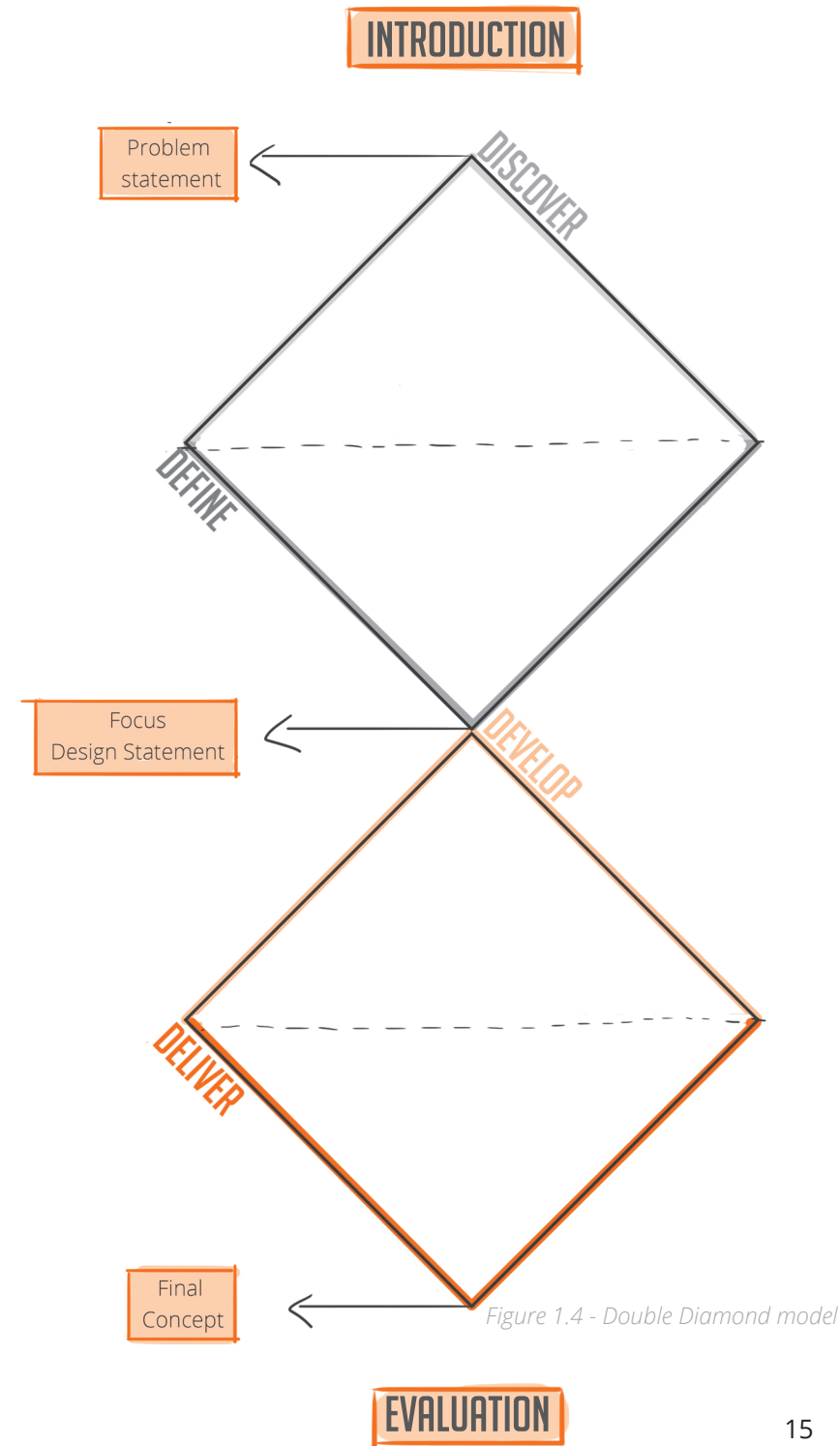
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- 5.3 Validation
- 5.4 Value proposition
- 5.5 Implementation

# HOW

- Desk research
- Existing ING context research
- Informal conversations with ING employees throughout the organisation
- Interviews with innovation experts, PACE coaches & initiatives
- Observations internal & external
- Transcribing & coding
- Analysis on the wall
- Synthesis on formulating Design Statement

- Three ideation sessions with ING employees & SPD students
- 2 validation rounds via conversations with stakeholders & survey
- Concept decision making

- Paper Prototyping
- Roadmap creation
- Testing and validating with ING employees
- Redesign



*Part I*

# DISCOVER & DEFINE

*Company analysis | Research | Design Statement*

## 2 | ANALYSIS PART I

This part of the report shows the company analysis and how innovation is executed by ING. First is described what the main activities of the bank are. Furthermore the difference between the Wholesale and Retail bank will be described. Thirdly ING's innovation strategy is presented together with their own developed PACE methodology and intrapreneurship in the company.

## 2.1 MAIN BANKING ACTIVITIES

Before elaborating on the different departments within ING, a short explanation is given on what banking actually is. Banking is an industry that handles cash, credit and other financial transactions (The Balance, 2018). It is a financial institution licenced to receive deposits and make loans (Investopedia, 2018). Banks also may provide financial services, such as wealth management, currency exchange and safe deposit boxes.

ING can be described as a common or universal bank, which combines retail and wholesale banking; business to consumer banking and business to business banking. Next to this, ING is also a system bank; a bank who's potential bankruptcy has the potential to cause serious damage to the rest of the financial system and the real economy. In the figure the core activities of the bank are shown.

*ING receiving interest*

### B2C Lending

Mr. X wants to build a house and needs \$300.000. The bank offers a mortgage and receives interest.

### Money creation

The bank writes the mortgage of mr. X as debt on the balance of the bank.

MAIN BANKING ACTIVITIES

ING



*ING paying interest*

### Savings management

Mr. Z saves \$1000 each year for the study of his children. The bank manages the savings of Mr. Z and returns interest.

### Asset management

Mrs. Y has capital from her family business and wants that to be cleverly invested. The asset management department invests a part of the capital.

*Facilitating and accompanying businesses in the Netherlands and internationally*

### B2B Lending

A medium sized store wants to expand and needs \$12.000 for a delivery service and a webstore. The bank offers a loan and writes the debt on the balance.

### Payments

In the store products are bought and paid with pin. In the web store product are bought via iDeal.

### International trade

A wholesale is doing good business in China. The bank manages big transactions and offers help with expanding the business.

### Shares

The wholesale is expanding further and wants to enter the stock market. The bank accompanies the initial public offering (IPO).

Figure 2.1 - Main banking activities



## 2.2 RETAIL V.S. WHOLESALE BANKING

### 2.2.1. RETAIL & WHOLESALE BANKING

The bank's customer base includes individuals, small and medium-sized business, large corporations, institutions and governments. Roughly the bank can be divided into the Retail Bank and Wholesale Bank.

The retail side of banking focuses mainly on the individual customer (ING, 2018). ING provides Retail Banking (RB) products through differentiated channels: internet, mobile applications, telephone and face-to-face interaction. The products offered are savings, mortgages, payment accounts, investment products and customer lending.

Wholesale Banking (WB) offers corporate clients core banking services like lending, payments services and cash management in over 40 countries. WB provides solutions in the following areas: Corporate Finance, Structured Finance, Commercial Finance, Equity Markets, Financial Markets and Leasing. WB clients differ from medium-sized and large companies to multinational corporations as well as governments and financial institutions. WB is an international team of more than 11,000 employees and has a presence in 40 countries. WB within ING is moving from a product-driven strategy towards a client-driven one, with greater focus on sectors and regions.

This revised strategy also means changes in the organisational structure and the way of working towards an agile working organisation. With the business becoming agile and more flexible, faster decision-making, a more innovative culture and efficiency will be reached. Agile ways of working are particularly conducive to a test-and-learn approach which is the hallmark of innovation for many digital natives (BCG, 2018). Technologies move fast; cycle times are short. In 2015 a part of the organisation already switched to the agile way of working which makes ING the first bank to do so. In 2018 the WB will also make the shift towards agile (ING, 2018).

### 2.2.2. AGILE WAY OF WORKING

Why ING made the decision to work agile has three reasons. The first one is that they are working more efficient and flexible, secondly the ability to innovate faster with a shorter time to market and third it's more appealing to employees because of having more freedom and responsibility than in a traditional organisation (ING, 2018).

Within Agile everyone works in squads: autonomous units with an end-to-end responsibility for a specific client-oriented mandate. Within a squad all employees from all disciplines are involved to complete this specific mandate. If the project is finished, the squad is deconstructed and the members of that squad will operate in another squad. The squad is a subject of a bigger picture. The squads that are active in the same working area are part of the overarching tribe. Within chapters, members of different squads come together to share specific knowledge or expertise.

Within Agile different roles are defined:

- The product owner is responsible for delivering the specific product.
- The chapter lead is responsible for a specific expertise.
- The customer journey expert deepens him- or herself in the client needs and wants.
- The Agile Coach helps the squad grow and work as a high-performance team.

In figure 2.2 the agile way of working is visually represented. Agile is one of the three methods where ING's innovation methodology PACE consists of.

## 2.3 INNOVATION WITHIN ING

### 2.3.1 PACE

In order to institutionalize innovation in complex large-scale organizations, frameworks have been implemented and are adapted to constantly develop best practices of managing innovation. (Tidd & Bessant, 2009). ING developed its own structured innovation process, called PACE. PACE encourages a rapid launch of new products and services developed by small, autonomous, cross disciplinary teams (ING PACE Playbook, 2017). PACE is a combination of Design Thinking (DT), Agile Scrum and Lean Startup. The mission of PACE is as follows:

*“Transform the way we develop new products and services to make sure we bring only relevant solutions to the market fast.”*

The three processes shortly explained:

**Design Thinking |** The human-centred approach of design thinking powers innovation by means of a thorough understanding of the end user (Brown, 2008). Design thinking develops through three stages: “inspiration”, in which you identify an opportunity; “ideation”, in which you conceive general solutions; and “implementation” (Brown, 2009). It’s all about finding empathy with your customer, rapid prototyping, divergence and convergence. By working this way teams can explore what people desire, what is financially viable, organisationally possible and technologically feasible.

**Agile Scrum |** Scrum is a subset of agile: a small framework for agile development (Agile scrum group, 2018). Scrum uses so-called sprints that help teams to respond to unpredictable actions and maximise productive time. Teams work autonomous and are multidisciplinary.

**Lean Start-up |** is a scientific approach developed by Eric Ries. The process creates and manages startups and will achieve a faster product launch (The Lean Startup, 2011). The core component of the lean start-up methodology is the build-measure-learn feedback loop. The first step is finding a problem and create a minimum viable product (MVP) for this problem and to begin the process of learning as quickly as possible. It replaces sequential development with an iterative and adaptive approach.

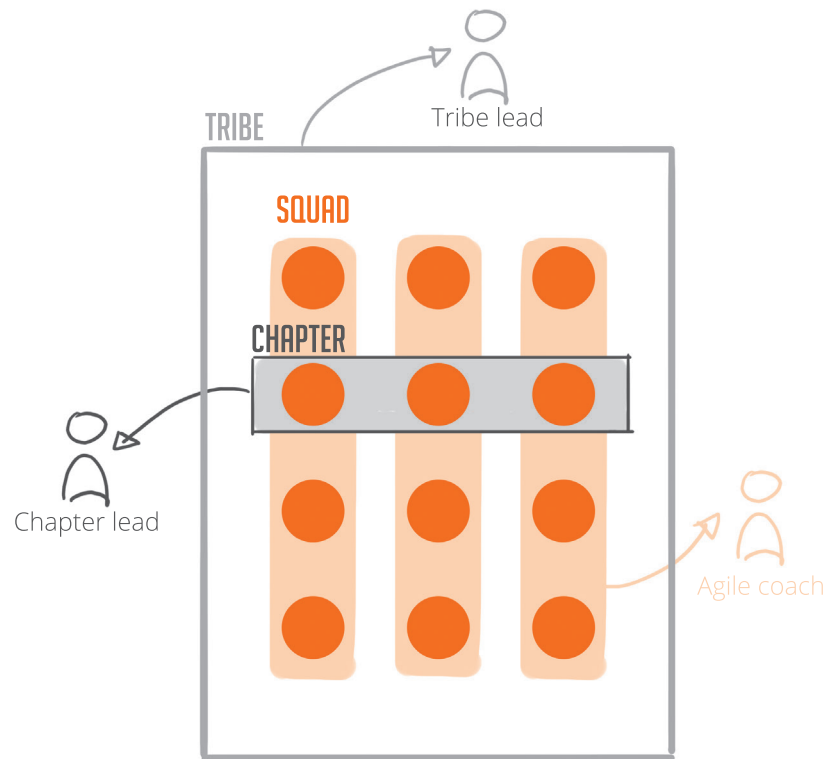


Figure 2.2 - Agile Way of Working

### KEY INSIGHTS

- Wholesale Banking revised their strategy from a product driven towards a client driven one.
- Retail side of the bank already working agile, Wholesale is going to.

But doing Design Thinking, lean startup and minimum viable products doesn't represent innovation itself. It's about the development of new products and services with sustainably profitable business models (Gons, Toma & Viki, 2017). Innovation often fails when using the same ways of working as used for the established organisation. That is why PACE is developed. Within the organisation there is now one innovation language because of the introduction of PACE.

PACE is divided in 5 phases: discover, problem fit, solution fit, market fit and scaling. In the discovery phase it is all about exploring the context and building a first version of the challenge. In problem fit the customer's problem will be identified. Within solution fit, a number of possible solutions that can solve the customer's problem are created. In market fit the best market(segment) will be identified to launch the solution. In the last phase, scaling, the most risky assumptions are validated and the solution can be fully launched in the market. Each phase is accompanied by an experimentation loop where the focus is chosen, the riskiest assumption is identified, the experiment is designed, executed and an evidence-based decision is made.

## KEY INSIGHTS

- Innovation often fails when using the same ways of working that are used for the established organisation, that is why PACE is developed.
- PACE is a combination of Design Thinking, Lean Startup and Agile Scrum.
- Each stage is represented by validation.

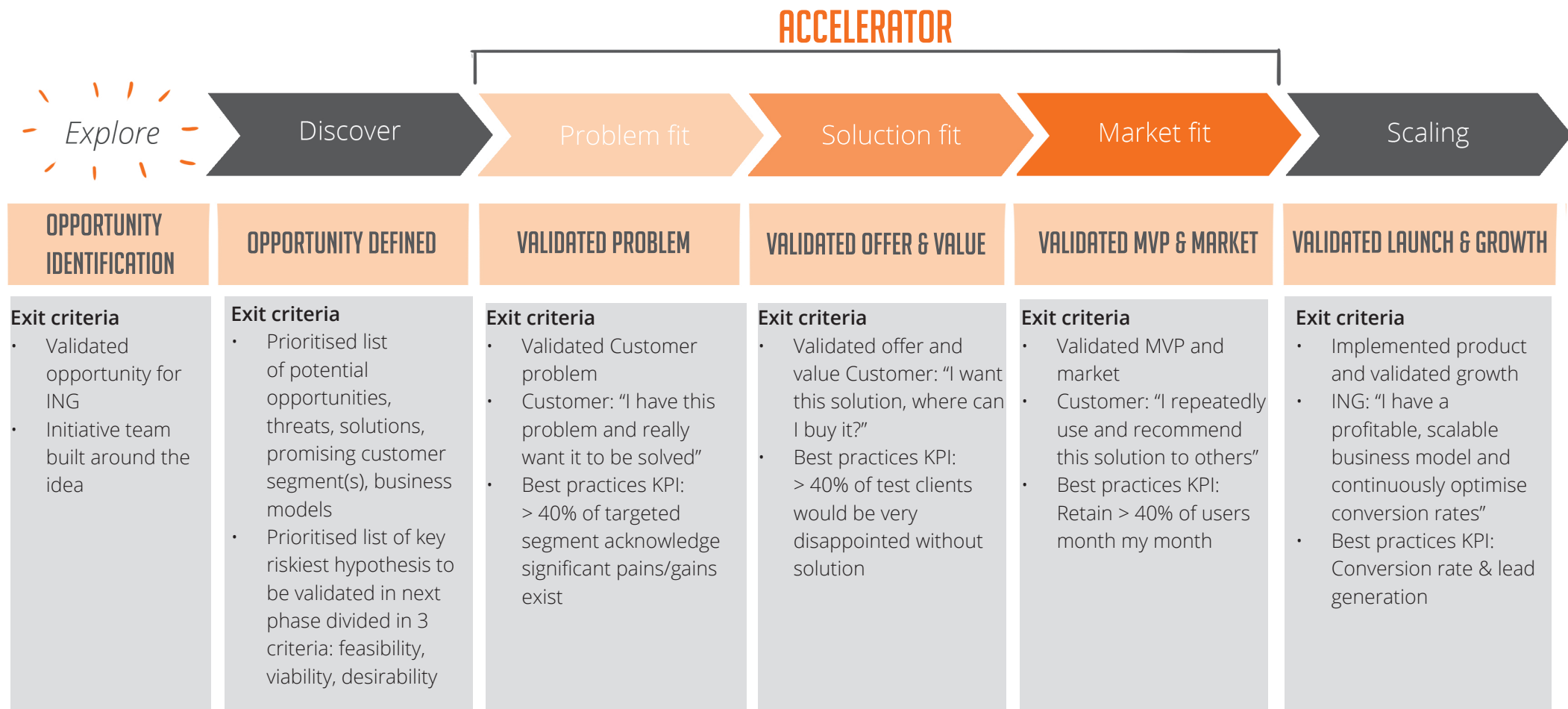


Figure 2.3 - PACE process

### 2.3.2 CHIEF INNOVATION OFFICE

Banks today are facing rapid and irreversible changes across technology, customer behaviour and regulation (PwC, 2014). In a few years, the bank as we know it will not exist anymore. Every company should pursue a two pronged strategy: exploiting and optimizing their current products while harnessing innovation as a cornerstone of lasting growth and profitability (Deloitte Digital, 2016). In financial services, it's hard to find a company that is not investing heavily in digital innovations (BCG, 2018). This counts for ING as well. As the CEO of ING, Ralph Hamers, said:

*“My successor will be the CEO of a tech company with a banking licence.”*

ING has several enablers that support the transformation of the bank as we know it through innovation: innovation governance, innovation priorities and the innovation fund that makes it possible to bring actual ideas to life. Last year January ING introduced bank-wide innovation governance that measures its progress and supports innovation projects through the process. This is called the Chief Innovation Office, CInO.

This governance consists of:

1. A Global Innovation Council that defines and aligns priorities, manages the innovation fund and measures progress.
2. Business Unit Innovation Councils for each business unit, with the responsibility for local project selection, funding decisions and local innovation portfolio management.

The Chief Innovation office consists of 4 teams, all contributing to its mission to transform ING into an innovation-enabled organisation. The Innovation Management team is responsible to define, develop and manage a holistic system of policies, processes and tools to effectively manage innovation of ING at global and local level. The ING Customer Experience Centre (ICEC) accelerates and empowers the innovation potential by facilitating, driving and developing disruptive innovative solutions. Third team is the innovation transformation team and is concentrating on developing new innovation capabilities and processes to enable and accelerate the innovation transformation of the company, this team is focussing on embedding the PACE methodology (explained in the further section). Lastly, the FinTech team is responsible for organisation, execution and scaling of FinTech partnerships in close

collaboration with the ING business units. How CInO is embedded in the organisation can be found in the organisation tree (figure 2.4)

ING handles three innovation priorities:

- 1 **Disrupt core banking** | disrupting the existing banking products and services and dramatically reduce waste and increase income. Current products and services should be made 10 times cheaper, faster, better and easier.
- 2 **Move towards being a platform** | ING wants to become a platform that connects buyers with sellers, that connects retail and corporate clients and where a connection can be made with customers on the digital platforms of others providing integrated payment and lending solutions. A deep-dive into the platform business model can be found in chapter X.
- 3 **Go beyond banking** | ING's business reach should be expanded to establish new customer relationships beyond traditional banking products, reinforcing experience standards while generating new sources of income by monetizing on ING strengths and assets.

### 2.3.3 WHOLESALE BANKING INNOVATION OFFICE

This graduation project is conducted within the WB Innovation Office. Within ING CInO drives the innovation strategy and is mostly focused on the retail side of banking and the most disruptive ideas that involve beyond banking. In 2015, The Wholesale Banking Innovation Office was founded to create awareness about innovation within WB and to create a healthy inflow of ideas and people. The WBIO is established at that time in a separate entity and not under CInO because Wholesale Banking and Retail Banking can be considered two completely different companies within ING and needed a different approach when it comes to developing innovation. WB Innovation is therefore aligned with the innovation strategy of CInO and is responsible for developing and executing ING WB's innovation strategy.

Within the WB innovation team there are three main activities:

**1 The expansion of WB innovation around the world.** This means that Innovation hubs are built in Singapore, London and New York to accelerate and further professionalize the organisation, acceleration and management of innovative projects and partnerships with FinTechs. All innovation hubs have their own prioritized value space, defined by the WB strategy. Multiple initiatives per value space will be pursued in parallel to achieve desired results. Initiatives will be started with the aim to move from idea or challenge towards a minimum viable company.

The ING labs will perform different types of ideation depending on the reason and with the value space of the lab as a starting point. The attractiveness of the value space is done by assessing the unmet user needs, the probability of disruption, the estimated market size and growth potential, the fierceness of the competitive intensity and the possibility of a platform business model. Each ING lab will host both home grown ventures (ideas that arise within ING) and external partnerships in the form of FinTechs. Both external entrepreneurs and ING intrapreneurs can join these teams.

*The main goal is to have launched 50 ventures, grown in the labs in 2021 (ING, 2018)*

**2 The accompaniment and development of initiatives from inside the company** providing PACE coaches and innovation drivers who help the team with their progress and facilitate workshops and meetings to train them the PACE methodology. WBI implements PACE to guide initiatives and drives decision making through WB's Innovation Board, representing all of WB's business lines. WBI starts, guides and coaches both internal innovation

initiatives with a Horizon 1 or 2 background (page 26) and external partnerships with FinTechs that are in line with WB's innovation strategy.

To achieve success with the teams, so-called 'Excellent Acceleration' is performed. This means the team offers:

- High quality PACE Deliverables at every stage gate (going from one PACE stage to the next).
- Predictable, effective and uniform execution of the PACE coaches.
- The coaching skills that are needed to apply PACE, improve team dynamics and support the sponsor of the team.
- Clear communication about the progress of projects to stakeholders and WB employees.
- Optimal use of the network inside and outside ING.
- Insight in coaching performance based on metrics and data collection.

*Coaching will be always tailor made and based on the individual skills and unique personality of the coach.*

**3 Driving innovation throughout Wholesale Banking.** WB is present in 40 countries and to reach all employees in these countries an Innovation Ambassadors Community is set. Here best practices and ideas are shared, innovation resources are scouted and trends in the field are discussed. Once a month a call is set-up with all ambassadors to discuss several topics within WB Innovation. Communication is a key activity to transform ING WB to become more innovation minded (ING, 2017).

Therefore a weekly newsletter For Your Innovation (FYI) is forwarded to the employees, innovation events and workshops are organised and other internal communication channels like intranet are used. The goal here is to create awareness about innovation at WB ING, create a healthy inflow of ideas and people and showcase the progress and impact that is already made.

*Key message: Innovation is about creating a differentiating client experience. We believe that we have to reinvent the way we are providing customer service, this is what our innovation strategy supports.*

The relation from WB Innovation and CInO can be found in the organisational chart on the following page.

## KEY INSIGHTS

- Innovation is a big strategic pillar for ING and manifests itself through several channels.
- Within ING CInO is driving the innovation strategy. WB Innovation is aligned with this strategy.
- WB Innovation Office has three main strategic pillars: expand WB Innovation worldwide, provide excellent acceleration and drive innovation throughout all Wholesale Banking countries.

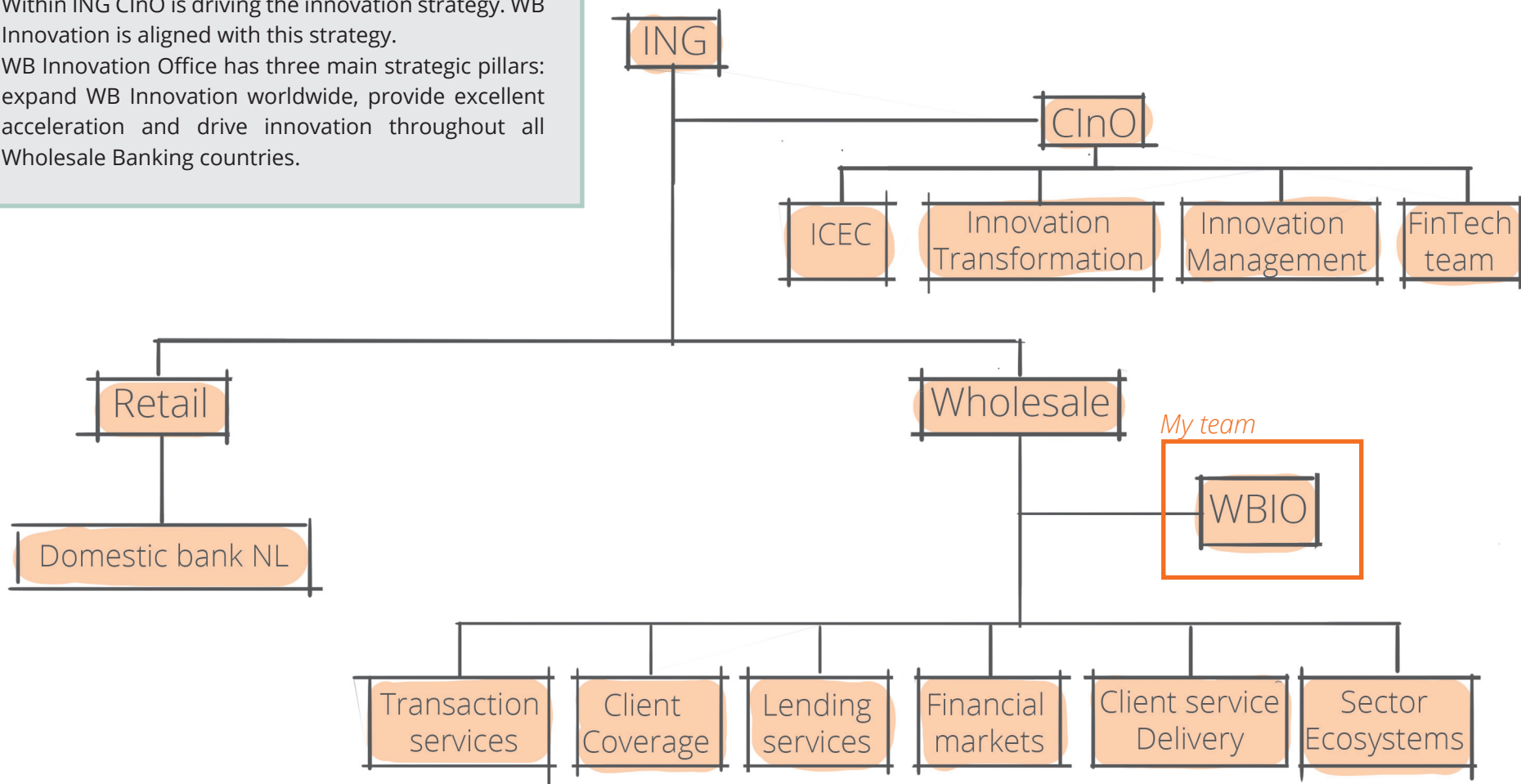


Figure 2.4 - Organizational chart

# 2.4 INTRAPRENEURSHIP WITHIN ING

## 2.4.1 HORIZON'S MODEL

Innovation within ING is mostly translated into internal start-ups. Internal entrepreneurship or intrapreneurship is a big innovative pillar of ING. When an idea emerges within the company that eventually will be developed along the PACE methodology into an actual internal startup, it is first defined what horizon the idea is, according to the model of McKinsey (2009). When the project is a Horizon 0, 1 or 2 and it has a WB core it can be accompanied by the WB Innovation team. Horizon 3 projects are accompanied by the ICEC accelerator. Technology is an enabler and can be combined with different horizons; existing technology within ING, new technology within ING and a new to the world technology.

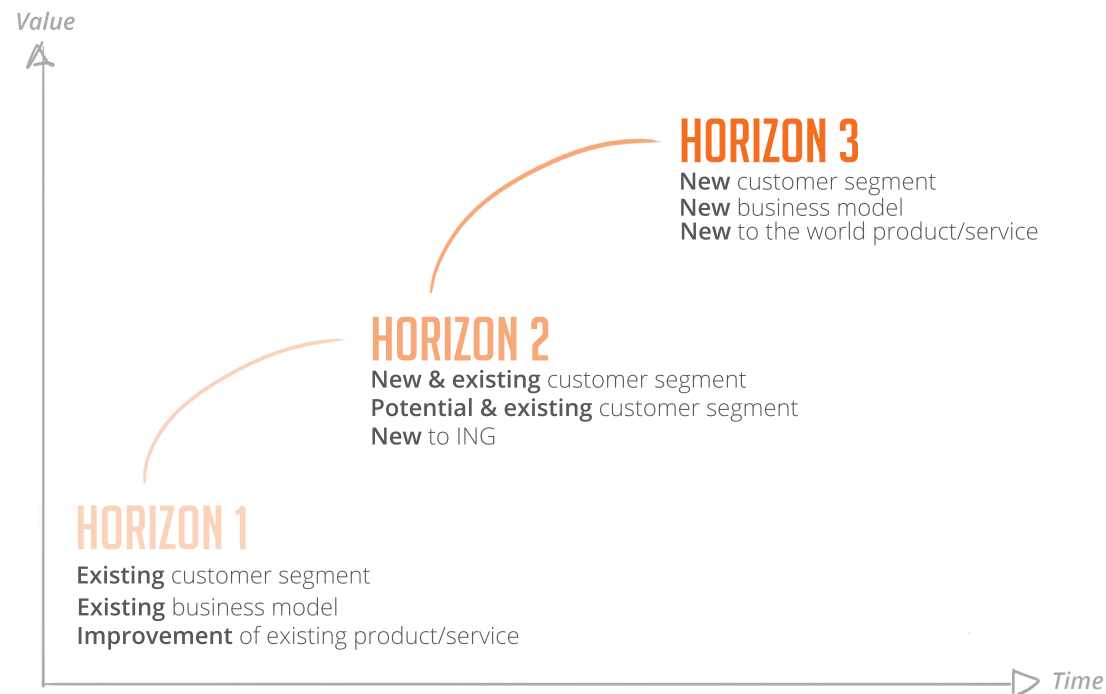


Figure 2.5 - Horizon's model

## 2.4.2 STAKEHOLDERS IN INNOVATION PROJECTS

Intrapreneurship describes a people-centric, bottom-up approach to developing radical innovations in house (Deloitte Digital, 2017). When having an idea within the organisation several steps need to be taken to kick-off:

1. The idea needs backing from an ING executive sponsor who is willing to implement the idea once it has been validated with the customer.
2. Building the team around the idea involving the IT lead, Initiative or Project lead and Customer lead. Often the team is expanded with a service or UX designer to design the experiments with customers and prototypes used for customer experimentation.

In the following section the several stakeholders in an accelerator will be explained.

### *Project team*

The project team consists of the initiative lead, customer lead, IT lead and in some cases the initiatives are expanded with an experiment lead (service or UX designer). The initiative lead is responsible for the overall viability of the initiative. He or she seeks to find the balance between business, customer and technology perspectives. He or she manages the alignment with internal stakeholders, while ensuring that team members work together effectively. The customer lead is responsible for assessing the desirability of the product from a customer's perspective. He or she takes the lead in talking to customers to validate thinking and proposed solutions. The IT lead oversees the technical feasibility of the initiative. When required, he or she aligns with the team responsible for developing and implementing the solution. The experiment lead is responsible for the desirability and feasibility. Together with the team he or she designs and develops experiments. They are also responsible for the prototypes to be used for customer experimentation.

### *PACE coach*

A PACE project is accompanied by a so-called PACE coach. The PACE coach is guiding the project teams in order to have a smooth progress from one phase to the next. The PACE coach is responsible for supporting the scoping of innovation projects, are innovation consultants for PACE projects and transfer PACE knowledge to teams. They



are creative facilitators of the PACE tool, innovation and team workshops. They also coach innovation teams on the PACE methodology and individual basics, behaviour, progress and team dynamics.

#### *Sponsor*

The sponsor selects and frames the initiative. He or she ensures that the initiative is a viable business proposition and challenges and inspires the team. They remove barriers for the team and decide on development and implementation of the validated solution. The sponsor provides specific and actionable advice, no vague opinions and observations.

#### *WB Innovation board*

The wholesale banking innovation WBIB holds responsibility of the stage gate decisions of H2 initiatives with a WB background. The WBIB decides on funding beyond experimentation and staffing in the form of experiment and service designers and has the ability to utilize their network. The WBIB approves and drives the WB innovation strategy and is responsible for the WB Innovation portfolio and performance.

#### *Global Innovation Council*

The Global Innovation Council steers innovation on behalf of the Management Board of ING and approves initiatives requesting innovation fund support. The main focus of the Global Innovation Council is to steer and manage H3 initiatives. To receive funding, the idea should be aligned with ING's innovation priorities: disrupt core banking, move towards being a platform and go beyond banking.

#### *Support functions*

The support functions include compliance, legal, risk, IT, operations, marketing and brand. To test with customers, the support functions need to be contacted in order to see if the approach of the team is correct. Also the support functions can help the project team to develop their initiative.

### INNOVATION STEERING & FUNDING

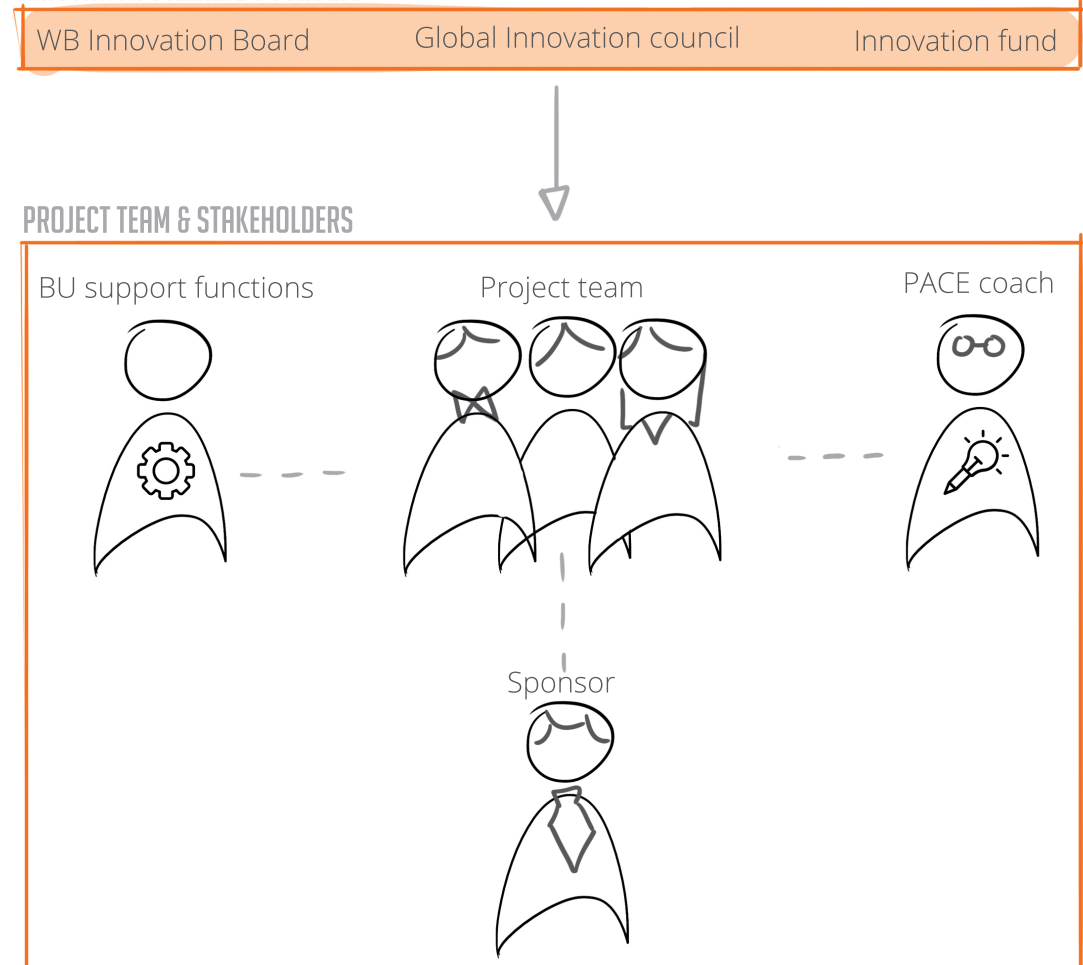


Figure 2.6 - Intrapreneurship stakeholders

### KEY INSIGHTS

- Innovation and new ideas can be divided in different horizons, depending on time and value of the innovation.
- Initiative teams have a lot of stakeholders where team composition is most important for a succesful project.

## 2.5 CONCLUSION

As can be concluded from this chapter, ING has innovation as a big strategic pillar divided over several departments and structures within the bank. The innovative entities ING has built can be divided in 4 different categories.

### *1. The agile transition*

ING can be divided roughly in the Retail Bank and Wholesale Bank where retail is focussing on the consumer and wholesale on the medium-sized to big corporate clients. ING is moving from a product-driven strategy towards a client-driven one, with greater focus on sectors and regions. In 2015 the retail side of the bank switched to the Agile Way of Working, by the end of 2018 the Wholesale Bank will follow. This means a more efficient and flexible way of working, innovate faster with a shorter time to market and becoming a more attractive employer by having more freedom and personal responsibility than in a traditional company approach.

### *2. Their own created Innovation Methodology PACE*

To speak one innovation language within the bank, PACE is developed. A combination of Agile Scrum, Lean Startup and Design Thinking. PACE can be divided in 5 phases: discover, problem fit, solution fit, market fit and scaling. Each initiative that is being started will follow the PACE methodology and can enter a new step when the exit criteria are being fulfilled. This means that only the relevant solutions will be brought to market in a shorter period of time.

### *3. CInO & WBIO*

ING introduced bank-wide innovation governance that measures its progress and supports innovation projects throughout the process. This is called the Chief Innovation Office, consisting of 4 teams that drive innovation throughout the bank: ICEC, Innovation Transformation, Innovation Management and the FinTech team. These teams are all contributing to the mission to transform ING into an innovation-enabled organisation handling the following strategic pillars: Disrupt core banking, Move towards being a platform and Go beyond banking. In 2015, the WBIO was established to drive innovation throughout the Wholesale Bank, where CInO is more focussing on the Retail side of the Bank. WBIO's main goal is to have launched 50 ventures in 2020 within the ING labs that are established around the world.

With the transition towards the agile way of working, CInO and WBIO are more connected and less of separate entities. The innovation departments of ING are in a constant motion because of the rapid change and growth of innovation within the bank.

### *4. Intrapreneurship*

With the goal of WBIO having 50 ventures in 2020, intrapreneurship can be considered as the most important way of innovation within ING. Each initiative is placed in a different Horizon according to its value and time to market. CInO handles the Horizon 3 initiatives with a Retail background and WBIO handles the Horizon 1&2 initiatives with a WB background. The rest of the initiatives are accompanied by business unit accelerators. An initiative (the project team) has to do with several stakeholders: the PACE coach, sponsor, according to which background the project has the WB Innovation board and the global innovation council and the support functions. The team composition of an initiative is considered most important. If the team is not functioning properly, exit criteria will not be met and the innovation project has to be 'killed'. Often this is received as a shame, but according to several PACE coaches failure should be celebrated more often.

Innovation is all about trial and error and from each project the main learning should be captured. This makes it a vicious circle where the company can improve its innovation culture continuously. ING is already on their way with these four aspects of innovation, but it can always be improved. This is shown by the constant change and growth of the WBIO and CInO, and will be elaborated further on in the internal research at page 37 where interviews are conducted with several stakeholders in innovation.

*Literature review | Internal & External research | Conclusion research*

## 3 | ANALYSIS PART II

In this second part of the analysis a short literature review is done to frame the topic of the thesis. Secondly the internal analysis through interviews, observations and case meetings are presented. After that an external analysis is conducted where a deeper research is done into the future of ING: working towards becoming a platform. Also a comparison is made with ideation phases in other corporates. To finish the Design Statement will be presented from where the ideation phase is started.

# 3.1 RESEARCH APPROACH

All research techniques in use today for exploring people's experiences fall into one of three categories, what people Say, Do or Make, or they fall into the areas of overlap between the categories (Sanders & Stappers, 2012). From what people say and think, explicit knowledge can be extracted by conducting interviews. Observation can be used for what people do and use to gain observative or tacit knowledge (Figure 3.1). The research in the discovery phase can be divided in a description of the theoretical context through a literature review. To understand the underlying problem of the lack of ideas within the funnel, a broad internal research is conducted by interviewing stakeholders and observing ideation sessions and following a case of designing an ideation session. The employees who are interviewed and observed are from different backgrounds within the bank. This is done to find the overlapping problem of a discontinuously filled innovation funnel.

In the following chapters, qualitative research is performed by conducting interviews and observations. The aim of this qualitative research is to gain deep insights in the 'why' of employees doing things, the behaviour of people and the main painpoints regarding the topic of idea generation within the company.

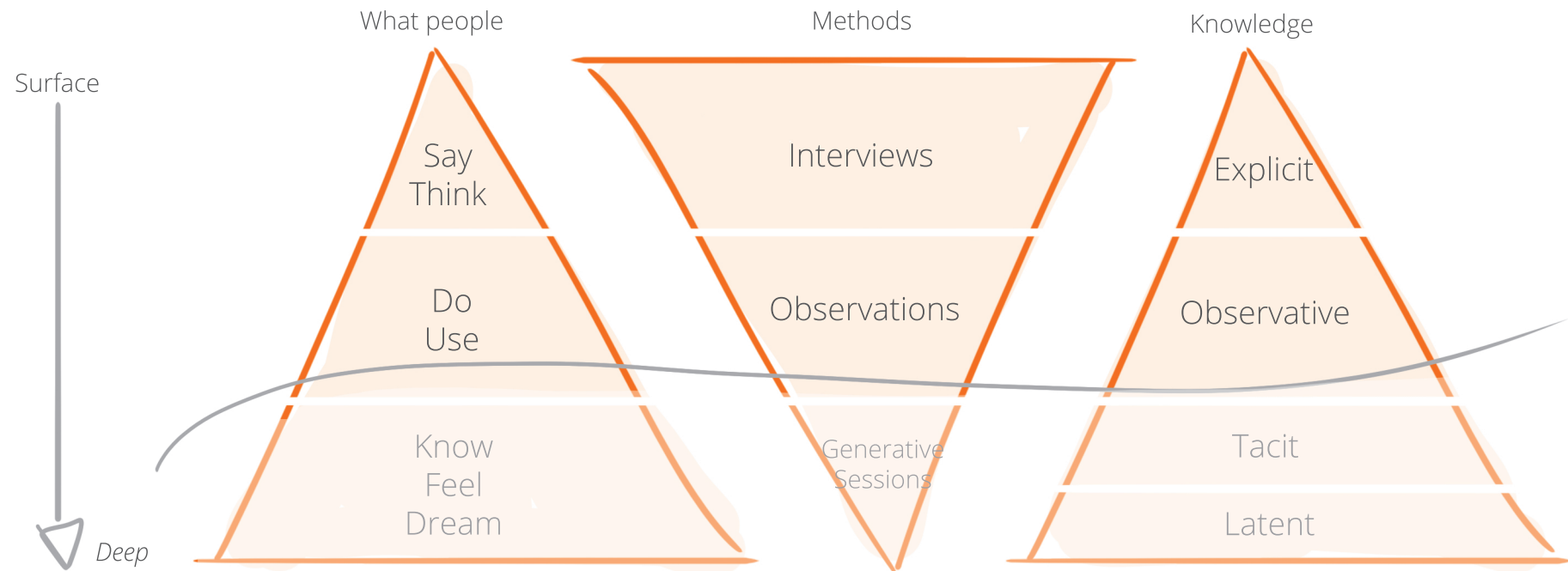


Figure 3.1 - Say Do Make Pyramids

### 3.1.1 INTERVIEWS

Interviews provide insights and thus enlarge the understanding of a particular phenomenon, a context, problems, consumer preferences and more (Boeijen, van. et. al., 2013). Interviews are conducted face to face, via Skype or via phone calls. The interviews lasted from 30 minutes to one hour. The interviews in this research are of a semi-structured format. Therefore setting up an interview guide is essential. During the interview, the guide was followed but also topical trajectories were followed in the conversation when appropriate. When setting up the interview guide, first the main topics were determined. To gain deeper insights from the interview, a main research question is set for each interview. The guide is used as a framework, which helps sequencing the questions and making decisions about which information to pursue in greater depth (Patton, 2002).

To gain the best insights per interview, different interview guides are set up according to the interviewee. The interview guides are based on informal conversations held in earlier stages of the research with ING employees or external start-ups and stakeholders. The guide is structured as follows: a main research question followed by subtopics. The opening questions per topic are formulated according to Patton's preference to begin an interview with questions about non-controversial present behaviours, activities and experiences. These questions are often easy to answer for the interviewee and encourage the respondent to talk descriptively (Patton, 2002). This interview guides can be found in Appendix 1.3.

For each subtopic possible follow-ups for the opening questions were defined. During the interviews probing was used to elicit deeper insights and greater details about a specific answer that is given.

#### *Respondent selection*

In qualitative research, the logic of selection is grounded in the value of information-rich cases and emergent, in-depth understanding not available through random sampling. From this perspective, purposeful selection is a strategy for accessing appropriate data that 'fit the purpose of the study, the resources available, the questions being asked, and the constraints being faced' (Lewis, 2015). When selecting respondents for the interviews, a few criteria were maintained in order to gain information from all different perspectives.

To receive the most various insights on ideation within ING, several participant categories were made:

- PACE coaches in order to receive insights on the PACE methodology, the impediments of accompanying initiatives and their role in the idea generation process within ING.
- Initiative team members and external start-ups. The objective of interviewing this subgroup is gaining insights in the origin and development of an idea. Finding out what the succes stories and failures are in this process is important.
- As the third and last subgroup, Innovation Experts. This group included employees within ING that were involved in the building of the innovative environment within the company like the ICEC, innovation drivers within ING, Retail- and Wholesale Banking and employees involved in the FinTech team. The main topic in these interviews is to gain insight into the improvement of innovation and ideation within ING. External ideation experts who facilitated sessions at ING are also interviewed to gain insights in their collaboration with ING and the design of ideation sessions conducted with the company.

### 3.1.2 OBSERVATIONS / CASE MEETINGS

To gain a better understanding in what employees of ING drive while doing an ideation session and how they act during these sessions, a few observations are done within and outside the organisation. Observation is a "Do technique", observing people, their activities, the objects they use and the places where they conduct these activities (Sanders & Stappers, 2012). Also participating in setting up ideation sessions and the actual sessions themselves provide useful data on how this is currently happening within ING. This means that the observations were done either as researcher-as-observer and participant-as-observer.

Observations are conducted in an internal ideation session, an external ideation session where an ING Innovation Driver was involved and a use case observation to gain insights in the planning and organising of a big strategic ideation session within ING. These three observations provide different points of view of idea generation within and outside the bank in order to gain insights in the underlying problem of a lack of ideas in the funnel.

## 3.2 LITERATURE REVIEW

On ideation, innovation and creativity within organisations a lot of literature research has already been done. In this chapter the scope of the assignment and background information on corporate innovation and especially ideation are presented. Main insights on the literature review will be presented during this chapter. These insights and design requirements will be prolonged during the rest of the design project.

### 3.2.1 CORPORATE INNOVATION

For a big corporate the implementation of innovation in a quick way is not an easy challenge. A climate for creativity and innovation will promote the generation, consideration and use of new products, services and ways of working (Tidd, J., & Bessant, J, 2007). Making the transition from operating as a traditional corporate towards a more innovative one is a hard road to take. How a corporate could learn from a startup way of working is described in 'The Corporate Startup' by Gons, Toma and Viki (2017). A startup is a temporary organization whose goal is to search for a sustainable and profitable business model. An established company mostly executes a known business model that addresses the known needs of known market segments. Large companies need to stop thinking and acting as if they are single monolithic organizations with one business model to stay relevant (Gons, Toma & Viki, 2017). In order to succeed at innovation, established companies do not have to act exactly like startups. The best way to innovate is for a large company to view itself as an innovation ecosystem with various products, services and business models (Gons, Toma & Viki, 2017).

Many definitions of innovation are described. In this report the following definition of innovation will be maintained according to Covin și Slevin (1991), Lumpkin and Dess (1996) and Knox (2002):

*Innovation can be defined as a process that provides added value and a degree of novelty to the organization, suppliers and customers, developing new procedures, solutions, products and services and new ways of marketing.*

At its heart innovation is about three core themes: generating new ideas, selecting the good ones and implementing them (Tidd & Bessant, 2007). In this thesis the focus will be on the first step; creating novel and creative ideas that can eventually grow into a profitable project for ING.

According to Tidd & Bessant (2007) innovation can take place in many forms, but can be reduced to four dimensions of change:

- Product innovation: changes the products and services which an organization offers
- Process innovation: changes in the ways in which products and services are created and delivered.
- Position innovation: changes in the context in which the products or services are introduced.
- Paradigm innovation: changes in the underlying mental models which frame what the organisation does.

The most relevant kind of innovation for ING seems to be paradigm innovation since this innovation sort is not yet prolonged by ING. Product innovation, process innovation en position innovation are all tangible and the company is already working on these kind of innovations in several teams and by the PACE methodology. With paradigm innovation, the extra step that is needed can be reached in order to become the bank of the future. Paradigm innovation can be triggered by many different things like new technologies, new environmental conditions, new legal rules and so on (Tidd & Bessant, 2007). Paradigm innovation can be described as a shift in thinking which is essential to generate ideas continuously. It is an overarching mindset of innovation which lies in the cultural aspects of the organisation. These opportunities should be handled in a structured ideation process, which will be described in the following section.

### KEY INSIGHTS

- Corporates should be inspired by the startup way of working and blend this in their organisation.
- For this thesis it is important to focus on paradigm innovation.

### 3.2.2 IDEATION

A not continuously filled funnel means ideation should be performed. Ideation is the main focus of this thesis. But what does ideation mean? Ideation is a merge between the words idea and generation. Literally: generating ideas. But ideation goes far beyond. In this section a short introduction will be given on what ideation is and how it can be used to uplift company performance. Idea generation is a critical part of the creative design process likely related to the quality of the final design solution (Shroyer et al., 2018).

Creative products need to be original and effective (Hao et. al, 2016). Creativity can be defined by the ability to produce work that is novel (original or unique) and useful (Runco & Jaeger, 2012). Based on these definitions, ideation constitutes two fundamental processes of creative thinking (Hao, et.al, 2016). In this thesis the following definition of ideation will be used:

*Generative processes that are required to formulate original ideas and evaluative processes that are required to select and/or refine ideas into a form that is of value (Hao et. al., 2016).*

#### *Ideation methods*

Ideation methods have been categorised into two main groups (Goncalves et al. (2014):

1. Intuitive: brainstorming, roleplaying, metaphors and synetics. These approaches are meant to help an individual to break routines and overcome mental blocks. Brainstorming, which is probably the most popular idea generation method is often reported as one of the most used approaches during idea generation. Other initiative approaches like role playing are implemented by well-known design consultancies as IDEO at the beginning of the design process when trying to guide both clients and potential end-users through a huge experience about the situation at hand. Metaphors have been used as a way of framing and defining initial problems and helping communicating about design situations.

2. Logical: TRIZ, “a problem-solving, analysis and forecasting tool derived from the study of patterns of invention in the global patent literature” (Hua et al., 2006) and forward steps. These approaches are largely based on available resources, and more

scientific and engineering principles, and are aimed at thoroughly decomposing and analysing problems.

A lot of research has been done on idea generation techniques that is concerned with the effectiveness of the technique as defined by novelty, variety, quantity and quality of the resulting ideas (Shroyer et. al, 2018). A common theme in several of these studies is emphasizing on generating a large number of ideas or potential design solutions by understanding that a greater number of ideas will likely lead to better solutions.

In the contrary, other research that is done seeks to identify and assess common ingredients, components or heuristics that make up these ideation techniques and may be responsible for the effectiveness of the outcome.

In this thesis, design research will be done on how the innovation funnel can be constantly filled by performing ideation. This means that all topics will be addressed; tools that are used during the session, participants and their level of creativeness and finding the problem that lies behind the lack of ideas in the funnel.

### KEY INSIGHTS

- Ideation is a combination between fundamental processes of creative thinking to formulate original ideas and evaluative processes to select the good ones.
- Ideation methods can be distinguished by intuitive methods and logical methods.
- Focus of this thesis is on all topics in the ideation process: participants, methods, origin and finding the problem behind the lack of ideas.



### 3.2.3 ORGANIZATIONAL CREATIVITY & IDEATION DESIGN

Every company has originally started with an idea to solve a problem for a customer. Ideas can emerge in many ways, but what is the most effective and optimal way for the idea generation phase? The Innovation Process describes a complex multi-stage, multi-person process that includes the organisation and direction of human and capital resources to generate and implement ideas for new and enhanced products, manufacturing processes and services (Knoll, 2012). A weak link in this iterative process is the pre-development phase, often called the Front End of Innovation, which ranges from the generation of an idea to either its approval for development or its termination (Knoll, 2012).

The ability to innovate is represented by the ability to continuously transform knowledge and ideas into new products, processes and systems, to the benefit of both the organization, shareholders and their customers (Popa et. al., 2010). In order to increase the probability of obtaining ideas that are suitable for the given innovation goal, the pre-development phase needs to be capable of generating different types of ideas (Knoll, 2012).

Knoll states that there are three requirements for a design approach for ideation:

- The design approach needs to provide best work practices to support the cognitive process of an individual during an ideation process;
- The design approach needs to provide best work practices for the design of a specific environment that reduces negative group behaviours during the ideation process;
- The design approach needs to provide guidelines for the design of an appropriate innovation process for a given innovation goal.

When designing an ideation framework, these three requirements should be kept in mind while enhancing the creativity of employees within ING. According to Amabile (1998) there are three components of creativity: expertise, creative-thinking skills and motivation (Figure 3.2). The level on why or why not someone is creative is depending on the mixture of these three components. The effective management of these three components of creativity, together with other relevant factors may increase an organisation's creative capability through developing an appropriate culture (Flynn et. al., 2003).

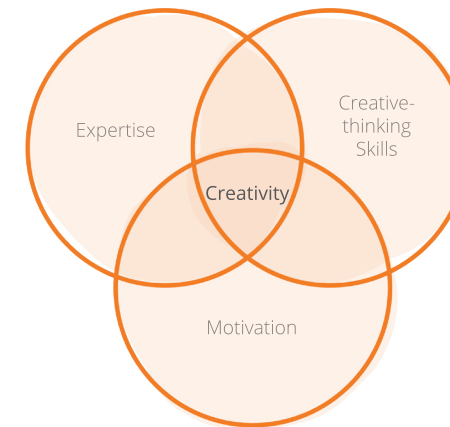


Figure 3.2 - Creativity described by Amabile (1998)

What should be kept in mind is that creativity is specific to the individual and dependent upon factors such as their education, skills, imagination and working environment (Flynn et. al., 2003). One of the aims for this graduation project is to enhance creativity among ING employees even when they are not used to be creative. Creativity within the organizational innovation process is highly complex. Flynn et. al. (2003) describe four stages for an effective generation and management of the so-called 'seeds of innovation'. These are: defining the strategic direction of the company, environmental scanning (monitoring internal and external environment for potential stimuli to 'initiate' the ideation process), opportunity identification and the eventual idea generation.

If a company want to build teams that come up with creative ideas, careful attention to the design of such teams should be paid (Amabile, 1998). This means mutually supportive groups should be created with a diversity of perspectives and backgrounds. The reason for this is that different intellectual foundations and approaches when combined, combust in exciting and useful ways. According to Amabile, the team should contain of three other characteristics as well:

- The members should share excitement over the team's goal.
- The team members must display a willingness to help their teammates through difficult periods and setbacks.
- Third, every member must recognize the unique knowledge and perspectives that other members bring to the table.

These factors will not only enhance intrinsic motivation but also expertise and creative thinking skills.



Creating such teams requires management that has a deep understanding of their employees. In addition, to generate creative ideas, all organizational and psychological barriers should be removed (Miron-Spektor et. al., 2018). These barriers include fear of making mistakes, poor management attitude, lack of relevant resources and stifling bureaucracy.

To conclude, Knoll (2012) described 7 factors that an ideation process should at least be:

- **Adaptable:** the ideation process should be tailored to meet a given innovation goal;
- **Reliable:** the ideation process should perform in the same way;
- **Predictable:** the process should generate a given result with predefined characteristics using specified resources;
- **Efficient:** the process should generate a quantity of output with the resources available;
- **Measurable:** the ideation process should be designed with quantifiable performance;
- **Transparent:** the process should be comprehensible and learnable for anyone;
- **Well-founded:** the process should be based on scientific principles and theories of creativity.

When proceeding the design project, these phases and steps are taking into account to create a continuous input of ideas.

## KEY INSIGHTS

- A weak link in the innovative process is the pre-development phase.
- Three requirements that should be taken into account when designing an ideation session: supportive of the cognitive process, the right environment, set guidelines.
- Creativity depends on three components: expertise, creative thinking skills & expertise.
- To have the right team on a specific ideation topic is really important: different backgrounds, skills, motivation.
- To generate creative ideas, all organizational and psychological barriers should be removed.
- Seven factors describe an ideal ideation process: adaptable, reliable, predictable, efficient, measurable, transparent, well-founded.

## 3.2.4 CONCLUSION LITERATURE REVIEW

In this literature review, a few topics regarding corporate innovation are addressed to scope the assignment of this graduation report.

The conclusion of the literature review provides a few requirements for the further design solution. The requirements are listed below.

1. Focus should be on paradigm innovation.
2. The startup way of working should be an inspiration for the design process.
3. All topics regarding ideation process have to be researched in order to find the problem behind the continuously filled funnel.
4. When designing an ideation session three requirements should be met: supportiveness of the cognitive process, the right environment should be met, guidelines and a framework should be set for a clear goal and focus of the session.
5. Seven factors should be met when designing an ideation process: adaptability, reliability, predictability, efficiency, measurability, transparency, a well-founded process.

## 3.3 INTERNAL RESEARCH

### 3.3.1 INTERVIEWS

To explore the context around ideation within the company and gain insights in the research topic, 20 semi-structured interviews have been conducted with several stakeholders in innovation and ideation within ING.

#### Respondents

Underneath a short elaboration of what each participant-group represents and an explanation of the the main research question per interviewed group are given:

**1. PACE coaches** (5 interviews): accompaniment of innovation projects and driving innovation throughout the company. For a broader explanation of the PACE coach activities see page 23. In order to gain insights into the role of a PACE coach during the idea generation process and the overall accompaniment and facilitation of PACE coaches during the process the main research question is stated as follows:

*Research question: What is the role of a PACE coach within the idea generation process?*

**2. Initiative team members** (6 interviews): the team members from different initiatives can be divided in the IT-lead, customer-lead and initiative lead. The IT-lead is responsible for the feasibility of the product, the custome-lead is responsible for the viability of the project and the initiative-lead is responsible for the desirability of the product. Most interviews were conducted with the initiative lead of innovation projects since he or she is the so-called product owner of the initiative and has overview of all painpoints and successes in the project. Therefore the Initiative leads could come up with the best insights.

Ideas don't just happen. Innovation teams are built around an idea that in some way matches the innovation priorities and strategy of ING. In order to gain insights in the process of the idea creation, the origin of ideas, and the team set-up around an idea the main research question for these interviews is formulated as follows:

*Research question: How are initiatives born within the company and how are they developed?*

**3. External facilitators** (2 interviews): external facilitators are doing a lot of creative facilitation sessions within ING; companies like INK strategy and Board of Innovation. The interviews were conducted with employees from those companies who facilitated an ideation- and creative session within ING to develop the intrapreneurship mindset or to find new opportunities for ING.

ING often has collaborations with design consultancies specialized in organisation design, innovation implementation and facilitating creative workshops. To gain insights in how an ideation session is currently conducted within ING and how the employees are responding to such sessions the following research question is used for the interviews with external parties.

*Research question: How is an ideation session currently designed within ING and how can it be optimized?*

**4. Innovation experts** (5 interviews): Innovation experts within ING are innovation drivers, Innovation strategy developers, developers of ICEC and the innovation methodology PACE. These category is quite broad, and therefore used in order to gain as much insights as possible in the development of the innovation processes within ING. Also the ideation process as a whole will be explored by interviewing this category to discover if there is already an ideation framework within the organisation and how ideation is adopted by the company.

*Research question: How does ideation and innovation manifest itself in the organisation?*

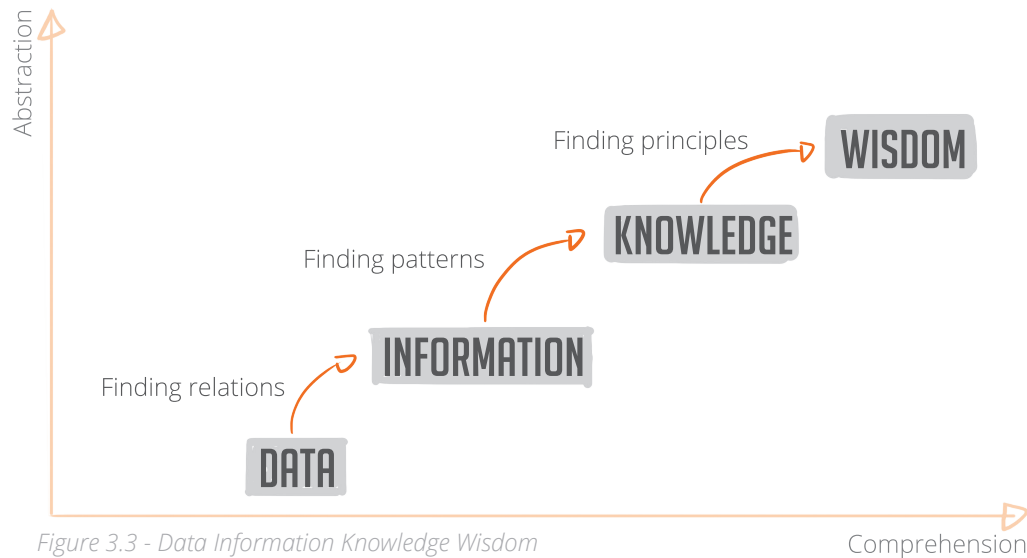
**5. External startups** (2 interviews): Two interviews with external startups were conducted to gain insights in the way how they are accompanied by different stakeholders and how their ideas emerged and grown into an actual company. The companies that were interviewed were both from Yes!Delft, a tech startup incubator.

To define the difference of the development from an initial idea into a startup together with the callenges and celebrations the following research question is defined.

*Research question: How did the startup grow from idea to company?*

### 3.3.2 RESULTS INTERVIEWS

With permission of the interviewees all interviews were recorded and the most important quotes were derived to gain insight in the underlying problem. In explaining the process of analysis and the positioning of these activities the DIKW scheme is used (Sanders & Stappers, 2012).



At first the data is processed into understandable information and relationships and context between the gathered data is defined. This information is turned into knowledge by clustering the quotes and by extracting insights from the compared clusters. Wisdom can be reached by applying the knowledge that is gained by doing research into actual definition of the problem. All interviews were analysed and the most important quotes were derived from listening back and transcribing the interviews and the observation data was analysed and clustered by doing an Analysis on the wall (Sanders & Stappers, 2012). All quotes and insights from the gathered data were written on sticky notes and by placing them on the wall the main clusters were found.

The quote clusters were divided as follows:

**1 Ideation & innovation** | Lack of ideas, handling of ideas after generation, bankers mindset, ideation strategy, ideation sessions, types of ideas, idea sourcing, terminology, collaboration Wholesale Banking and Chief Innovation Office and Innovation Bootcamp.

**2 Initiatives** | Risk, stakeholder management, team, intrinsic motivation, recognition, room for failure.

**3 PACE methodology** | drawbacks and expertise.

Within ING, three different sources of ideation can be defined derived from the internal research that is done by interviews and observations:

**Ad hoc Ideation** | Ad hoc ideation is facilitated by the PACE coaches to provide the team with ideas on how to pursue their project and overcome the next stage-gate. This can be done either via brainstorming- or writing. Ad hoc can also represent an ideation session with a team within ING, where the management of a team has decided that ideas should be generated that can eventually grow into a project. This ideation session takes no more than 2 hours.

**Strategic ideation** | Strategic ideation is organised from higher management level. ING has different value spaces (value spaces are areas where ING can create new value for users by addressing a need or solving a problem). These value spaces are defined by uncovering unmet user needs, emphasising the probability of disruption, estimating the market size and growth potential, how fierce the competitive intensity is and the possibility of a horizontal and agnostic platform business model. Several employees are invited to do an ideation session of a couple of days. This session is taking at least 1 day.

**Bottom up from employees** | Within ING there is the Innovation Bootcamp where employees can hand in their idea regarding several challenges. Within this Innovation Bootcamp ING is looking for ideas with a Horizon 3 background. Next to that it is possible that an ING employees have ideas on how disrupt banking or improve their

These three types of ideation come with several insights, problems and challenges. In the next part of this chapter there will be elaborated on these by describing the main outcomes of the interviews per topic. The interview results are divided in several overlapping topics according to the Analysis on the wall (Sanders & Stappers, 2012).



From the research done in Analysis I, ING seems to be a precursor in the banking sector by embedding innovation in their organisation. In the following section it is shown that there is still a lot of progress to be made.

The outcome of the research will be presented as follows. Each cluster that is derived from the Analysis on the wall method will be shown together with the main insights that are gained from the interviews. As a conclusion the richest insights will be formulated that are used for the design phase will be listed below.

- There are three main sources of ideation within ING which come with several problems and challenges.



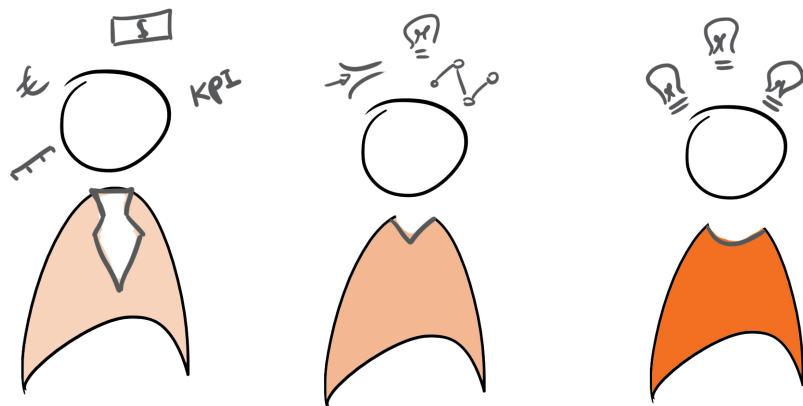


## TRADITIONAL BANKER V.S. INTRAPRENEUR & INNOVATIVE BANKING EMPLOYEE

Within ING, three different kinds of employees can be distinguished: the traditional banker, the intrapreneur and the innovative banker. The first one can be described as a specialist and expert in pursuing his or her job. They are not yet aware of the innovative change the bank is going through. As an innovation expert said: *"You are not going to find a lot of entrepreneurs within the bank, otherwise they wouldn't be a banker"* (ING Innovation expert, 2018).

As a strategy developer within ING mentioned: *"It will be a big challenge to change their mindset. You can say whatever you want, but the people are, especially within Wholesale, raised with a product oriented mindset. But everything is going into digital and they should be more open to that whole shifting"* (ING Strategist, 2018).

The second group are the innovative employees within ING. Those are the ones driving innovation throughout the bank like employees within the Chief Innovation Office and the employees within the WB Innovation team, but also the initiative teams. Several interviewed initiative leads pointed out they *"Never felt like a traditional banker"* (Initiative lead ING Innovation project, 2018). It is not the case that everyone within the bank should do innovation. There is a transition going on, but as an innovation expert within ING said: *"I see the transition, but people have to want it too. They have to want to become entrepreneurs with all risks involved. A lot of people joined ING because they looked for safety"* (ING Innovation Expert, 2018). Intrinsic motivation to pursue innovation is really important. An inner passion to solve the problem at hand leads to solutions are way more creative than do external rewards such as money (Amabile, 1998).



The third group to be distinguished is the banker with an innovative mindset. These are the employees that send in their ideas to the innovation bootcamp, are members of innovation communities on the intranet and are willing to contribute to the change that the financial industry is going through. What can be concluded is that employees would like to contribute but it is not always clear how to. An Innovation Expert mentioned: *"It really depends on where you are in the organisation according to the innovation culture. Within Retail Banking we are pretty far with the agile way of working, and Wholesale is joining rapidly. You see that some people are left behind."* Within informal conversations with ING employees it was pointed out that people are willing to innovate and contribute but often don't know how. Horizon's are not clear and who to reach out to when you have an idea is often not obvious.

### Main insights & design requirements

Within this cluster, several conclusions can be drawn that are used for the design phase.

- Three different types of bankers can be distinguished which means in order to involve all employees in innovation, a tailor-made solution should be designed where all employees feel comfortable with.
- The traditional bankers are more and more exposed to the innovative and agile transition ING is going through and would like to contribute with their knowledge and expertise but are not sure how to. Innovation can be perceived as complex and therefore the solution should be clear and understandable for every employee.
- From the several interviews it became clear that there are very few entrepreneurial mindsets within the bank. In order to reach the 50 venture goal that is mentioned earlier, the mindset should change or there should be looked externally for entrepreneurs that can work on initiatives.

Figure 3.5 - Different kinds of bankers

## INNOVATION BOOTCAMP & IDEAS FROM EMPLOYEES

The Innovation Bootcamp (IB) is a bottom-up idea sourcing competition. All employees from ING can send in their idea and the best ones will be chosen and developed further following the PACE methodology. The Innovation Bootcamp is also used for creating awareness on innovation to employees and make them feel empowered and engaged. The bootcamp comes with a lot of marketing and promotion. Joining the Innovation Bootcamp is not appealing to everyone. As one initiative lead said: *"I am not joining the Innovation Bootcamp because I don't want to be in the spotlights. If I have an idea I will use my own network (Initiative lead ING Innovation project, 2018)"*.

Although there are already some successful outcomes of the Innovation Bootcamp, according to several Innovation experts within the bank, the outcome of ideas is still too low. It is positive for employee engagement and creation of innovation awareness but the disruptive ideas are quite limited: *"There are few good ideas, because we are setting a really high standard. There are not much ground breaking ideas, more incremental ones. This is not in scope of what we are looking for as ING."* (ING Innovation Bootcamp reviewer, 2018). About the engagement of employees one Innovation expert at ICEC mentioned: *"We reached a big engagement with the Bootcamp and we created awareness on innovation, but the business impact should raise."* Although there is a lot of marketing involved in the Innovation Bootcamp, it is still not known amongst every employee within ING. In an interview with a manager Risk and Audit it was pointed out she never heard of the Innovation Bootcamp but would love to see the ideas employees are having.

Here some improvement can be made when it comes to engagement of all employees in the awareness creation of the bootcamp. An innovation expert pointed out that *"It is the question if we have to take a step back towards inspiration. First inspire the employees with cool, new ideas and opportunities and take it from there instead of pushing them into things they are not ready for."*

From the interviews with the external startups it became clear that the main reason they started their company is that they didn't want to work for someone else. They both found a problem where their customers are dealing with and where they are passionate about and approached the Yes!Delft incubator. Their main problems are lack of investments, which comes with a lot of risk. That is the biggest difference where the ING startups are not lacking money, but lacking entrepreneurs within the company.

### Main insights & design requirements

Within this cluster, several conclusions can be drawn that are used for the design phase.

- ING employees are willing to contribute with their ideas, but are not always willing to step forward. The threshold that has to be taken to join an ideation session or send an idea or topic should be small.
- Innovation Bootcamp is mainly focussed on disruptive innovation, looking for H3 ideas. The ING employees are not yet creative enough to come up with ground breaking ideas, but mostly come up with incremental or H1 ideas. This can be explained by the fact they are not yet familiar enough with the innovation strategy of ING and what is already happening within and outside the bank when it comes to innovation. More inspiration should be given when it comes to what is happening in the financial industry, what are ING's value spaces and how the employee could contribute. Innovation Bootcamp however is very good for engagement and creating awareness of innovation. Employees should be inspired and ready for the next step in the changing banking industry.
- Some departments are more engaged when it comes to innovation than others. This doesn't have to be a problem. Not everyone has to be creative and innovative. The design to solve the problem should encourage employees to send in an idea when they face a deeply rooted problem or uncover a client need. ING should accept that incremental innovation is also innovation and when starting small, employees are eventually becoming more and more innovative.

## IDEATION SESSIONS

When doing ideation sessions, an ING innovation expert pointed out that it is important not to look for the usual suspects joining these sessions. *"An ideal ideation session should exist of internal ING employees, external people like your client or innovators from another company or university and a cheerful, skilled facilitator."* (ING Innovation expert, 2018).

An external ideation facilitator working often together with ING to perform ideation sessions says it is hard to perform these sessions due to *"the fact bankers are used to work risk avoiding."*

As a PACE coach mentioned, *"a lot of people don't have the right skills to ideate yet. This could definitely be improved."* Next to this, from an interview with a Strategy Developer within ING it became clear that the overall strategy and value spaces were not communicated clearly which are often the base for an ideation session. This could

cause an inefficient ideation process and confusion about where ING wants to go. Strategy developer (2018): *"The value spaces are not communicated optimally, because we were searching. It's a good question how much value spaces there are, even I don't know anymore."*

The problem of a lack of ideas was also validated by an Innovation expert in one of the interviews. *"When we started the ICEC, we did a lot of creative sessions. Now we have an accelerator programme and the money, but a lack of ideas. Apart from exploration, nothing really comes from the business."*

#### Main insights & design requirements

Within this cluster, several conclusions can be drawn that are used for the design phase.

- In order to come up with a great variety of ideas, people with different backgrounds should be present within a session: internal as well as external from ING. When it comes to the difference between Retail and Wholesale, cross-fertilization is really interesting. People within Retail are already working agile and more used to the innovative mindset but now more busy with the merger with ING Belgium. Wholesale is now more innovation focussed and merging those different backgrounds and insights interesting things can happen when it comes to idea generation.
- Since bankers tend to be risk avoiding, the ideation process should be done step by step. Successes should be shown more often and sessions should be approachable and designed in a way that people are comfortable and dare to step out of their comfort zone and take that risk.
- Ideation should be something that is more embedded in the company culture. Employees are not yet skilled enough in order to facilitate such a session within their team or don't have enough ideation tools ready to solve a problem creatively. Therefore the design should enhance ideation throughout the company.

## INNOVATION TEAMS & INITIATIVES

As an ING innovation driver said: *"Innovation is for 80% a good functional team."* Within ING there are a lot of innovation projects with different teams. Although innovation is a big strategic pillar for ING, a striking problem is the recognition from colleagues and management. When someone wants to participate in an innovation project he or she will leave their old job on a Short Term Assignment (STA). When the innovation project fails, there is often no room at their old job.

*"There is no room for failure within ING"* is what one initiative lead mentioned. Although it is entrepreneurship within the organisation, or intrapreneurship, there is still a risk for employees within initiatives in pursuing innovation.

Firms must accept the inevitability of change by valuing innovation even above past success; one of management's most essential roles is to find a balance between supporting new and established innovations. (Utterback, 1994).

An initiative lead: *"There is a big risk, there is no security. Even though we think it is the best idea of the world, others should also belief this. Everyone has to stay on board constantly, that is a hard task."* It is important to find the fitting people to innovate with and finding a balance between doing the daily job and innovation. Within ING it is the case that an employee is often working on an STA (short-term assignment) and leave their jobs for (half) a year to work on innovation. When asking why it is such a big risk and there is no room for failure, an Initiative lead within ING states that *"parts of the organisation are too much focused on reaching their KPI's (Key Performance Indexes, variables that measure success of a certain employee) and if something fails, you just did a bad job instead of being rewarded for trying innovation."*

#### Main insights & design requirements

Within this cluster, several conclusions can be drawn that are used for the design phase.

- Although entrepreneurship is done within the company there is still a big risk involved. When an employee goes on a STA to work on an initiative but it doesn't work out it is not rare that their old job is gone. Also managers from that former job are not happy that the employees didn't contribute to their team's KPI's. A conclusion can be made here that innovation is not yet embedded enough in all companies' departments of ING.
- When innovation is such a big strategic pillar, every manager should be aware of that and stimulate their employees. Management is key when it comes to pursue innovation. Employees shouldn't feel forced to do innovation, it should come from personal motivation, interest and expertise. The role of management is to stimulate them to find this motivation and encourage them to think differently.
- In order to reach both points above, innovation and ideation should be deeply rooted in the company culture. ING is already working on this in a good way, but still some improvement can be made when it comes to the recognition and stimulation of joining an initiative as an intrapreneur.

### 3.3.3 OBSERVATIONS

Next to conducting interviews, research data was gathered from doing observations in two ideation and brainstorm sessions within and external from ING. Observations were done either as researcher-as-observer and participant-as-observer (Sanders & Stappers, 2012). To gain tacit or latent knowledge the participants in the ideation sessions were observed on how they behaved and reacted during the sessions. Quotes and actions of the participants were noted all with their permission.

Next to that attending meetings on developing an ideation session are done to follow the process of creating an ideation session within ING. Higher management decided that more disruptive innovation should occur from the sector teams. Sector teams are teams within the ING Wholesale Bank where opportunities are defined to ideate upon. Within ING, a big strategic ideation session is planned, organized and executed. This ideation session used as a case for this research project to receive insights on how an ideation session is set up from the start until the actual idea generation session. This ideation session can be marked as 'Strategic from the organisation' as mentioned earlier in the divided sources of ideas. Employees from ING specialized in this specific sector will join and team members of the WB Innovation team and ICEC will conduct this session. The content of this session is confidential.

From the two ideation sessions several conclusions can be drawn. Three observations were done in three completely different ideation sessions and/or the planning of these sessions. In the following sections will be elaborated on these sessions and insights will be provided.

### OBSERVATION 1: IDEATION SESSION TEAM X

The first ideation session was a session organized by the Wholesale Banking innovation team on demand of team X (team name is confidential). Goal of the ideation session: within the team X team it is a strategic goal to come up with three ideas that could be worked out into innovation projects in their field. The facilitators were two members from the WB Innovation team, the observation was conducted as a researcher-as-observer.

The approach of the ideation session was to define search areas where ideas were generated by each area. There were 10 participants, dividing the group in two: one group defining the strengths of the team and the other defining the opportunities in the market where team X operates. At the end of the two hour session, out of 10 ideas the best three were chosen and a follow-up was planned with people who were interested in developing the idea.

A few insights were striking in this ideation session. To begin with, a lot of people were too late, which means the people who were on time had to wait and started being a little annoyed. Next to this, after the explanation of the approach of the session some people were sceptical and they had to be kept on board. Also, using the search area method would be better to use if there was more time. There were a lot of search areas, which meant the participants had to choose the search areas randomly and by intuition instead of fact-based decisions. A few participants were really excited and energetic throughout the session, and were quite creative by themselves. Others really need triggers with questions such as 'What if you were Donald Trump/Elon Musk/etc.' and after that they still weren't convinced and a little scared of creating ideas. The boundaries were taken away by the facilitator to mention that all ideas are good ideas and that it doesn't matter what they came up with. Halfway the session, the energy level was really low and the facilitator had to ask more questions and triggers in order to keep them aboard. Next to this, the room was quite small and too warm for an attractive environment to generate ideas.



When presenting the ideas in the end, people were actually surprised about themselves what they came up with. The head of team X mentioned she preferred these session of the two previous ones, because she actually created something tangible and something came out of the session.

Main insight from this session was that people can be really surprised about their own creativity, and a session should be very well structured and tangible if people are not used to create ideas and be innovative.

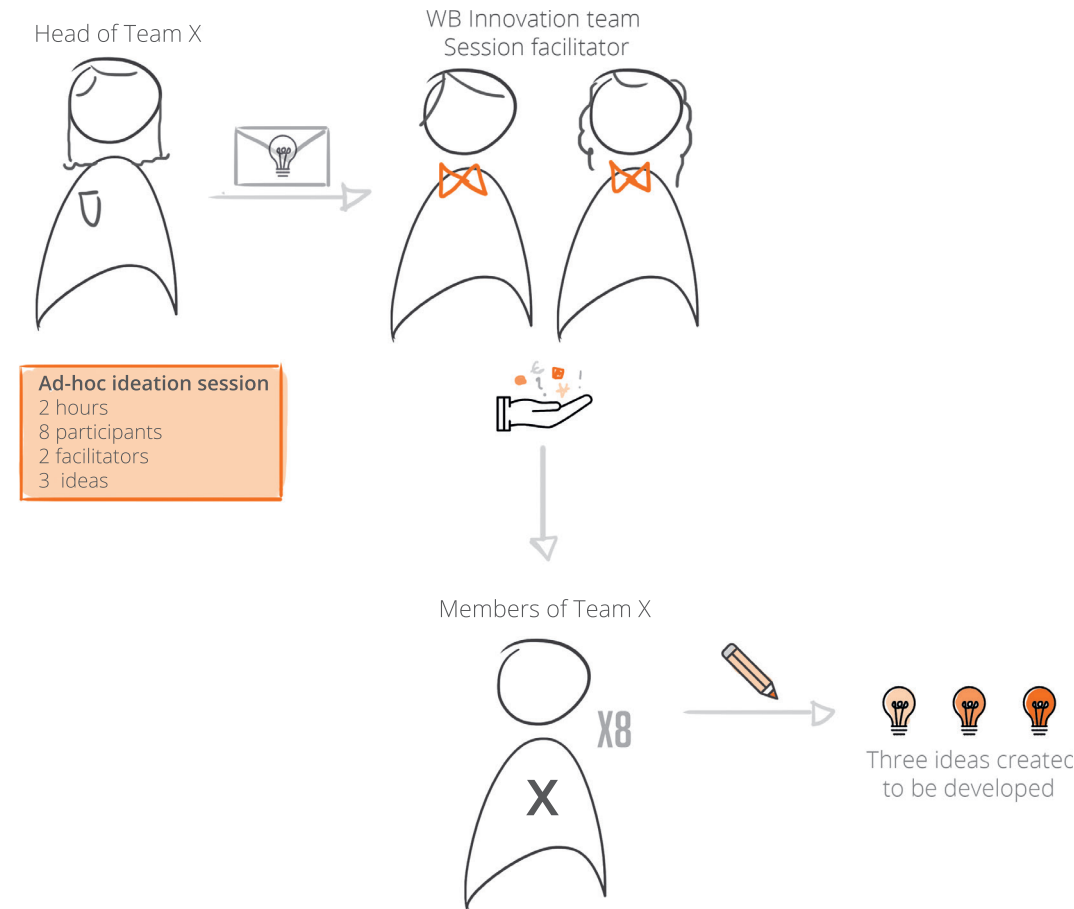


Figure 3.6 - Ideation session Team X

## KEY INSIGHTS

- Stimulants were needed to unlock their creativity.
- A sufficient room is really important for a productive ideation session.
- Participants were surprised by their own creative skills and the ideas they created.
- Actually creating something in a meeting creates satisfaction amongst a team.

## OBSERVATION 2: IDEATION SESSION COMPANY X

The other ideation session was organised by Company X, a Dutch corporate company, with the goal to come up with new innovative sales channels for their products. This session was conducted as a participant-as-observer. The ideation session was facilitated by an external freelancer who is specialized in conducting creative sessions with companies. The participants in this session were all people in the Dutch innovative scene, who almost all knew each other in some way. Next to this two employees from Company X were present to provide the context and answer the questions about the topic.

An interesting fact was that there was no traditional introduction round, but the group was divided in groups of three where people had a short introduction conversation. There were three rounds in the way that everyone spoke to each other. After the introduction round, a presentation of one of the participants was given about what is possible in several sales channels. The scope from the goal of the session was not clear

in the beginning. All participants were very holistic thinkers who needed to be framed in order to come up with suitable solutions. The ideas were also generated in three groups, there was no such thing as brainstorming or brain writing using idea generation techniques. The participants were experienced creative thinkers, therefore it was not needed to provide them with triggers or ideation frames. The overall vibe of the session was positive and optimistic, the Company X employees were very impressed what the innovators came up with. All ideas generated were discussed after each round, the facilitator captured them and in the end all ideas were discussed plenary. There was no such thing as dot-voting their favorite idea by the group, but the Company X employees made sure they picked the three ideas which were most suitable for the company.

Main insight from this session was that if you put a few creative minds a room, something impressive will come out without providing them with techniques. Next to this, an important factor is that the scope and goal of the session has to be really clear in order to come up with relevant ideas for the problem.

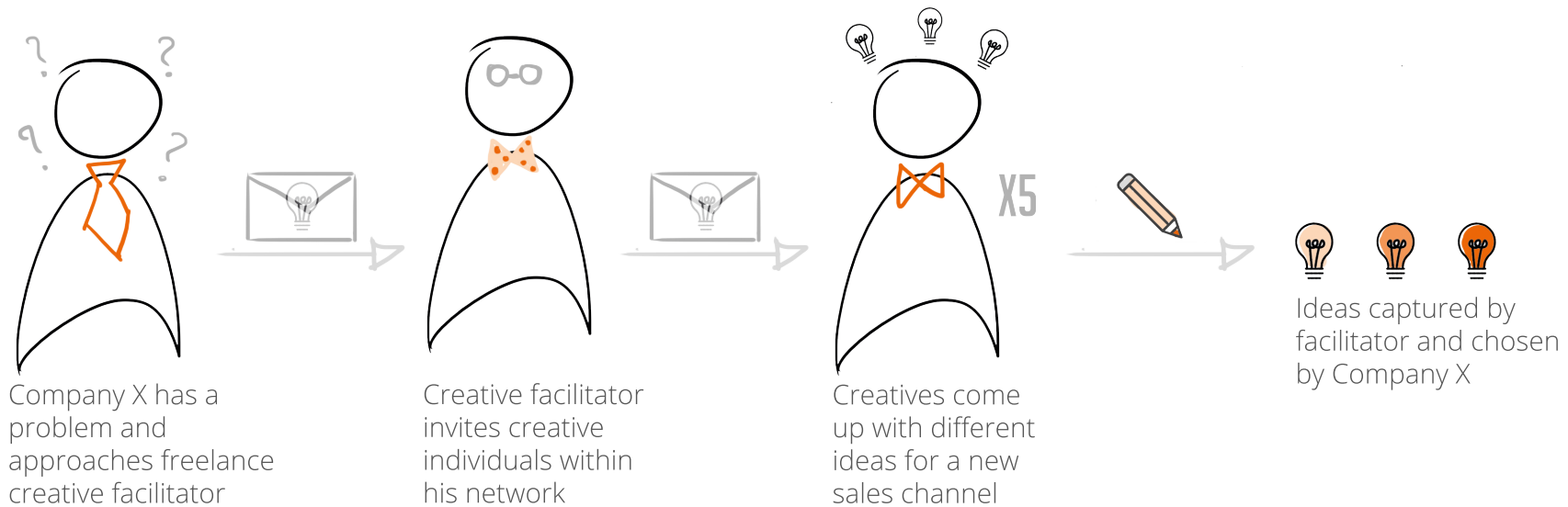


Figure 3.7 - Ideation session Company X

## KEY INSIGHTS

- When people are used to be creative and are experienced in ideation, no external stimulants or ideation tools are needed.
- A problem or initial starting point for an ideation session should be framed clearly in order to determine the scope.

## USE CASE: STRATEGIC IDEATION

Next to the two idea generation sessions, throughout the first phase in the project a big strategic ideation session preparation is used as a case to observe how such a session is organised within ING. The main goal of this session was the teambuilding within the specific sector where the session is organised for (confidential), trigger the innovation mindset and generate innovative ideas.

The ideation session preparation took about two months, and was organized by one team member from the WB Innovation team, one manager from the Innovation Management team within ICEC and one freelancer who is specialized in organisational design and was a former PACE coach within ING. They also facilitated the session. The organisation of the session was done in a structured way, where each week the WB facilitator and freelancer came together in order to discuss the progress of the session. The session was initiated by the head of WB Innovation, in order to generate ideas in this new strategic direction. The participants were people from within ING, mostly senior people, invited by the head of ING New York and the head of WB Innovation with a specific knowledge about the sector. The session was conducted in ING's New York office.

The Double Diamond model by the Design Council (2005) was used as a basis for the design of the ideation session. The two day session was divided as follows. The first day was all about finding problems and needs within the sector from the starting point of the mapped ecosystem with all their stakeholders. Innovation enablers were provided and presented by the facilitators to inspire them and prepare them for the actual ideation session. The group was divided in three and each group was accompanied by one of the facilitators.

The second day was all about scoping the ideas that were chosen as most suitable and innovative in day 1 and preparing the pitch. Three ideas (one per group) were pitched in front of a jury: head of WB Innovation, head of ING New York and the head of the specific confidential sector.

Since the content of the session is strictly confidential, main insights are presented in the end of this section. This information was retrieved from the WB Innovation Facilitator.

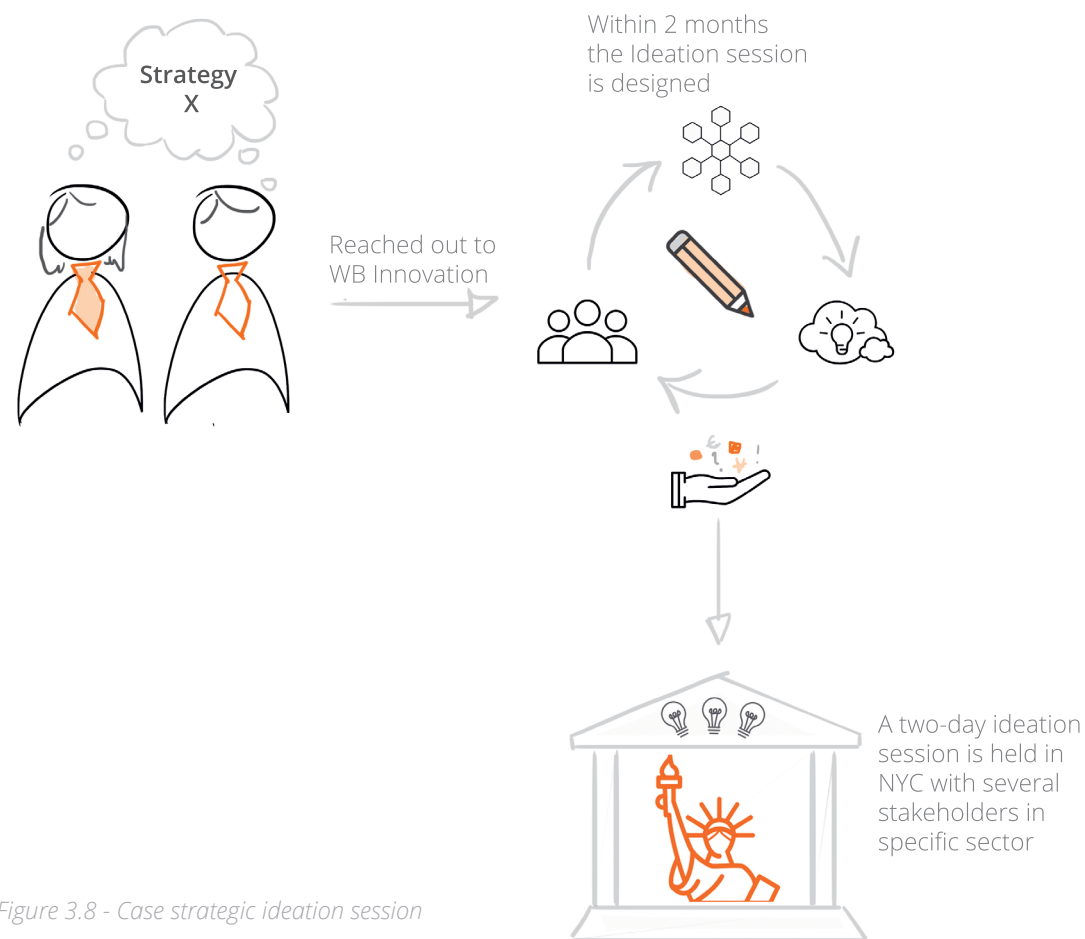


Figure 3.8 - Case strategic ideation session

## KEY INSIGHTS

- Importance of innovation shown by management was very useful to start the ideation session and engagement of the participants.
- Because of the fact that the participants weren't used to be creative, all ideas were quite incremental and similar.
- The detailed and dedicated preparation of the ideation session made sure the session was conducted properly and had achieved the goal.

### 3.3.4 INSIGHTS FROM WHOLESALE BANKING INNOVATION NEWSLETTER

The Wholesale Banking Innovation Office has its own newsletter named “For Your Innovation” (FYI) where every week questions are asked about the topic of the newsletter. Topics can be technology enablers like Blockchain or AI, the initiatives who are active within Wholesale Banking and other topics related to innovation within ING’s Wholesale Banking. The newsletter is read by all different kinds of ING employees around the world who are interested in what is happening in innovation. To receive some quantitative data from these surveys a little research within those questions asked are done. In the following section there will be elaborated on these questions and answers from ING employees.

The first conclusion that can be drawn is that ING employees have a different perception of innovation. To the question asked what innovation means to them (75 respondents) 33% mentioned that **it is all about improvement of the organisation**. The second biggest group (26 percent) chose for inspiration. Inspiration can be: trends, upcoming technologies and innovation within and outside ING. 25% chose for disruption of core banking and the smallest group (15%) thinks innovation is all about empowerment of the employees.

When asking the question (70 respondents) what their deepest challenge is when it comes to being innovative, **33% said it is all about generation of ideas and 31% it is about development and implementation of their ideas. Another 31% mentioned they receive to little management support on being innovative** and the remaining 3% cannot find the right tools to be innovative.

The Innovation Bootcamp was also one topic of the FYI. The question asked was if employees were participating in this year’s edition of the Innovation Bootcamp (50 respondents). 26% of the respondents want to join the Innovation Bootcamp to show their skills. Within the Innovation Bootcamp it is possible to not only participate with an idea, but also with a specific expertise or skill to develop that is needed to develop the idea. 18% said they will submit an idea. The rest of the respondents, **56% mentioned not to participate in the Innovation Bootcamp on several reasons; no appealing challenges, too little time, no ideas and not attracted to the concept of the Innovation Bootcamp**.

When asked what the success of the Innovation Bootcamp is, **48% agrees on the fact that it is a “good idea”**, defining a good idea: an idea that matches ING’s strategic values, is out of the box and will generate a new business model for the bank. The second group, 33% believes it is all about a hard-working team that develops the idea. 9% thinks that the success of the IB is an unrevealed business model for ING and the remainder 11% doesn’t know what the Innovation Bootcamp is.

What can be concluded from the FYI questions is that the biggest challenge of ING employees when it comes to being innovative is the generation and development of new ideas even though there is the Innovation Bootcamp, which is apparently not appealing enough to join. What innovation means for ING employees differs between organisational improvement, inspiration and disruption. When formulating the Design Statement, these insights should be kept in consideration.



Figure 3.9 -Logo For Your Innovation

### KEY INSIGHTS

- Using a newsletter is a great way to receive insights and opinions from employees next to informing and inspiring them on innovation.
- The biggest challenge when it comes to being innovative is the generation and development of new ideas, which validated the original problem statement.

### 3.3.5 CONCLUSION INTERNAL RESEARCH

One final research iteration on the gathered data (interviews, observations and newsletter) made sure the overall problem was found. The overall problem is that can be concluded from the qualitative research (interviews and observations) is that although innovation is communicated top down from board management level, innovation is not yet embedded enough in all the layers of the organisation. This means that, in order to become the bank of the future where ING is aiming at, the mindset of the employees should change in order to embrace innovation and idea generation in their daily business. This refers to the paradigm innovation pointed out earlier in the literature review: revising underlying mental models within the organisation and therefore change the organisational culture in order to become innovation aware. But how can an abstract conception as organisational culture be defined? Schein (1992) offers a formal definition which is maintained in this research project:

*“A pattern of shared basic assumptions that a group learned as it solved its problems of external adaptation and integration, that has worked well enough to be considered valid and therefore to be taught to new members as the correct way to perceive, think, and feel in relation to those problems.”*

The time and effort that is needed to change organizational culture is out of scope for this design project, and therefore organizational culture is divided in 3 values. These can be communicated by artefacts, norms, and it can be observed in behavioural patterns (Hogan & Coote, 2014). Schein (1992) considers the importance of analyzing and distinguishing between several layers of culture (Hogan & Coote, 2014). In the paper of Hogan and Coote, organizational culture is combined with innovation within the organization. With this design project, the most impact can be made in the two most visible layers of culture: the artefacts of innovation and the norms for innovation, e.g. physical arrangements to facilitate innovation-related activities and expectations of co-operating and team work in developing new ideas and new ways of dealing with work tasks (see figure 3.10). This will result in more innovative behaviour by employees.

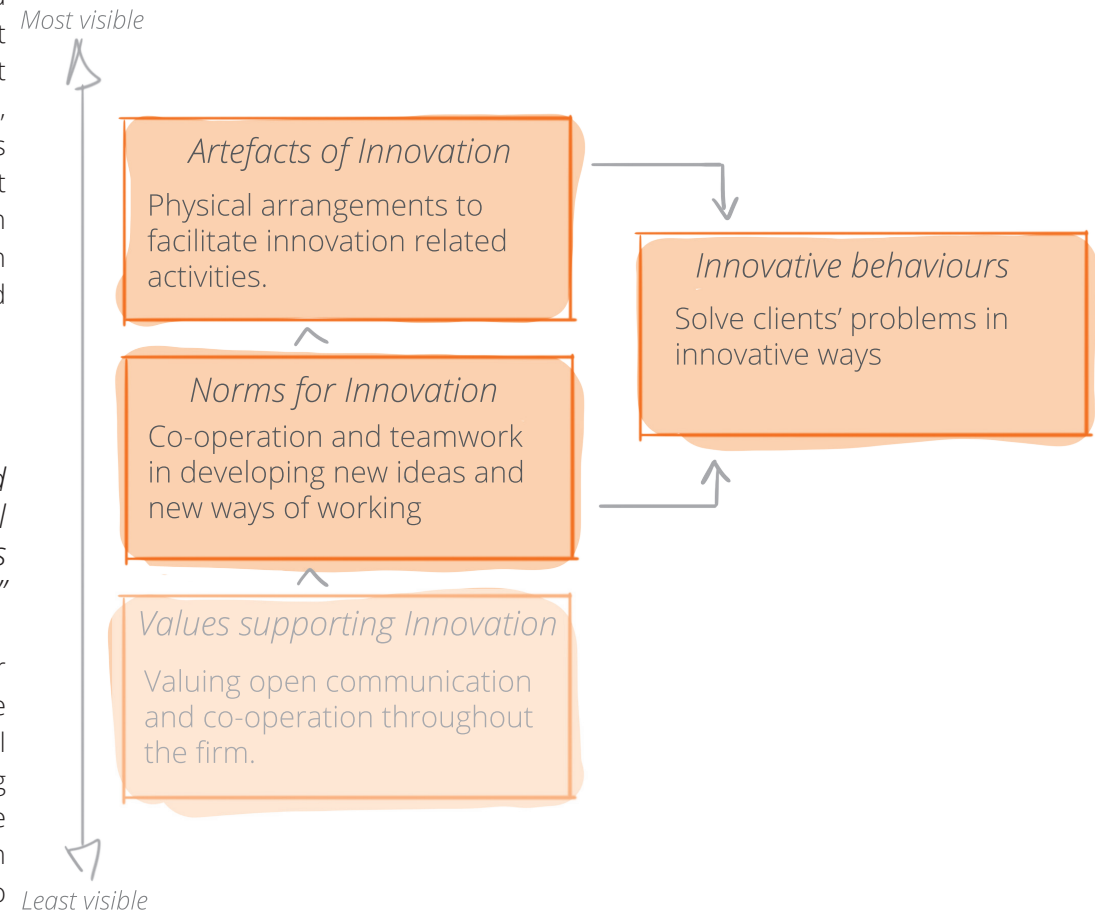


Figure 3.10 - Levels of innovation in organizational culture (Hogan & Coote, 2014)

## 3.4 EXTERNAL RESEARCH

In the following chapter a description will be given on the external part of this design project. The first part is about how ING is working towards a platform and where they receive their inspiration and incentives from to do so, the second part is about the idea generation phase within other corporates in comparison to ING. After the external research a conclusion will be given by opportunities and threats.

### 3.4.1 PLATFORM BANKING

Competition in the financial world goes far beyond the competition between banks only. The winning bank of the future will distinguish itself by technological developments and innovativeness. The main threats for ING come from platform businesses who are making a transition into the financial world. As a strategy developer within ING mentioned: *"If you are not providing the service that Google, Facebook or Uber delivers, you are one step behind. People are expecting an experience every time they use a product."*

Deloitte (2016) describes the banking models of the future which summarize the impact of digital disruptions on each banking function, considering three scenario's:

- **Bank's domination:** existing banks keep pace with the changing client expectations and invests in new offerings, e.g. through in-house development or acquisitions
- **Banking reinvented:** customers gain trust in new banking players with attractive offerings and existing banks fail to adopt new technologies because they are held by old legacy systems.
- **Banking ecosystem:** following ING's strategy to work towards a platform, by becoming a banking ecosystem banks transform themselves into platforms offering their capabilities to a wide ecosystem of specialized providers.

For this design project, it is interesting to understand where ING wants to go with their company and how they react to and adapt the fast moving world according to technological changes. ING wants to work towards a platform, since platform businesses are rapidly emerging across industries and across the world, often capturing market share and profits. They change the competitive landscape and how consumers and producers interact (ING, 2018). The vision of ING is to move into the world of platforms, and therefore further embody the ambition to empower people

to make the best decisions for their own personal situation or business. The definition that ING inspires to work towards being a platform:

*"A successful platform company finds ways of balancing the interests of the parties it brings together."* – The Economist, 2016.

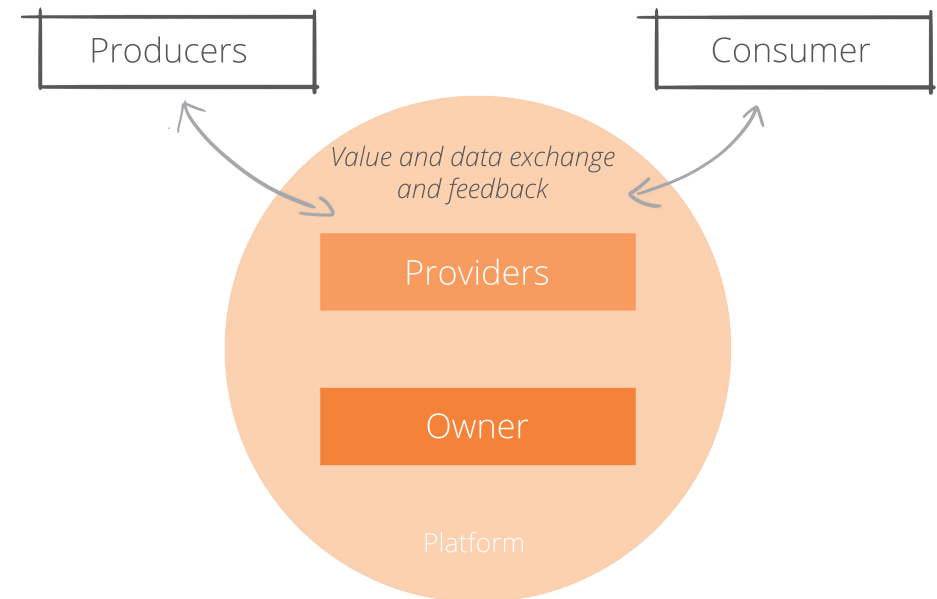


Figure 3.11 - Platform business model visual

A platform creates value by facilitating exchanges between two or more interdependent groups, usually consumers and producers. The Platform Business Model allows multiple sides, both producers and consumers to interact with each other by providing an infrastructure that connects them. The transition is going from a linear value chain towards a complex value matrix (ING, 2018), see Figure 3.12.

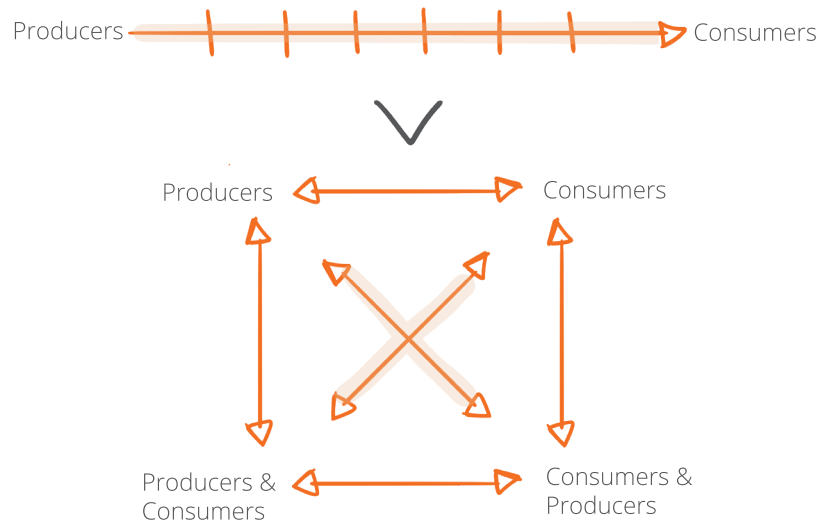


Figure 3.1 - Focus from linear to a platform business model

To give an example from the past, back in 2007 the five major mobile-phone manufacturers (Nokia, Samsung, Motorola, Sony Ericsson, and LG) collectively controlled 90% of the industry's global profits (Van Alstyne et al., 2016). That year, Apple's iPhone burst onto the scene and began gathering up market share. In 2015, the iPhone only generated 92% of global profits, while all but one of the former incumbents made no profit at all. Why? Because Apple didn't provide a product or a service only, it is a way to connect participants in two-sided markets generating value for both groups; a platform (Van Alstyne et al., 2016).

### 3.4.2 TECHNOLOGICAL CHANGES IN THE FINANCIAL INDUSTRY

Within banking, all core competencies are affected by technological change and disruption (Deloitte, 2016). Therefore the bank should adapt in a way to keep track on all platforms already shifting into the financial world like the big tech-companies from Silicon Valley with new technologies like Google Pay, Apple Pay and Amazon Pay. The three big players make it possible to pay with your mobile device, either Apple or Android. In the case of Amazon, you can pay with your already installed Amazon account to make payments for goods or services on third party websites.

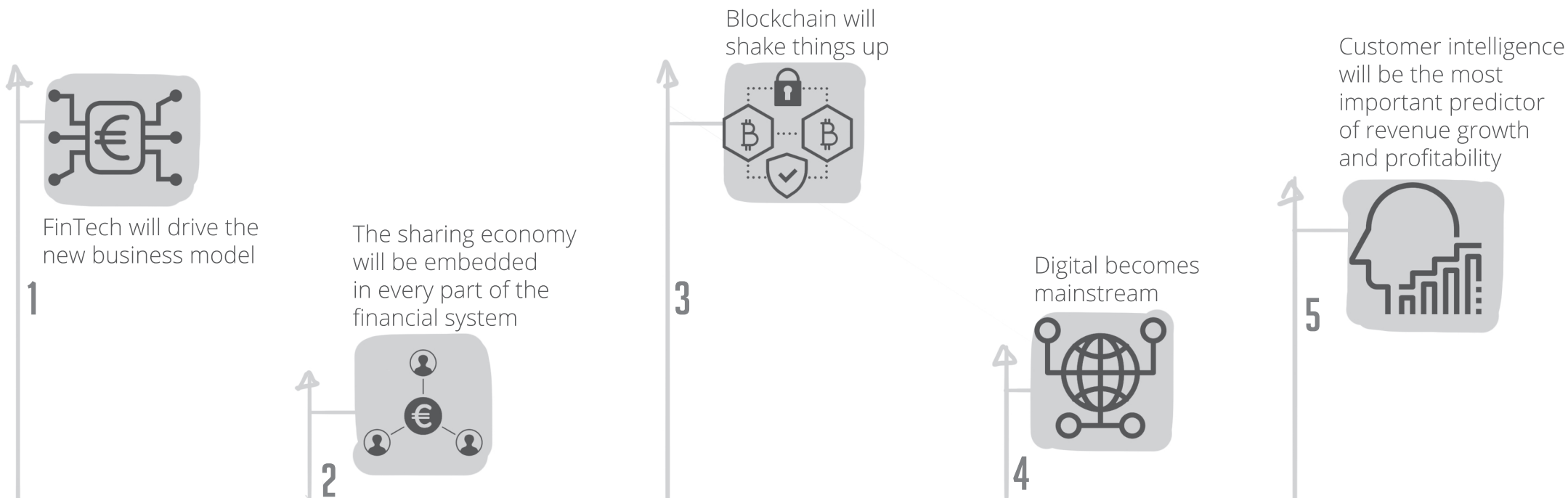
With this first development it can be expected they will increase market share in the financial sector fast. Banks, therefore also ING are now more aware than ever of the need to have a dynamic and agile front office that facilitates the customer's experience and ease of use (Realdolmen, 2017). Next to traditional competitions from big financial institutions operating in the same market as ING, there is increasing competition from Financial Technology companies (FinTechs). These companies are usually startups and cover digital innovations and technology-enabled business model innovations in the financial sector (Philippon, 2016).

Examples of innovations related to FinTech today include cryptocurrencies and the blockchain, new advisory and trading systems, artificial intelligence and machine learning and mobile payment systems (Philippon, 2016). With ING Ventures, the 300 million fund, they are already trying to take some uncertainty away to invest and cooperate with FinTechs. To summarize, PwC (2016) describes the ten technological forces that will change the competition in the financial service industry from 2020 and beyond. These technological forces are shown in figure 3.12 on the next page.

### KEY INSIGHTS

- The banking model of the future can be described as a banking ecosystem or platform.
- Within banking, all core competencies are affected by technological change and disruption.
- Clients want experiences instead of tangible products.





PwC (2016)

## 10 MOST IMPORTANT TECHNOLOGICAL DEVELOPMENTS IN THE FINANCIAL INDUSTRY IN 2020

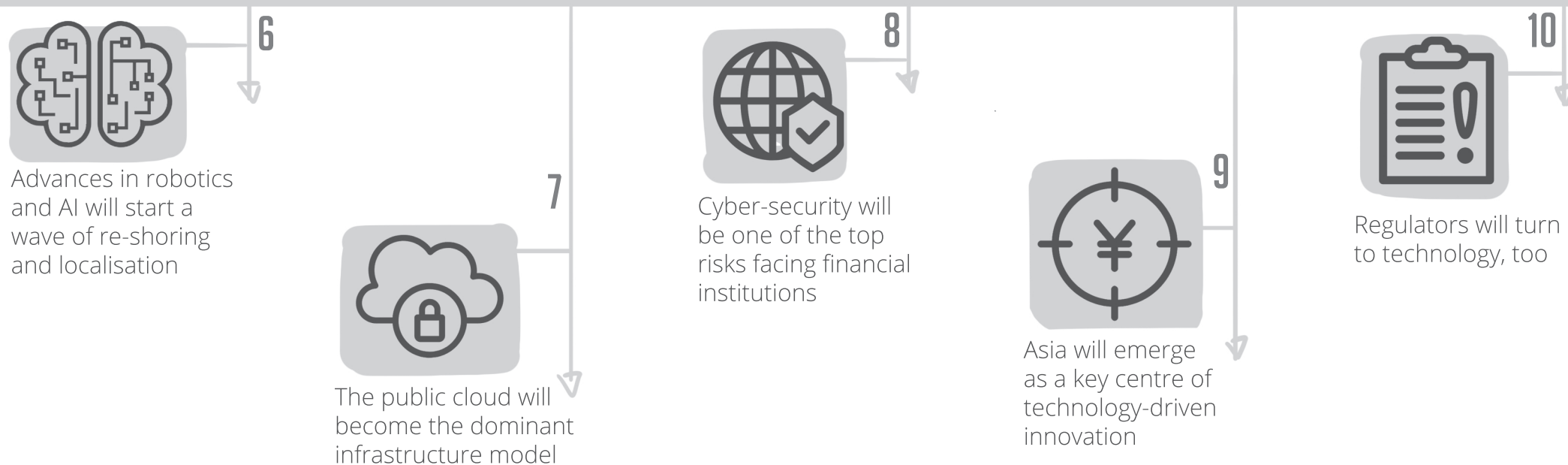


Figure 3.12 - Tech developments in banking 2020, PwC (2016)



### 3.4.3 IDEA GENERATION IN OTHER CORPORATES

This part will elaborate on the ideation process within several companies. This research data is retrieved from research done by Otto & De Jong (2016) within the paper: 'How good initial ideas emerge in Dutch companies'. The companies interviewed are Heineken, Accenture, KLM, Deloitte, Shell and Phillips. In this section a short elaboration on these insights and a comparison with the idea generation process of ING will be given. These companies can be divided in consultancies (Deloitte and Accenture) and multinationals (KLM, Heineken, Shell and Phillips).

Within the consultancies every idea is shaped in an incremental way to provide an optimal solution for the client's problem. They say it is important to innovate, but 'they can't innovate during daily business because their job is to help clients' (Deloitte, 2016). The idea generation phase of consultancies is based on the problem of the client. They talk a lot to the client to figure out what the real problem is, because 'sometimes they don't know it themselves' (Accenture, 2016).

By doing interviews with the client and maintaining stakeholder management they make sure that all parties feel involved in finding solutions. Scenario planning, brainstorming and doing workshops with the clients are the main idea generation techniques of consultancies.

Deloitte has its own innovation entity where Deloitte employees can join when having a good idea. This idea can be chosen to be developed with a starting contribution of €10.000,-. Their normal job at Deloitte will be halted for a while because of developing their idea.

"If people have a good idea to bring an innovation to life but don't have the time to develop it because of working at clients, we have the innovation entity. Since 10 years this entity is developed to work at new innovations." - Deloitte, 2016.

This innovation entity is centred around personal ideas of Deloitte employees and doesn't involve their regular job as a consultant. The idea generation process for their client is not about creating innovative ideas, but more about creating solutions for the clients' problems.

The idea generation techniques of consultancies are not very disruptive, but are centred around the client and taking the client into account during the idea generation process. In this way they try to ensure that the client is satisfied with the final solution.

The multinationals have shown the most different approaches according to idea generation and the techniques they use. Philips often hires innovation consultants to help them with the idea generation phase. For idea generation, they use the 5 W-technique: what, where, when, who, why. But because of the broad scale of projects 'the techniques differ very much per idea generation phase' (Philips, 2016). During their idea generation phase they use a method called Integrated Business Planning (IBP). By using this method they take into account their business, market demand and financial planning during the idea generation process.

Shell has a very structured approach. At each step they ask the question: 'what is the objective and what are the deliverables?' They discuss a lot within the team where the idea emerged and the follow up actions are defined by the team leader. Shell also uses a particular method, called 'DeMAIC': Define, Measure, Analyse, Implement and Control. It can be concluded that their approach according to idea generation is very structured and there is little room for spontaneous ideas (Otto & de Jong, 2016).

"Because the company is so big and international, it is hard to push innovative projects through." - Shell 2016

KLM has a more data driven idea generation approach and make use of a technique called 'OGSM'. OGSM stands for Objectives, Goals, Strategy and Methodology. The idea generation phase is mostly a co-production of different departments, and a small team of 6 people covers the development of all the new products and services at KLM. Besides brainstorming, KLM doesn't mention specific idea generation techniques.

"There are different ways to come up with new ideas at different levels within the company, sometimes the ideas emerge at the frontline and sometimes they emerge here at the headquarter." - KLM, 2016

Heineken maintains many different idea generation techniques. Just like the other multinationals, they perform brainstorms. Besides that, they make use of competitor analyses, going into the market, tasting of new flavours and talking to entrepreneurs. Heineken also follows workshops to improve the competence in idea generation within their team and sometimes they reach out to innovation consultants.

Heineken and Shell both have programmes to stimulate the intrinsic motivation of their employees. At Shell, there is a GPA, which is a set of personal achievements for the year you need to live up to. Next to that you can receive extra credit when

doing additional projects next to your GPA. Heineken has a similar concept, called the 'innovation challenge'. The innovation challenge is similar to what ING provides with Innovation Bootcamp.

## KEY INSIGHTS

- Almost every big corporate has developed its own ideation or innovation strategy, comparable to ING's PACE.
- Shell & Heineken have programmes that stimulate intrinsic motivation of employees, comparable to ING's Innovation Bootcamp.

### 3.4.4 CONCLUSION EXTERNAL RESEARCH

#### *Idea generation*

Consultancies work from a client-centred approach. During the idea generation, they shape the ideas towards the needs of the client. This limits them in coming up with innovative ideas. At consultancies the least characteristics of Design Thinking were found. Teamwork has a central role within consultancies and in descriptions of discussion sessions with these teams characteristics of Design Thinking, can be found. Nevertheless consultancies mostly arrive at their final ideas by means of deductive reasoning. They work according to a structured procedure in which data is their greatest source of inspiration. It is notable that the idea generation process of consultancies is centred around discussion and stakeholder management instead of actually execute and test ideas. Not the end-user, but their client is their most important stakeholder.

The multinationals all have a different approach in generating ideas comparing each other. Almost every multinational has its own created method for either the idea generation, inspirational sources or criteria for validating ideas. Same counts for ING with the PACE methodology. The handling of ideas, on the other hand, is for every multinational done in a similar way. Before an idea is taken to the next phase and will be implemented it has to pass multiple stages and executives within the organization. Therefore, many ideas do not make it to actual projects. In the end, the more senior managers decide upon continuation of an idea. The criteria for continuation or rejection of ideas are not always clear and often seem related to personal values of the managers. All multinationals handle ideas as a business case and generating profit is the most important criteria for choosing an idea. Between the multinationals there was a difference in the quantity of Design Thinking methods traced. All multinationals

say that their customer is the most important, but their ways of idea generation do not always show. This is mostly different within ING. ING's strategy is customer driven, and therefore the starting point of an idea generation is always a client based opportunity. Most companies interviewed still have a structured approach, based on methods and ratio.

#### *Platform banking*

So how can ING go beyond banking and work towards being a platform? To move from pipeline to platform there are three key shifts involved (Van Alstyne et. al., 2016):

1

From resource control to **resource orchestration**: within platforms, the assets that are hard to copy are the community and the resources its members own and contribute. The main asset is therefore the network of producers and consumers.

2

From internal optimization to **external interaction**: within pipeline processes their internal resources create value by optimizing them. Platforms on the other hand create value by facilitating interactions between external producers and consumers.

3

From a focus on customer value to a **focus on ecosystem value**: Platforms seek to maximize the total value of an expanding ecosystem, doing this in a circular, iterative, feedback-driven process.

The way ING is wanting to create a platform banking ecosystem is done by communicating this strategy towards its consumers at for instance the Innovation Bootcamp. Ideas which are submitted should have a 'change towards a platform focus.' Next to that they offer a base approach to work towards a platform (ING, 2018). For this design project, it is important that ING's employees should be aware and inspired by the technological changes and the shift of the banking industry from a product driven approach to a service driven approach and therefore the importance of innovation. Traditional banking will change very quickly and employees should be aware of that and be part of the innovative transformation the bank is going through.

## 3.5 CONCLUSION RESEARCH

Combining the main insights from the internal and external analysis a design statement can be created as a starting point for the ideation phase. Even though there is a big agile transition going on within the Wholesale department of ING and the Retail side of the bank already working agile, and innovation is communicated from top down to its employees it is not yet embedded enough in the all layers of the organisational culture. Next to this, from the external analysis can be concluded that technology and platform companies are going rapidly into the banking industry. ING should keep up with that and has already adopted the platform banking business in their strategy. Transforming its employees and inspiring them on these technological disruptions is needed in order to turn their strategy in to realisation. After finding the underlying problem the design statement can be revised from where the develop phase can start. To describe the design statement the following questions are answered (Roozenburg & Eekels, 1995):

### WHAT IS THE PROBLEM?

Behind the not constantly filled innovation funnel an underlying problem is found. Innovation and ideation is not yet embedded in the organisational culture although it is strategically determined by the higher management of ING. Even though ING is already far with the development of innovation within CInO and the WB innovation office, to become the platform bank they want to be, the mindset of all ING employees should change.

### WHO HAS THE PROBLEM?

The innovation pipeline is not continuously filled, which means that there are not enough ideas that can eventually grow into a startup and become profitable for ING. To involve all employees in the ideation process and make sure enough ideas are generated (even though there are different kinds of bankers within ING) the decision is made to focus on all employees of ING to make innovation not a special entity within the bank and approachable for everyone. To make a transition within the culture and to make sure that innovation is not something that addresses only employees in a higher level of the organisation and to not make innovation something 'elite' all employees should be addressed.

### WHAT ARE THE RELEVANT CONTEXT FACTORS?

Focussing on ideation within ING, the most impact can be made by the artefacts of innovation (Hogan & Cote, 2014). This is translated to the artefacts of innovation and the norms for innovation. E.g. physical arrangements to facilitate innovation-related activities and expectations of co-operating and team work in developing new ideas and new ways of dealing with work tasks. Also should be kept in mind that innovation teams are not yet recognized enough when they fail. Innovation, even though it is not working out or stopped in some way, should be celebrated and rewarded when it is such a big pillar within the organisation.

### WHAT ARE THE GOALS?

In a few years the bank as is will not exist anymore, all ING employees should be aware of that. The goals are to inspire the employees and change their mindset that is necessary to realize this change. To become more innovative, as earlier mentioned, the innovation funnel should be filled resulting from ideation. This means that the creativity of ING employees should be enhanced by finding their intrinsic motivation, improve their creative thinking skills and expertise.

Combining the internal analysis, external analysis and ING's purpose the following design statement can be defined:

*I'm going to design a **solution** for **ING employees** that will enhance their **creative capabilities** and that will **provide the inspiration** to change their **mindset** that is necessary to perform ideation, so that the **innovation funnel** will be continuously filled.*

## BREAKING DOWN DESIGN VISION

The most important aspects of the design statement are listed and explained below.

### *Solution*

To keep all options open and not be narrowed down when starting the idea generation phase, there is not yet defined what the solution will be to solve the problem.

### *ING Employees*

The focus to start the ideation phase will be on all employees of ING to not exclude anyone who can make the switch from the traditional bankers mindset towards the banker of the future. Even though ING is a worldwide organisation, testing and validating ideas and concepts will be done with ING employees active in the Amsterdam headquarters (ICEC, Acanthus and Amsterdamse Poort).

### *Creative capabilities*

Creativity can be divided in three pillars according to Amabile (1998) as earlier mentioned in the report; motivation, expertise and creative thinking skills. So a creative capability could be the capability of thinking out of the box, or of being motivated to create something new and the knowledge of a specific space which is needed to generate ideas in that area.

### *Inspiration*

According to an Innovation expert within ING, as mentioned in the research outcome, people within the bank should be more inspired to see what innovation can do and what the successes are. To generate ideas, people should be inspired by what is happening with innovation within ING and what is happening outside; what are ING's success stories within innovation? What are the trends? What are the most important technological developments? This should be delivered an understandable and tangible way to make innovation approachable for all employees.

### *Ideation*

The solution should in the end create ideas that could go into the innovation funnel, which doesn't necessarily need to be horizon 3 ideas. Horizon 1 or 2 are also sufficient, as long as the mindset of the employees is changing towards a more innovative one.

*Part II*

# DEVELOP

*Ideation | Concept explanation | Validation*

*Ideation approach | Conceptualization | Validation*

## 4 | IDEATION

In the fourth part of this thesis the ideation phase is described: the design of the idea generation phase and all sessions that are conducted. As a follow-up the two concepts that came out of this phase are presented, with the validation round and concept choice.

# 4.1 IDEATION DESIGN

From the design statement, the development phase can be started. This means idea generation sessions are done to diverge and create as many ideas as possible that could eventually solve the problem. To cover all important aspects in the design statements, 8 core How To's (H2) are created. Underneath these H2's are presented, according the sessions done that are presented at page 58, the H2's could be somewhat adjusted.

I'm going to design a **solution** for **ING employees** that will enhance their **creative capabilities** and that will provide the **inspiration** to change their **mindset** that is necessary to perform **ideation**, so that the innovation funnel will be continuously filled.



## HOW TO...?

Run an innovation project next to your daily job?

Involve ING's clients in the innovation process?

Select the right person to ideate with?

Inspire ING employees on innovation?

Communicate ING's strategic values internally?

Increase appreciation for (failed) innovation projects?

Make ING employees aware of innovation on a personal level?

Improve the Innovation Bootcamp?

Figure 4.1 - Overview of 'How To' questions used in ideation sessions



58

58



58

## IDEATION ING TEAM II

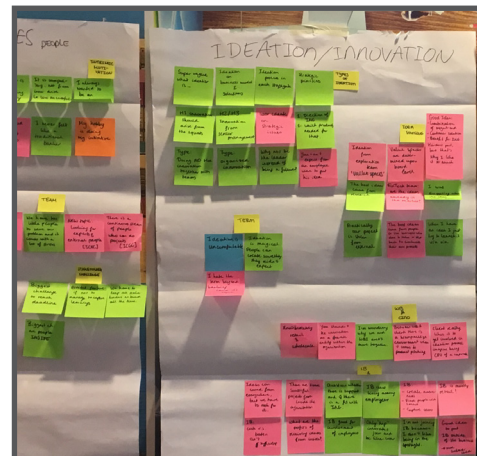
Ideas were created by **brainwriting** by answering the how to's.

Most valuable ideas chosen by **dot voting**.



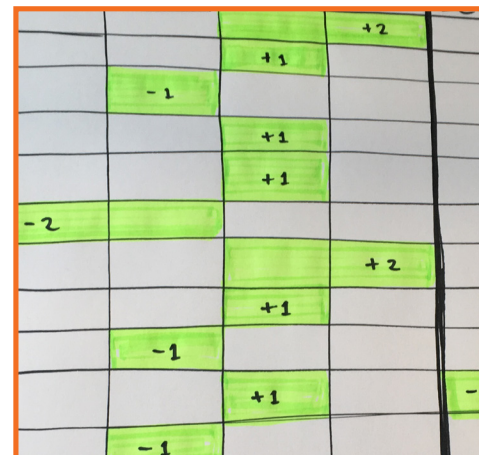
## CLUSTERING IDEAS

Main insights of the sessions were taken away and ideas were clustered by Analysis on the wall (Sanders & Stappers, 2012) and after that a **C-Box (Tassoul, 2009)** was used to define most feasible and innovative ideas.



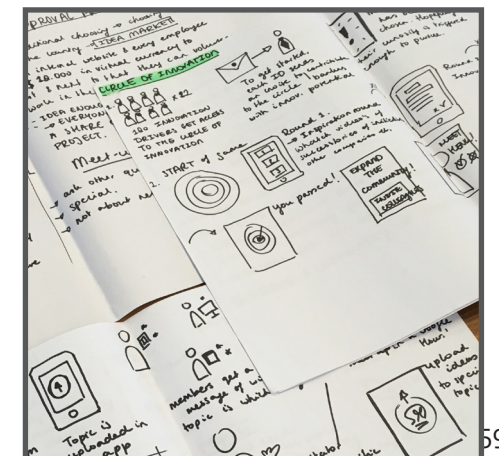
## VALIDATION

**Validation** of the ideas is done with ING employees. This **iteration** is a constant process to create an optimal concept.



## CONCEPTUALIZATION

**Creating concepts** by working out and detailing the ideas. In the end one concept will be created and developed.



## MAIN INSIGHTS IDEATION SESSIONS

Each ideation session done brought several insights which should be taken into account when developing the concepts. A few ideas had the same background or essence and were clustered into different directions. In figure 4.2 the main insights can be found. In this section some clusters will be explained.

With the SPD students, a few ideas came down to the fact that all people would like to be part of something bigger. When people join a community or are part of a group, it takes away uncertainty and builds confidence and creates empowerment amongst them.

Within the personal ideation, the outcome was that not everyone has to be creative and intrinsic motivation is key. Meaning that people really should feel affected by the topic where ideas are generated and feel dedicated to work on the ideas in order to make them actually happen.

This is in line with the first team session where a few ideas had the core that employees should be shown how to create impact with their own expertise. The fact that the financial industry is rapidly changing could be a too big and intangible problem to overcome. If employees see how to make an impact with their own expertise in a certain field which contributes to the change of the bank, they could feel more engaged.

Bringing innovation into their own circle of influence is the same outcome as showing how to make impact with their expertise. Innovation is mostly communicated top down and employees within a business line are not yet aware of the big change that is going on. In addition, showing success could be a part to inspire people with what is already out there.

The overall concluded outcome of the ideation sessions is that incremental innovation is also innovation. Although ING is mostly communicating on big strategic changes and focussing on Horizon 3 ideas, employees should feel engaged and empowered in this change by making innovation and ideation tangible for them.

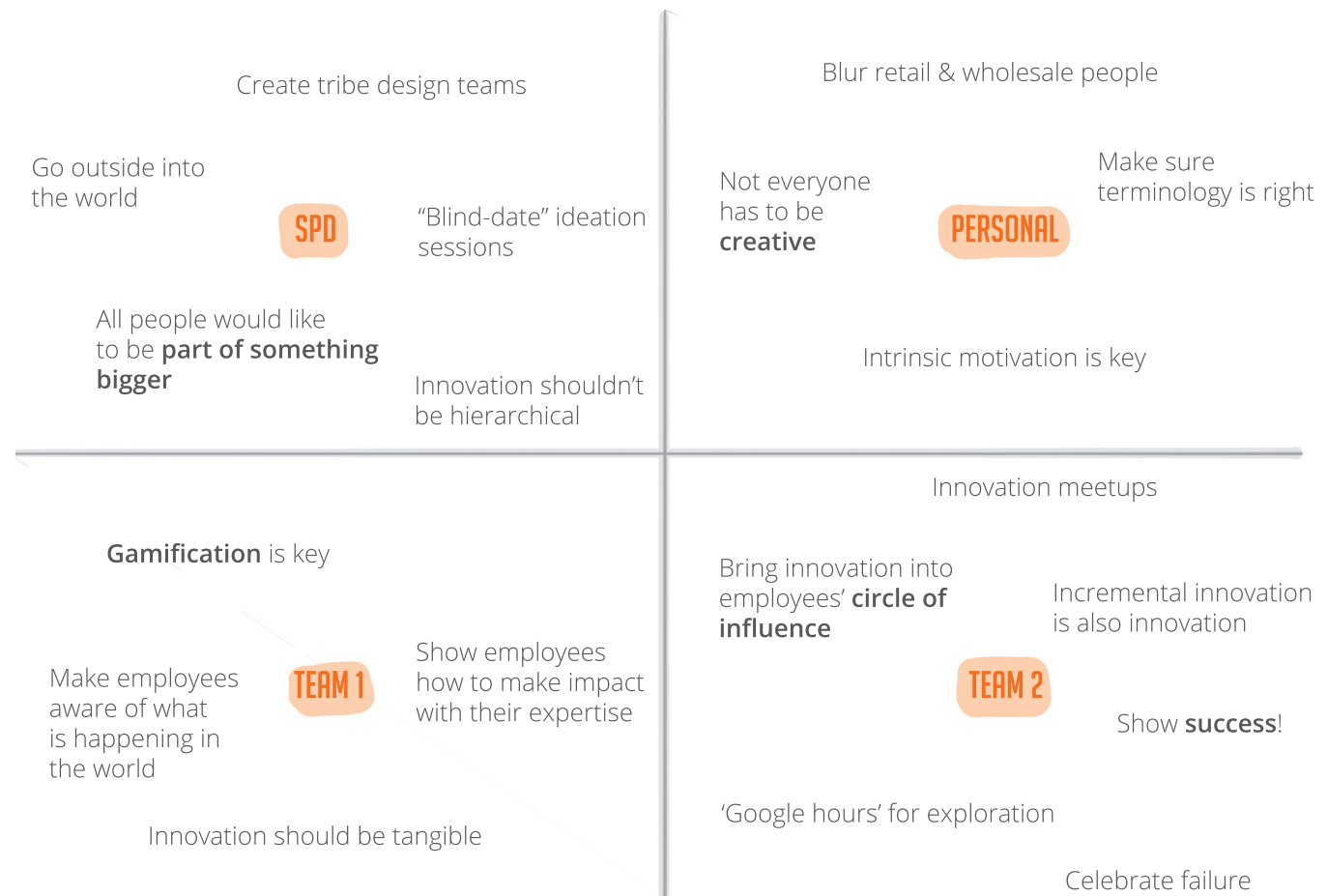


Figure 4.3 - Main insights ideation sessions

## 4.2 CONCEPT EXPLANATION

### 4.2.1 CONCEPT 1 – MEET & MATCH

#### *Core principle*

Meetup of ING employees with a certain passion, expertise or interest where they can share knowledge, experiences and create new ideas on a specific topic, challenge or opportunity for ING.

#### *Origin*

The concept is developed by the merger of several ideas and insights. The idea that innovation should be brought within the circle of influence of employees is the first one. This idea comes forward from all four ideation sessions conducted. The other one is the insight that creativity should come from intrinsic motivation. When innovation is communicated top down and people are chosen for an ideation session, nothing really special will come out. When it involves people's expertise and passion, they will be motivated to make the most out of the meeting.

#### *Concept explanation*

Within ING, there are already several meetups where people come together around a certain topic. This is mostly a networking event and not really about idea creation and knowledge sharing according to an Innovation Expert. This will be different with the Meet & Match concept.

Each ING employee is able to create an account on the Meet & Match app. When subscribing, they have to fill in several aspects like their passion, knowledge, expertise and job within ING. The members are also able to check out other profiles on the app and people with the same interest or passion can join a specific group.

When ING employees of a specific team (this can be any team within ING; from the Innovation Transformation team to the compliance team) have a problem, a challenge, see a specific opportunity for ING or uncover a client need and would like to generate ideas or share knowledge on this specific topic they can upload this challenge or opportunity in the app.

The app moderator will make sure there will be a meetup created where people with specific expertise can meet to talk about this problem the team is facing. In the agenda of the app is shown when this specific meetup will take place. Every week a meetup is arranged which will take one hour. For example when meeting is about implementing

blockchain for a certain workflow, people with an expertise, passion for, or interest in blockchain can subscribe to this meetup. Members of the Meet & Match app are also able to invite their colleagues. This meetup can be joined within so-called 'Google-hours', time that is made for the employee to use for their own interest or exploration.

The meetup will be of a maximum of 10 people, which can be concluded from observations and interviews on how to design the best ideation session. The group should not be too big. The meetup is facilitated by one of the team members with the original problem or challenge. He or she is also the one that captures the ideas that are generated during the session. The facilitator can make use of different creativity enablers or idea generation techniques which can be found in the meet & match app. In the end of the meetup, the participants receive the question if they would like to pursue with the idea yes or no.

#### *Stakeholders*

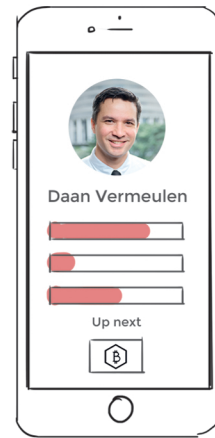
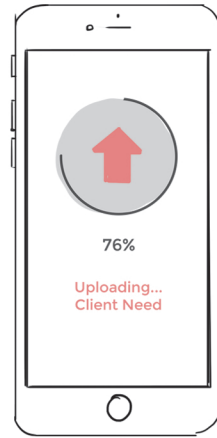
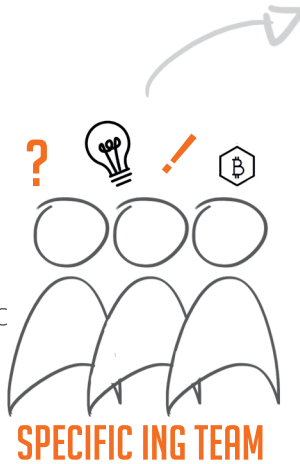
- ING employees who have a certain expertise, passion, interest or knowledge field.
- Team/squad members with a specific problem, challenge, client need or trend where they would like to work on.
- Moderator of the Meet & Match application.



# MEET & MATCH

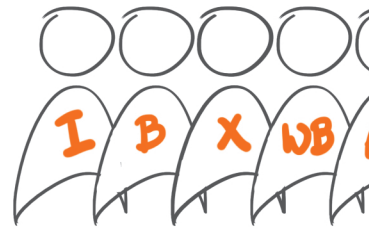
1 An ING team has a deeply rooted problem, sees an opportunity or has a client need.

This will be the topic of the meetup and this topic is uploaded in the app.

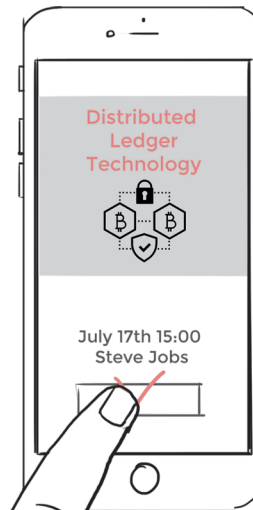


2 ING employees are able to subscribe in the meet & match app and upload their profile according to their expertise, interests and passion.

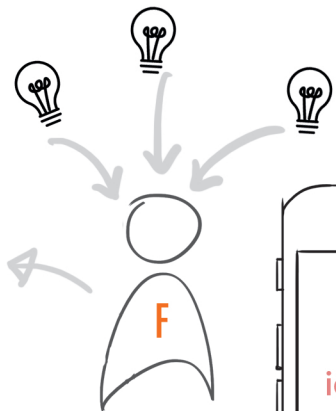
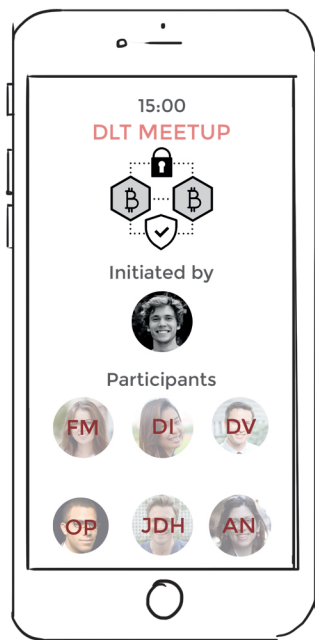
4 Participants of the meetup receive reminders and see who is participating.



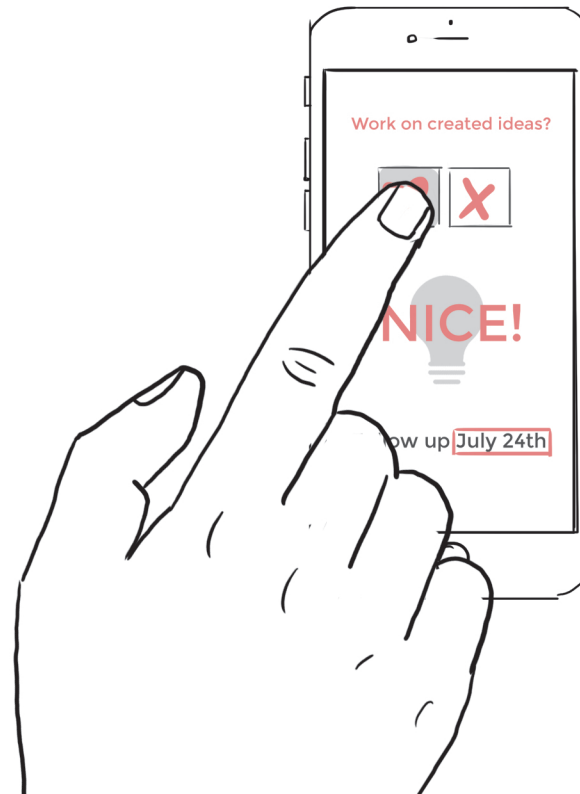
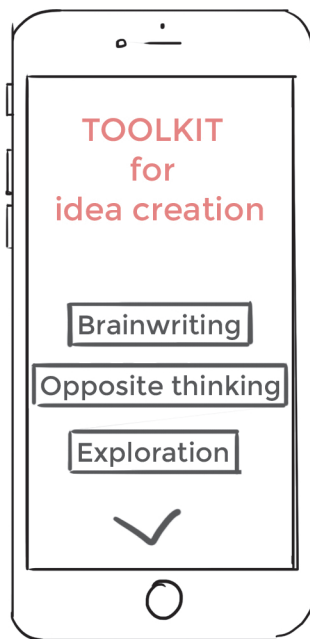
3 The moderator of the app divides different topics per week. The members of the app can attend the meeting if they want to contribute with their knowledge.



meeting  
and can  
ing.



5 One person from the team who originally uploaded the topic will be the facilitator of the meetup. He or she can make use of a toolkit for ideation sessions.



6 After the meeting the participants are asked if they want to pursue with this session and work out the ideas generated in the meetup.

# IDEATION MEETUP

## FACILITATOR

uploads the idea in the app



people with same passion/  
motivation/ interest /  
expertise from the  
entire organisation



employees  
of specific  
interest with  
passion  
to work  
on serve!



Notification  
about specific  
meet-up will be  
sent towards  
employees



1st  
shifting  
is made  
by the app



uploaded  
in pulse  
app

16-5  
16-6  
16-7

Making a  
planning of  
upcoming ideation  
topics in line with  
Topic strategy

2nd shifting  
is made by  
the ideation/  
motivation

[1 WEEK]

duration to  
comment &  
adjust the  
idea.

members receive a  
reminder

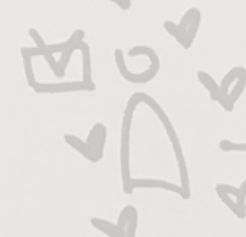


PARTICIPANTS  
RECEIVING  
QUESTION

"WOULD YOU LIKE  
TO WORK ON THIS?"

NICE!  
follow-up

Shame, but thank  
you for contributing



When someone  
really likes  
the idea  
he/she can



## 4.2.2 CONCEPT 2 – INNER CIRCLE OF INNOVATION

### *Origin*

The Inner Circle of Innovation is originated from the idea that everyone likes to be part of something bigger. Also the insight from one ideation session that gamification is key is inserted in this idea. Next to this, in the several layers of the game the employee is exposed to several aspects of innovation like inspiration, creativity and successes within the organisation.

### *Concept explanation*

Within ING, there is the Innovation Drivers Community. This community is responsible for driving innovation within ING throughout the world. This group consists of 18 people from all over the world; from Amsterdam to Sydney. These are people mostly active in senior management within innovation, like the head of Wholesale Banking Innovation and the head of the Innovation Transformation team. Next to this team, within Wholesale Banking there is the WB Innovation Ambassadors Community (WBIA). A group of 180 people discussing innovation topics monthly and driving innovation within Wholesale Banking. These communities are the starting point of this project. The Innovation Drivers community and the WBIA have a good sight on who has the potential of being creative and could be innovators in the organisation since they are active in all layers of the organisation.

Imagine 'Peter' is an Innovation Driver and one of the first members within the Inner Circle of Innovation. He decides to invite Charlotte to the platform. Charlotte, the banker with creative potential according to Peter, receives a secret message that 'she has been chosen to join' what triggers her curiosity and she opens the message. Now she receives an explanation on how the game is designed and what the idea is behind it: going level for level deeper into becoming an innovative banker.

Charlotte decides to start the game and level for level she deepens into becoming more innovation aware. Round one is an inspirational round where she can watch video's on success stories of innovation within ING, how other companies innovate and what the trends and tech are in the banking industry. The app knows when she finished looking at all the inspirational material and she enters round 2. Round 2 is a little innovation quiz to test the knowledge Charlotte already has on innovation within ING, when she lacks knowledge, the information on the organisation on innovation within ING will be provided. When that level is completed, Charlotte receives a

challenge which one of ING's innovation teams is currently facing.

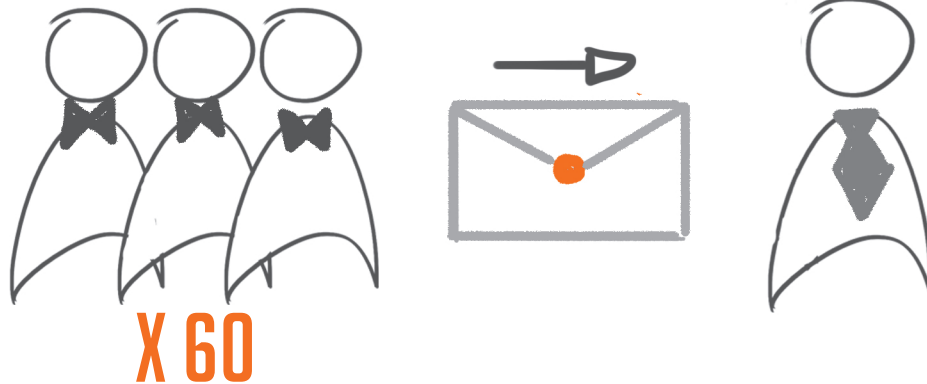
Ideation methods are provided to come up with several ideas on how to solve these problems, these ideas are captured by the app's moderator.

When this last level is completed, Charlotte receives a message that she is able to meet the person who chose her to exchange experiences and knowledge. Besides this, Charlotte is now able to invite another colleague to the Inner Circle of Innovation. The whole process repeats itself and this will create a snow-ball effect on innovation minded employees within the organisation.

### *Stakeholders*

- ING's innovation driver community & WB Innovation Ambassadors Community
- Employees throughout all layers of the organisation
- Application moderator

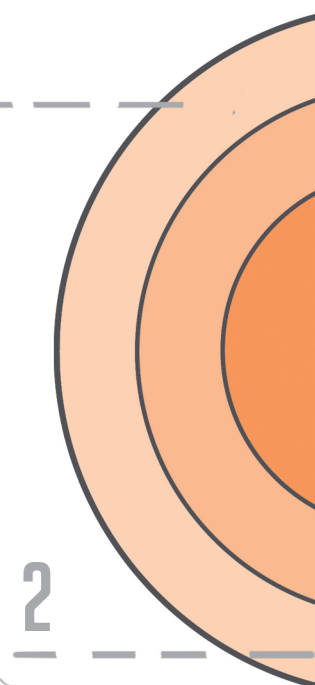
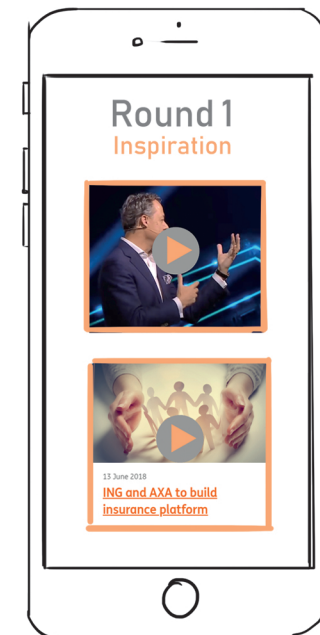
# INNER CIRCLE OF INNOVATION



180 Innovation drivers are the starting point for the Inner Circle of Innovation. To get started, each Innovation Driver sends an invite to an employee of choice. The chosen employee receives a mysterious message and his or her curiosity is triggered.



After a short explanation what is the idea of the application is, the chosen employee gets started. First round: inspiration!





The system recognizes when the first round is completed. The second round will be an innovation quiz. Wrong answered questions will be provided to inform the employee.

When the third step is completed, the employee receives a challenge or problem where they can create ideas for. These ideas are recognized and saved by the system.

In the final round, the employee can finally see who invited him to join the movement. He or she is now also possible to invite the next employee, in order to create a snowball effect.

## 4.3 VALIDATION & CONCEPT CHOICE

With the purpose of validating whether the concepts were appealing to its target group, the ING employees, two validation rounds were done to see if one of the concepts had the employees' preference. To do a first quick validation, a short session was done with an Innovation Expert and two PACE coaches to determine if the two main ideas could work. Secondly a survey was made on the two concepts and is filled in by 90 ING employees active in Wholesale Banking as well as in Retail Banking.

### 4.3.1 FIRST VALIDATION

To implicate a quick validation of interest in the two ideas, they were presented to and discussed with two PACE coaches and an Innovation Expert. The ideas were later on more developed into concepts. One idea was the first stadium of the meet & match concept with people around certain topics where they are interested in or have a certain passion for. The other idea was a game where managers had to invite their employees to start an innovation track where they didn't know who invited them, the initial idea of the Inner Circle of Innovation.

#### *Meet-up*

Within the agile way of working, there are so-called Guilds. These Guilds are groups of people that share knowledge on a certain topic. These employees are originating from all kinds of tribes and a guild is therefore different from a chapter, where people from within a same tribe who share a certain expertise come together. Asking the Innovation Expert if there is such a thing as an Innovation Guild, she mentioned there are only meetups around Innovation where people are actually invited and not come from intrinsic motivation or passion. A PACE coach mentioned there is an actual Innovation Guild, but it is not active and how to participate actively is not clear, and too little activities are organised. This also states that it is not clear if there are actually Guilds; this is not yet well implemented.

The meetups that are now existing within ING are mostly about knowledge sharing and networking, but nothing is yet created within a meetup. As the Innovation Expert mentioned: *"It would be interesting to provide inspiration that make people actively participate. Make sure ideation is involved."* One of the PACE coaches where the idea was presented also mentioned it would be interesting to invite people from outside

the bank to provide a different point of view. More important insights: a kick-starter of the conversation is very important, provide storytelling from the client (what is their problem and why is it so important to solve) or a specific trend from the outside where participants could be interested in.

#### *Inner circle*

To start with the manager to invite an employee with potential to pursue innovation was criticized by the coaches and the Innovation Expert. *"Look for other people to start differently, do not start with the manager."* – Innovation Expert (2018). She also mentioned that for sessions and meetings mostly the usual suspects are invited as earlier mentioned in the interview done with the Innovation Expert, so therefore there should be looked at people outside of this community and interest them in joining the movement towards being more innovative.

The PACE coaches liked the idea but were sceptical whether the ING employees would actually use this since the coaches stated it will be quite time consuming. Another PACE coach mentioned that it is not that interesting to look into the expansion of the Innovation Drivers community, but more on how to let the community interact with each other more often and efficiently.

### KEY INSIGHTS

- Current meetups within ING mostly about knowledge sharing and networking. It would be interesting to actually create something.
- How to join the innovation guild actively is not yet clear.
- Different perceptions about 'Guilds'.
- Innovation shouldn't be hierarchical.

### 4.3.2 SECOND VALIDATION

For the second validation a survey was created to be filled in physically, so not online to gain information and insights fast.

At first the riskiest assumption is made, which states that neither the concept 'Meet & Match' and the 'Inner Circle of Innovation' are preferred and employees are not interested in innovation and idea generation at all. Then the target metric was set to commit to a minimum success threshold, which should be that either 50% of the participants liked one of the two concepts. The amount of participants was set to 90 employees from Retail & Wholesale Banking. The questionnaire consists mostly of closed questions, but if the employees had other suggestions the option 'other' was given to optimize the concepts. In order to make the participant feel comfortable and build rapport between the respondent and researcher, the first questions were easy and pleasant to answer (Krosnick, 2009).

To test rapidly and taking into consideration that the ING employees are always busy, a short survey of five questions (Appendix 2.8) was designed. The survey questions were judgemental and closed which means respectively that the participant is asked for their opinion and the answers were of forced choice, structured with limited response options due to the time restriction (Martin & Hanington, 2012). During lunchtime 45 participants in the Acanthus building were interviewed, and 45 people in the Amsterdamse Poort building (AMP). In the Acanthus building mostly the Retail side of the bank is housed, where in the AMP building mostly the Wholesale side of the bank is housed. First a pilot was done within the team to see if the questions were understandable and relevant for the research. After the pilot the surveys were adjusted and optimized.

The most relevant comment was to let the employees leave their e-mail behind in order to avoid so-called "mom questions", a term used by the Head of Wholesale Banking Innovation. The mom questions can be described as questions where respondents can only say yes to because they know you would want to hear a 'yes'. When people leave their e-mail behind they really want to stay up-to-date and participate when the concept is being developed and it is possible to reach out to them for further testing and validation sessions. Also that an idea shouldn't evolve from a deeply rooted problem within the organisation, it could also be a deeply rooted problem in general was mentioned as an optimization for an answer to one of the questions.

#### Outcome

Several insights were taken away from doing the survey and conclusions can be drawn to optimize the concepts and make a decision between the two.

The first question asked was the title of their job. This already turned out to be a difficult question for a lot of employees. With the agile transition, people are not sure yet how to call their job titles. Also there is some insecurity about the perception of the titles. As a Customer Journey Expert mentioned: *"I will still call myself a marketeer on LinkedIn, people have no idea what a Customer Journey Expert is right? That can be anything."* This also counts for the Wholesale employees within the AMP building, where agile will be implemented in the third quarter of 2018. A banker pointed out: *"At the moment I am a product manager Lending. Don't know yet what I will be in the future, with the tribes, chapters and squads. It's quite confusing."*

Another insight was that people were very open to help and fill in the survey. Both at the AMP and the Acanthus building only two people who were approached didn't want to fill it in, because of lack of time or interest in the topic. Mentioning the survey was about ideation and innovation within ING and the time duration was enough to persuade them to fill it in. In total, 70% of the 90 participants left their e-mail address to receive updates about the development of one of the concepts and the possibility to contact them for further tests.

Striking was that on the question in what way people would like to be more involved in innovation, only a hand full of people answered they don't want to be involved in innovation. But next to this, only 9 participants mentioned they are already enough involved in innovation. In what way they would like to be involved (more options possible here) were mostly answered by meetups around topics (34 choices in ACT and 23 at AMP) and idea generation sessions (22 choices in ACT and 20 in AMP).

To the question asked what the most relevant factor for creating and executing an idea is, 27 respondents in ACT and 25 AMP employees chose for intrinsic motivation and passion. Also a deeply rooted problem that has to be solved was a popular choice (18 ACT and 15 AMP). Interesting was that generating revenue scored relatively low (8 ACT v.s. 13 AMP).

The third question on when people would contribute to an ideation session in any way,

42% would like to join if it involves their expertise and 36% would like to join because they are interested in innovation and would like to join anyhow. The remainder 22% would not like to join, the reason behind this was not given. Overall, the bigger group of this percentage supports those sessions, only 1% doesn't see the relevance of these kind of idea generation sessions.

The last two questions were about the essence of both concepts, the Meet & Match and the Inner Circle of Innovation. The question on the meet & match was more positive received than the question about the IC of innovation. As earlier mentioned, 70% of the people left their e-mail address in order to receive more information about the concept and join further testing sessions. It turns out that 68% of the participants at ACT would use the IC of Innovation, and 90% would attend the meet-ups. At ACT 64% of the people would use the IC of Innovation and 78% would contribute to the meet & match.

## KEY INSIGHTS

- Confusion and insecurity is detected when asking for employees' job titles.
- Employees are really interested in joining ideation- and innovation sessions but are not sure how to.
- The Meet & Match concept turned out to be most favorite.

### 4.3.3 PROBLEM VALIDATION EXPERIMENT

A positive outcome from the survey experiment was that several employees were very enthusiastic about Innovation and recognized the problem on not yet knowing how to implement this way of working in their own field. These conversations led to an interview with a senior audit and risk manager who was interested in implementing innovation into risk and audit, as she mentioned that it is still a very conservative banking business. It is confirmed that within ING there is a huge difference between several departments, as earlier mentioned in the research findings. This is again confirmed. As she mentioned: *"These people are traditional bankers, I am very interested in innovation and I am trying to let them see the relevance of new technologies and changes in banking. But then again they feel a bit threatened by the next generation that is coming. Also they don't see the big impact the technology change is going to have on our daily*

*working business. I am looking for a way to find that."*

What can be concluded is that the senior management here is not yet feeling enough engagement to innovate within the organisation. The solution to the problem should be low key, approachable and tangible for the employees in order to change their mindset step by step towards the embracement of innovation and idea creation. These traditional bankers are after all experts in what they are doing for years, and with the right triggers and approach every employee within the organisation should at least see the relevance of innovation and how they can apply this in becoming a platform banking business.

#### 4.3.4 CONCEPT CHOICE

With the design statement, ideation phase, concept development and validation, the development phase has now come to an end. In order to make a decision for choosing the final concept for the deliver phase, several aspects are taken into account. The validation rounds which are done with ING employees, PACE coaches and the Innovation Expert. Furthermore A Harris Profile (Appendix 2.9) was used to define which concept is most appealing for ING. Different metrics were selected on which the two concepts were compared defined by the research conclusions, SWOT's that are created (Appendix 1.5) and outcome of the validation. In figure 4.4 the concept choice is presented visually.

With all the input from the target group, validation, Harris profile and ING fit the following concept is chosen to be developed:

## Meet & Match concept

After the decision to continue with the Meet & Match concept, a final iteration was made as a whole in order to define the stakeholders, purpose, end-to-end journey and implementation. In the next and final part, the deliver phase, the final concept is presented.

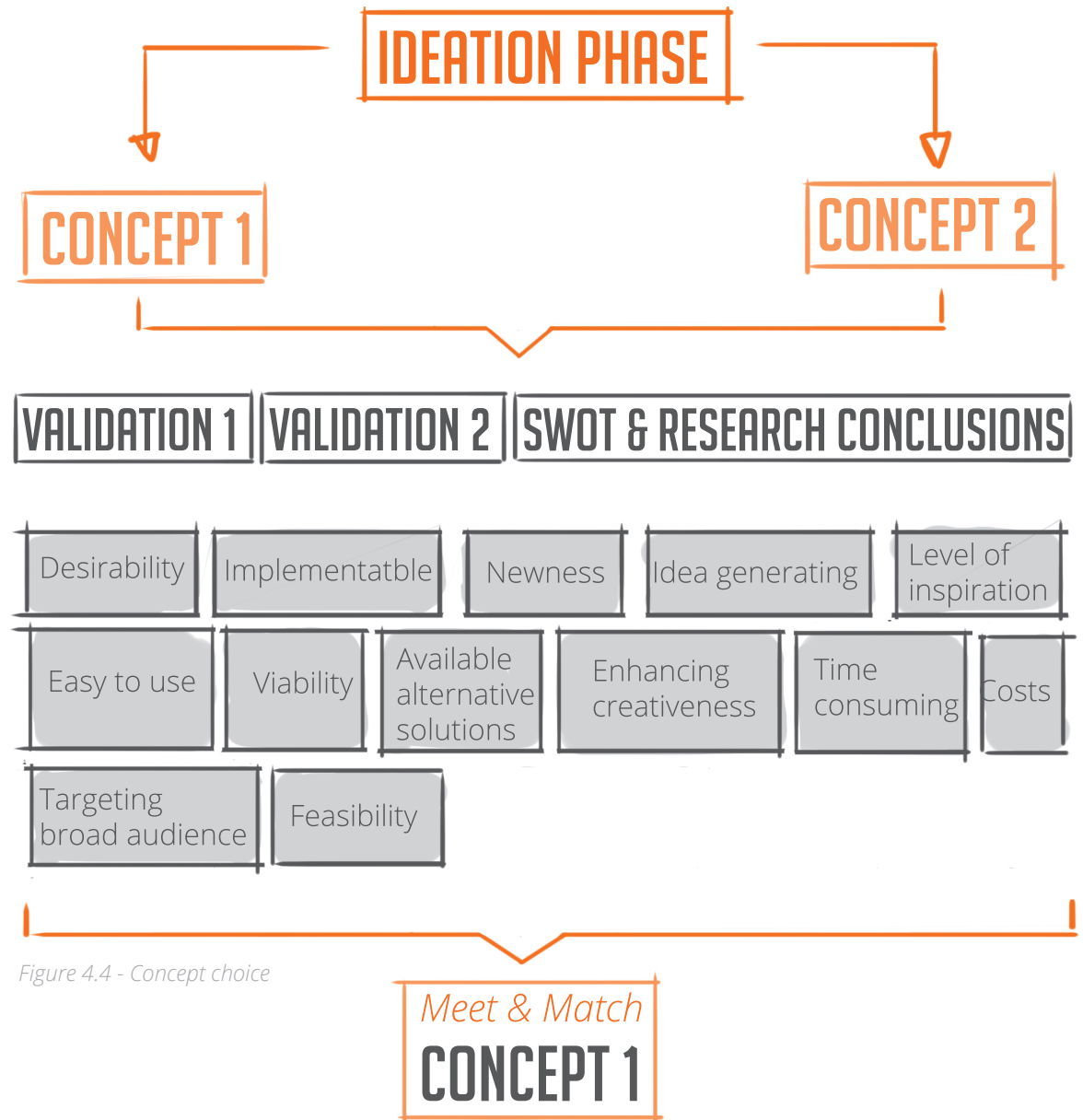


Figure 4.4 - Concept choice



*Part III*

# DELIVER

*Synthesis | Final solution | Conclusion*

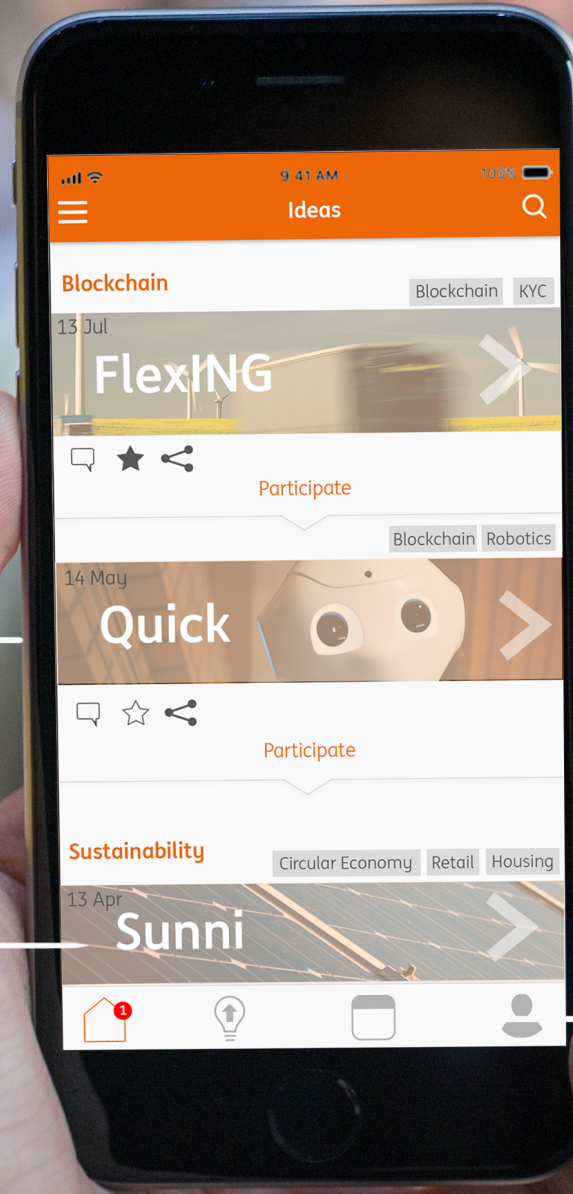
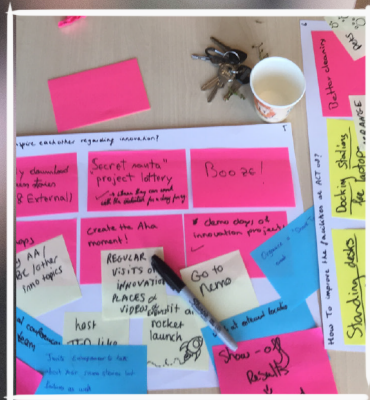
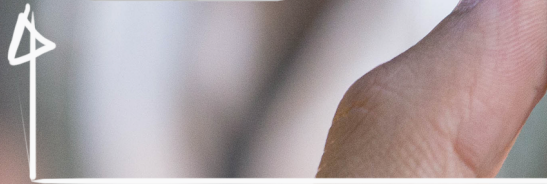
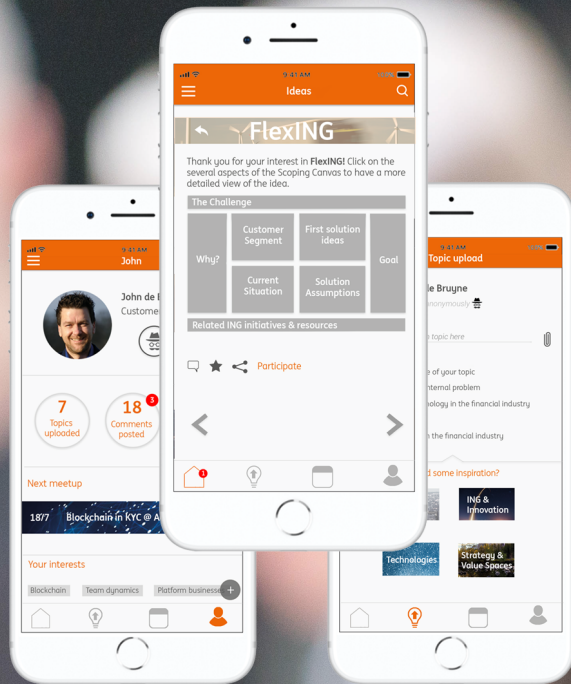
*Synthesis | Final solution | Implementation*

## 5 | FINAL CONCEPT

The final part of this thesis is consisting of the synthesis and the final design solution. First the goal and the main elements of Pulse will be presented. Then the different elements of Pulse will be highlighted. Thirdly, Pulse is validated with end users. To finish the implementation plan of Pulse will be presented.

# PULSE

THE NEW IDEATION PLATFORM  
BY ING



UPLOAD IDEATION TOPICS — PARTICIPATE IN IDEATION MEETUPS — BE INSPIRED BY YOUR COLLEAGUES





# 5.1 CONCEPT EXPLANATION

The first part of this chapter consists of a concept explanation before elaborating on the different elements of Pulse. The essence of the concept will be presented as well as the origin of the concept. Also important elements of the concept will be presented.

## 5.1.1 PROBLEM & DESIGN STATEMENT RECAP

The original stated problem was that there is **no continuously filled innovation funnel, which means there is no continuous outflow of ventures**. After presenting the research in this thesis, the underlying problem was defined. Innovation is not yet embedded enough in organisational culture, although it is sufficiently communicated top down. Where to make the biggest impact in this cultural change is **switching the mindset of the employees towards a more innovative one by inspiring them and enhancing their creative capabilities in order to perform ideation**. As earlier mentioned in the outcome of the idea generation sessions, intrinsic motivation is very important when it comes to working on a project. Having a certain passion, expertise or interest will ensure that people are more dedicated towards a project. Next to this it is important to start with innovation that is within their circle of influence; show success and make it tangible. In this concept all these aspects will come forward and will be elaborated on. To frame the scope of the concept: the main focus is on the front-end of innovation, where ideation and exploration are discovered. The concept's base is a platform where people with similar passions and interests meet, as well as people from different backgrounds to create new products and services

## 5.1.2 ESSENCE OF PULSE

As earlier mentioned, the ING employee can be distinguished in several groups: the traditional banker, the innovative banker and the intrapreneur. The concept is approachable for every employee in every layer of the company since the base is the intrinsic motivation of a person. This means that he or she can join when it is not involving their daily job. The essence of the concept is passion, interest, knowledge of a certain topic and the willingness to bring the company a step forward. In order to reach this goal, management should be aware of the importance of Pulse and allow the fact that people are participating in this movement when they want to. In this case ING should take an example from Google, as they encourage their employees

to spend 20 percent of their time on side projects. This is all about empowerment of the employees and telling them that the company believes in them, and wants them to succeed and follow their passions (Robinson, 2018). It is not about the 20 percent itself, but more about the idea that it exists (D'onfro, 2015). Googlers are not forced to work on additional projects and there are no written guidelines about it. As long as employees experience the freedom of the ability of working on their own projects, it is successful. ING should take an example from this and communicate this towards it's employees.

The employees will be inspired by the trends that are found, the client problems that are faced, the internal deeply rooted problems that are uncovered. Next to this the employees will be inspired by the fact that other ideas are uploaded from sessions, which provide them other insights and views on how to look at certain problems. When the session is taking place creative capabilities are enhanced by the performance of the facilitator and the ideation techniques that are provided via the application. In a two hour session ideas will be generated together with people throughout the organisation sharing the same passion or interest.

## 5.1.3 RELATIONSHIP WITH PACE

In order to still speak the same innovation language throughout ING with Pulse, in this section the relationship with PACE will be elaborated on. As stated earlier in the report, PACE has 5 main phases: discover, define, develop, deliver and scaling. Before a PACE project is started an exploration is done into different fields to find opportunities to start an innovation project with. This so-called 'explore phase' is where Pulse comes in. A topic that is uploaded by an employee is the starting point for initiating an ideation meetup. In this meetup, new ideas are generated and a potential idea could finally end up in the innovation funnel, where the 'discover phase' is started and the opportunity or idea will be validated for the first time.



Figure 5.1 - Pulse in relationship to PACE

#### 5.1.4 IDEATION / EXPLORATION LEAD

With the Agile Way of Working, technological developments in the financial industry and working towards being a platform, a lot of changes are going on within the bank. Within WB Innovation Office and within CInO, there will be hired respectively a head of Ideation and head of Exploration. These newly created functions have to make sure that ideation is performed throughout the organisation and that trends and new technologies in the market are explored and decided on whether ING could make an impact there. These leads are facilitators, creative thinkers, and not afraid to stand in front of a group. The Ideation Lead will set up and organize inspirational sessions, work closely with colleagues, ING's clients and other partners across the world to generate ideas which can be turned into new products and services. Ideas are also validated by the lead to develop the best possible understanding of the users, their needs and the problems that underlie the development of the new product. The Ideation Lead will be a great starting point for Pulse, in order to facilitate the meetup and gain ideas, criticise them and by being the moderator of the inflow of ideas created in the meetups. This concept will be focussing on the Ideation Lead since the graduation thesis is conducted from the WB Innovation Office.

#### 5.1.5 GOAL OF PULSE

The goal of Pulse is to make every ING employee part of innovation in an approachable way by inspiring them through creative facilitators, generated ideas and fellow passionate colleagues. The base of the innovations are generated by the employees themselves: a deeply rooted internal problem, a client need that is uncovered or an interesting trend that is growing in the financial industry. The fact that the employees can upload this topic to ideate on makes it engaging and the threshold is low to participate. In the following section all elements of the concept will be explained in detail.

#### 5.1.6 PULSE'S USERS

As stated in the research and ideation outcome, intrinsic motivation is key to pursue innovation. To make innovation tangible and perceived less risky, innovation and idea generation should be started within the employees' own circle of influence: what are they dealing with daily? Which client need did they uncover within their department? Therefore it doesn't matter whether the user is an established innovator within the bank, an intrapreneur or a compliance manager. As long as the topic is appealing to them, they can decide if they would like to contribute in the meetup. There is no need to only participate in meetups, a Pulse member can also react on the output of the meetups: the ideas themselves are uploaded by the Ideation Lead. As supported by research, employees don't always want to be in the spotlights even though they have a good idea. Therefore it is possible to use Pulse with an incognito mode and place reactions anonymously.

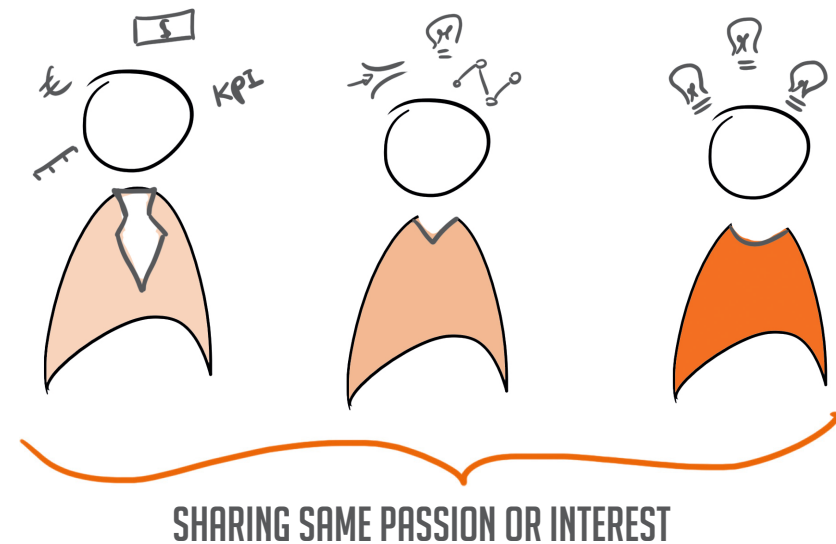


Figure 5.2 - Pulse's users

## 5.2 CONCEPT DETAILING

In this part of the chapter the two main elements of Pulse will be highlighted and explained in detail through a step by step roadmap: the application and the meetup itself. After the concept is fully explained, the value proposition and implementation plan of Pulse will be presented.

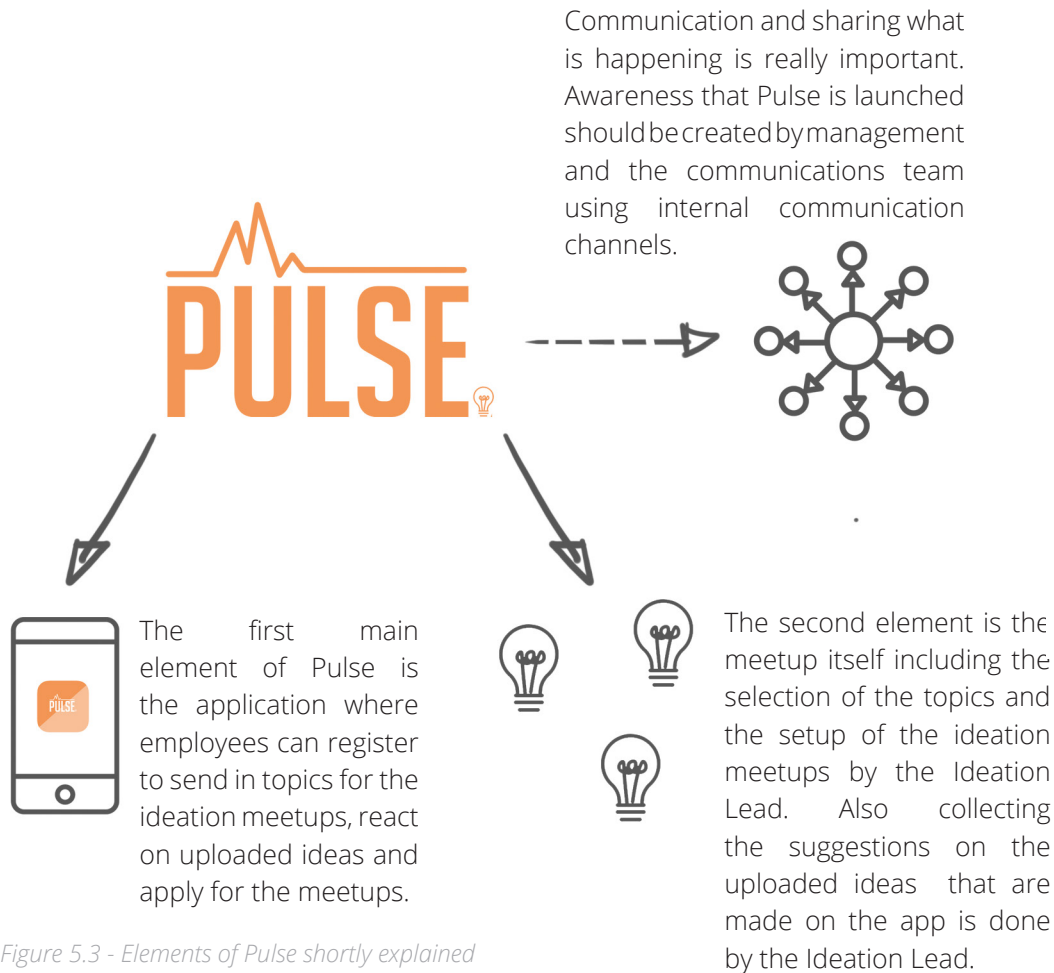


Figure 5.3 - Elements of Pulse shortly explained

### 5.2.1 BEFORE THE JOURNEY

Before Pulse can actually be used, awareness should be created in order to make ING employees register to the platform. The following two steps will show how that is done.

#### 1 AWARENESS CREATION

Awareness that Pulse is launched should be created through internal channels. Underneath an overview of the Pulse Communication Plan is given.



Use **team standups** and meetings to announce Pulse. Communication in standups is relevant and personal to get the team involved. Here management support can also be shown and there is opportunity for discussion and feedback. The Ideation Lead should present the launch of Pulse since he or she will be the best informed and most skilled messenger.



Use **e-mail** to reach big audiences fast. It is cost effective and simple to use, good for awareness, information and instruction of Pulse. One big disadvantage of e-mail is that it might easily result in information overload and there is no confirmation that messages have been read. Therefore e-mail shouldn't be the only communication channel.



The **'One Intranet'** from ING can be used to reach big audiences by placing the announcement on the front page. Here also sharing within communities (like the Innovation Drivers Community) is possible. These are also the go-to-places for a specific topic, where for instance an ideation topic could already be discussed and therefore uploaded on Pulse.



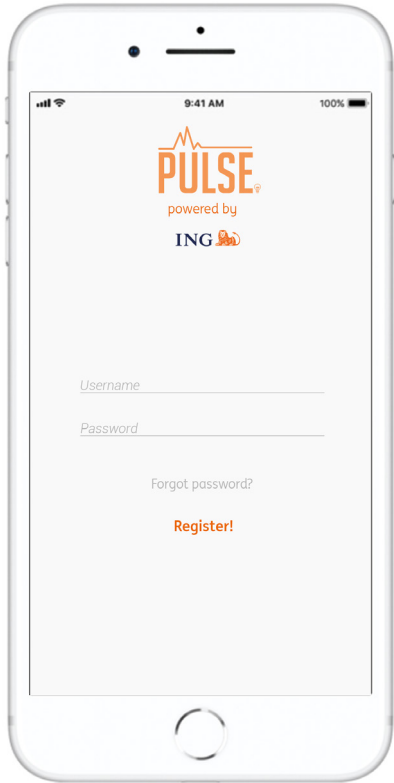
Using tv screens that are placed throughout the ING buildings for constantly reminding the employees that Pulse is launched. Add a QR code to download the app quickly and easy.



The **newsletter** could be also a sufficient comms channel. The FYI can be used to announce the launch of Pulse. The newsletter is more interactive and colleagues are talking and discussing them more often than regular e-mails.

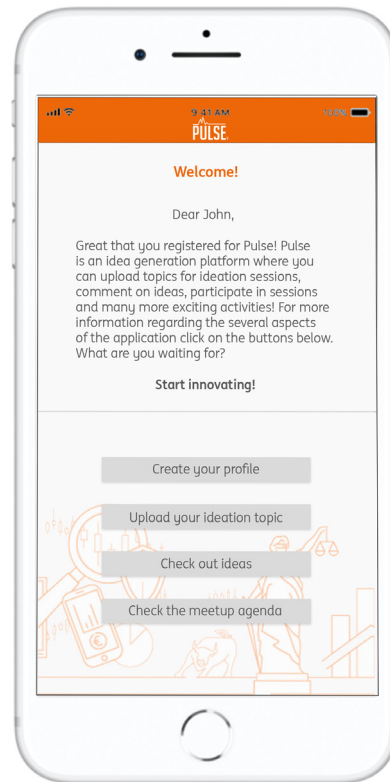
## 2 PULSE REGISTRATION

After Pulse is known amongst ING employees, the registration can be done. The incentive for employees to join and to start contributing to innovation is a topic within their interest or passion. This will be elaborated on further when explaining the journey.



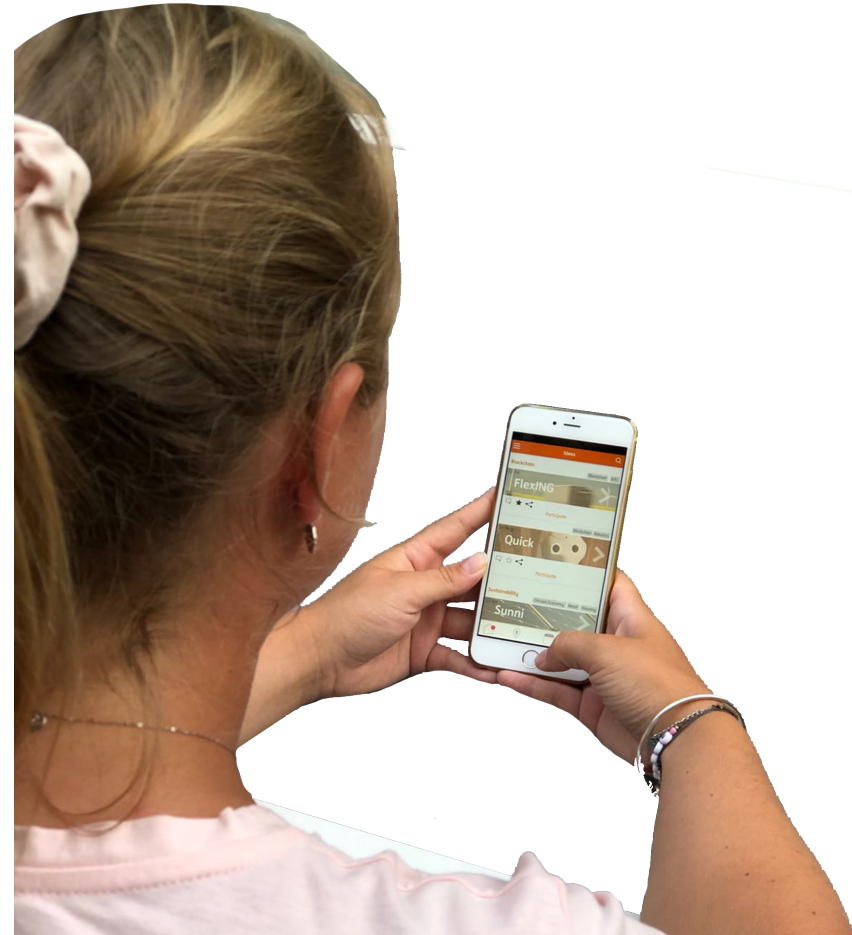
Since confidential information will be shared through Pulse, a registration is needed in the beginning of the journey. Verification will be done by the corporate e-mail address. A self-created username can be used.

After the registration is fulfilled, only the first time the app is opened a screen is shown with several options to explain the app step by step. After this step is completed, a profile can be made.



### 5.2.2 THE JOURNEY

In this part of the chapter the two main elements of Pulse will be highlighted and explained in detail through a step by step roadmap: the application and the meetup itself. After the concept is fully explained, the value proposition and implementation plan of Pulse will be presented.





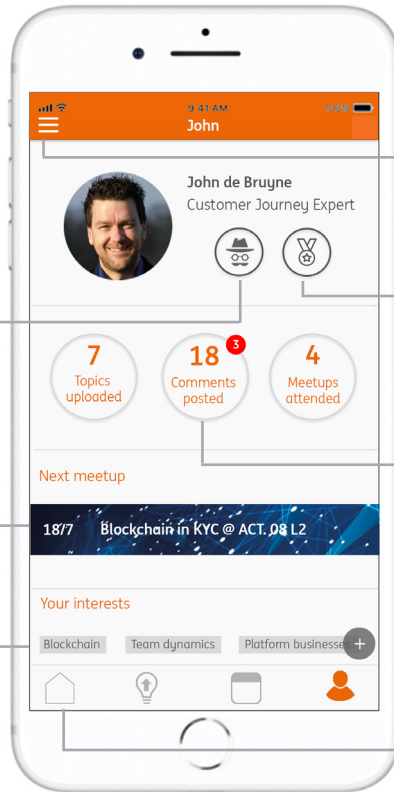
### 3 USER PROFILE

The user profile is adjusted to the preferences of the employee: their interest, uploaded topics and upcoming meetup. Underneath a detailed description of this feature.

The choice can be made whether the Pulse member is anonymously active since not everyone would like to be in the spotlights.

The next meetup that the member applied to join.

In the settings the member can choose their interests or passions. When a new topic is uploaded regarding their interest, the member will receive a message. Interests can easily be added, adjusted and deleted.

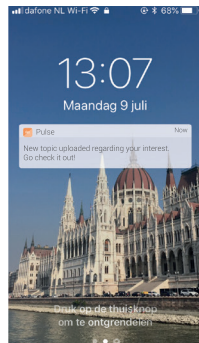


Here profile settings can be adjusted: job, name, interests.

Badges can be earned when milestones are reached: first uploaded topic, first attended meetup, comments on suggestions on ideas etc.

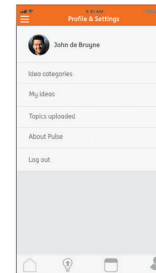
Find the topics that are uploaded, the meetups that are attended and the comments that are posted by the member. Also notifications are given when someone else reacts on your comment.

The menu is always shown in order to navigate fast and easy. Homescreen: output of ideation meetups. Here the ideas are shown where can be reacted on. Second: topic upload. Third: the meetup agenda. Fourth logo: profile.



### 4 TOPIC UPLOAD

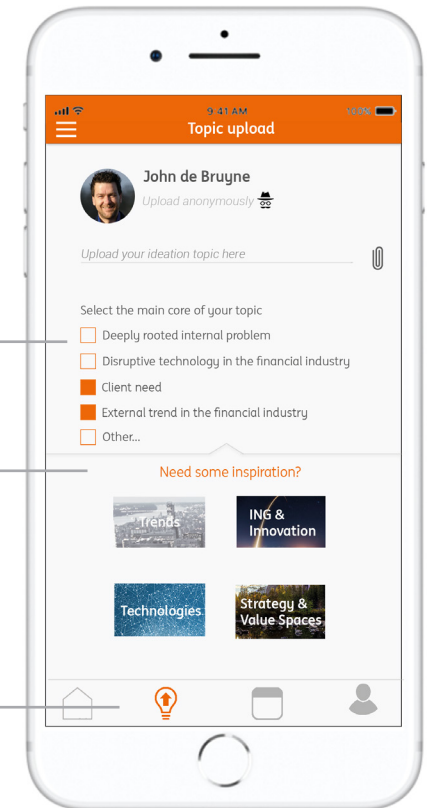
Main feature of the application is to upload an ideation topic for the meetup. This topic will be checked and approved or disapproved by the Ideation Lead, who is in control to maintain ING's strategic value spaces. When a topic that is send in is selected, this specific Pulse member will receive a confirmation and earn a new badge. Underneath the main features of the topic upload screen will be explained. Topics uploaded are only visible for the Ideation Lead.

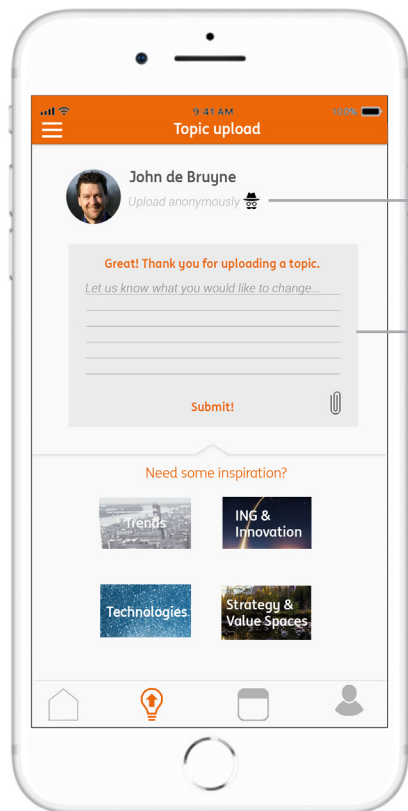


Here the main essence of the topic can be selected to make a clear overview for the Ideation Lead.

When a Pulse member needs some inspiration for uploading a topic, there are 4 enablers to help them out. This is different from the Innovation Bootcamp where you have to upload an idea according to three topics. The Ideation Lead will monitor the incoming ideation topics.

When on the specific page, the logo of the menu will turn orange.





John is uploading anonymously.

When entering the first words this square will pop up where it is also possible to upload some attachments to your topic: an article, photo or other data that could be relevant for the Ideation Lead to select your topic.

## 5 THE MEETUP

Now it is time to conduct the meetup, the other main element of Pulse. An actual ideation meetup where all employees throughout the organisation can apply for regarding their interest or passion. This section describes the set-up of the session, the participant selection and idea selection.

### Goal of ideation meetup

The goal of the ideation meetup is not to identify a problem or need, but create ideas based on the topic that is selected. The topic that is selected should always relate to one of ING's innovation strategies: becoming a platform, going beyond banking and disrupting core banking. Also Wholesale Banking strategic value spaces should be maintained (confidential). It doesn't have to be a failed session if no valuable ideas are generated.

The mindset of the participants is already triggered to think differently. Innovation is all about experimenting and trying.

### Meeting set-up

According to the topic and background of the topic, the meetup should be adjusted to create a good fit. From research throughout this graduation project, via observations and interviews with Innovation Experts and External Facilitators, can be concluded that for a two hour session, 4 to 6 people is the best amount. To validate the meetup and find interesting provocations and activations the ideation meetup is runned once. The outcome of this validation can be found at page 88. The ideation session should be tailor made according to it's purpose and goal, there is not specific setup that can be used for each session. However, important components that although should always be present are:

- **An original introduction** | To have a fun and energized kick-starter make sure there is no standard introduction. By means of an original introduction participants are already stepping out of their comfort zone and start thinking outside of the box.
- **Make sure the goal is clear** | When the goal of the session is not clear, participants could be leaving the disappointed and not willing to join another session. The goal should be very clear: is the goal to generate ideas? Change peoples mindset? Teach them about certain trends or new technologies? This should be communicated clearly at all times.
- **Facilitators are not participants** | The facilitator of the session should never show their own opinion, but always have to let the participants step forward.
- **Make use of hybrid brainstorming** | To make sure that every participant is able to create ideas and be themselves even though they are a little more introvert, hybrid brainstorming (Board of Innovation, 2018) should be used. Start with an individual component before starting the group idea generation.
- **Central conclusion and follow-up** | End the session together with your participants. Ask them for feedback and mention what will happen with the ideas that are created. The participants should be informed when a follow-up session is already planned. Results are always incorporated in the Pulse app.

In Appendix 3.4 an example of a two hour ideation session set-up can be found.

To start off with, the meetups will be organized once a month. Since only one Ideation Lead will be hired at first. The Innovation hubs around the world will expand. This means that more Ideation Leads will be hired the next years. After a few sessions are

conducted and Pulse is more established within the organisation, the meetups could be done twice a month or even more.

## Participants

The internal research with innovation experts pointed out that for ideation session currently done within the bank often the usual suspects are used. This is because there is no bigger pool of intrinsic motivated people to participate therefore the people are invited that are known by the innovation community. It is possible that for several meetups the enthusiasts will apply more often. This doesn't have to be a problem: intrinsic motivation is key when it comes to innovation and these are the people that want to make it work. The topics of the ideation meetups will sometimes be more specific and need people from specific fields and expertises. When too little people have applied for this meetup, but it is necessary to conduct this session because of strategical reasons, the Ideation Lead can choose to invite people personally. If there are too many people applying for one meetup, there will be a waiting list on the first come first serve basis.

## Idea selection

After the ideation session is done, ideas should be selected that are captured by the Ideation Lead. Those ideas can be selected through a variety of methods like the dot-voting method, or C-box (Tassoul, 2009). After the ideas are selected, the Ideation Lead will upload them in the app where it is possible for Pulse members to make comments on these ideas. To select the ideas that are most promising for ING, the Ideation Lead will select the ones that are the

## 6 THE IDEATION LEAD

During the journey of Pulse, the Ideation Lead has been mentioned several times. In this section the exact role of the Ideation Lead within Pulse will be explained step by step.



### Profile

x5

The Ideation Lead will be part of the Wholesale Banking Innovation Office from the end of 2018. These leads are facilitators, creative thinkers, and not afraid to stand in front of a group. The Ideation Lead will set up and organize inspirational sessions, work closely with colleagues, ING's

clients and other partners across the world to generate ideas which can be turned into new products and services.

## Ideation & Exploration Lead

Wholesale Banking is a worldwide entity of ING. The Ideation Lead will be hired first in the Amsterdam department. This means that Pulse can be used in Amsterdam first. Later on, the app can be expanded to other the other ING labs focussing on Wholesale Banking in Singapore, London and New York.

Also the communication and collaboration with the Exploration Lead of ICEC is something that should be explored in the future. The exploration team is mainly focussing on the Retail side of the bank. The ideation topics that are uploaded by the Pulse members are separated in the system: the Ideation Lead from WB will receive all the topics with a WB background, the Exploration Lead will receive all topics with a Retail background. To exchange experiences and optimize the platform, meetings between the Exploration & Ideation Lead should be planned regularly.

## Ideation Lead & Pulse

The ideation meetups based on an uploaded topic by an employee will be conducted once a month by the Ideation Lead. The sessions will take no longer then two hours to keep the session approachable for every employee and that it doesn't take up too much time. In one of the interviews an Innovation Expert mentioned: "ING employees would love to join these sessions, but they almost never have time." Two hours a month is, in consultation with users, a reasonable amount of time to use for own purposes and work on innovation. The meetup will be explained in detail in the next section of this chapter.

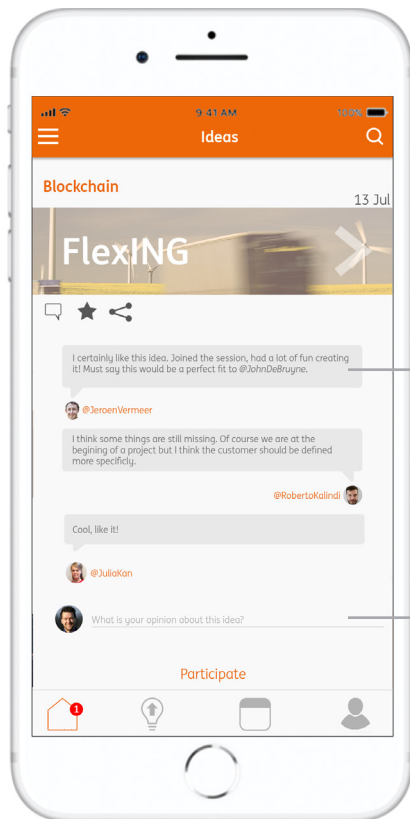
The main tasks the Ideation Lead has regarding to Pulse are as follows:

- 1 The Ideation Lead is the moderator of the inflow of ideas throughout WB. With Pulse, this is a convenient way to do so. The topics that will function as the basis for the ideation meetup will be selected by the Ideation Lead who is always aware of the strategy and value spaces ING is operating in.
- 2 The Ideation Lead will also prepare the session that is done once a month and will function as a creative facilitator. The meetup will be setup by the Ideation Lead and will make sure all components that are needed are present. E.g. Wholesale Banking is a very specialized discipline with a lot of difficult aspects. Sometimes it will be needed to invite an expert in the field to elaborate on certain aspects.

- 3 Gaining insight in who is available and interested in a follow-up session on an idea. The Ideation Lead will receive notifications via the app and e-mail on who would like to participate in an ideation meetup. These sessions could be outsourced to PACE coaches. In the section 'Follow-up' on page 84 will be elaborated on this further on.

## 7 UPLOADED IDEAS

On the homepage of Pulse, the ideas that result from the ideation meetups are shown categorized by their main feature. In this section the three screens will be presented that represent the uploaded ideas and it's features: comment on them, tag other Pulse members and apply for the follow-up session. The ideas are uploaded by the Ideation Lead. The ideation topics that are executed in the ideation meetups are only visible for the Ideation Lead who makes the selection.



Tagging an other Pulse member is possible when for instance you believe that they would be a great fit to work out this idea.

Reactions, options or recommendations can be placed underneath an idea.

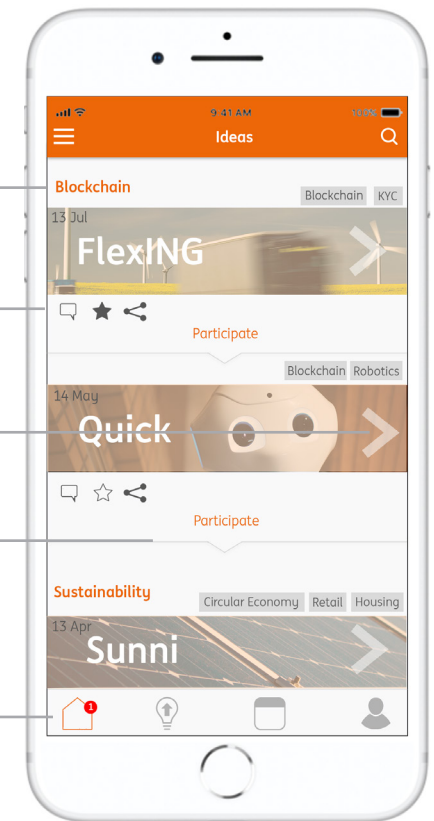
All topics are categorized by their content.

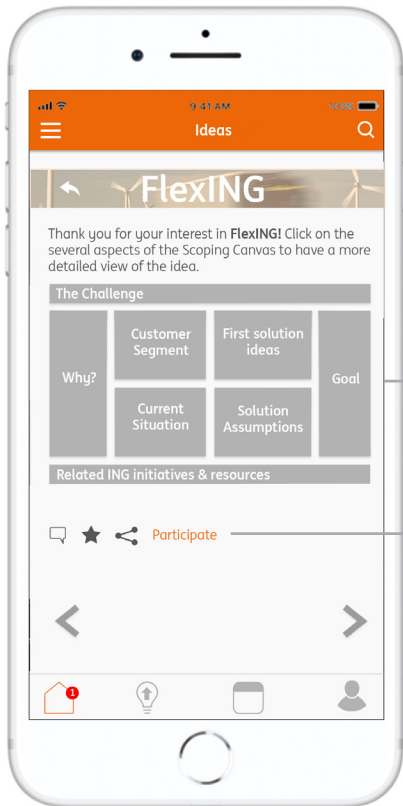
It is optional to place a reaction, like the idea (by clicking on the star) and share it with fellow Pulse members. By clicking on 'Participate' you can join the follow-up session done for this idea.

By clicking on the arrow, more detailed information will be shown.

By clicking on the message button (as explained above) or swiping down, the reactions on this idea will be shown.

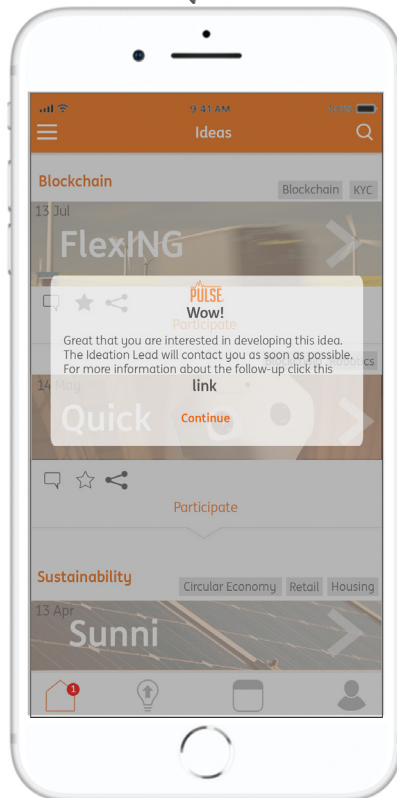
Notifications are given when a new idea is uploaded or when someone answered your reaction.





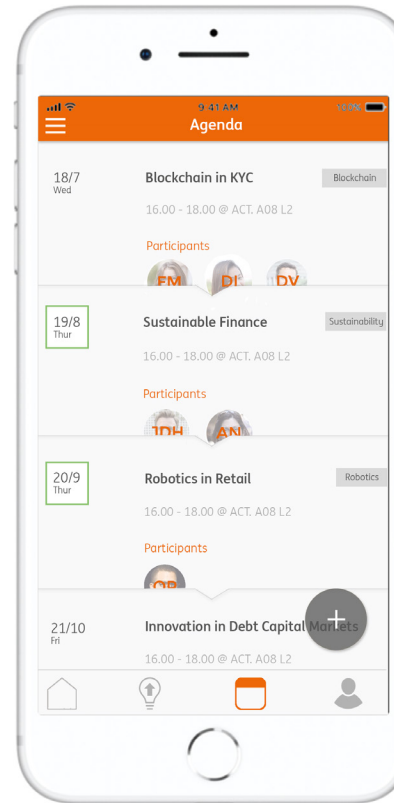
More detailed information about the idea that is the outcome of the ideations session can be found when clicking on the big arrow. The information is given on the basis of the Scoping Canvas, created by ING together with Board of Innovation.

Clicking the participate button will apply you for the follow-up session to develop this idea. The Ideation Lead will come back to you with the next steps to be taken.



## 8 MEETUP AGENDA

The agenda shows which meetup is planned when. Here it is possible to apply for the ideation meetups and invite fellow Pulse members.

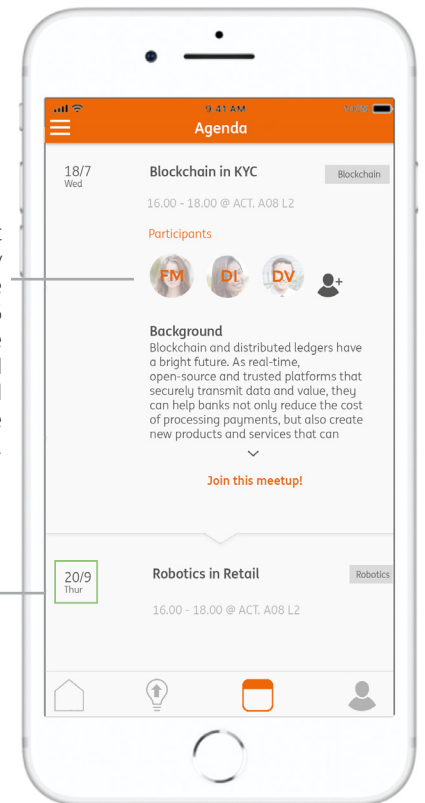


Clicking on the grey square will show all agenda topics in this category.

Swiping down will provide more information about the ideation meetup.

Members that are already participating are shown here. 4-6 people are able to join (here will be elaborated on at the meetup part).

When a date is coloured green, it means a member has already applied to a meetup.



## 9

## FOLLOW-UP STEPS

### Focus

This thesis focussed on the front end of innovation: the idea generation and exploration phase by inspiring ING employees and enhance their creative capabilities through Pulse. A follow-up research is needed for the team forming around an idea. In this part a short elaboration will be given on what the next steps could be after the idea is uploaded on Pulse and stored in the database of the Ideation Lead.

### Team forming

Currently the team forming within ING is mostly based the existing network (ING Innovation Driver, 2018). When an idea occurs within the company a team is being formed around it with internal and external people. When an employee has an idea within the company, he or she first needs to form his team, find a sponsor and come to the WBIO or CInO (chapter Intrapreneurship at page 26). There is no outline for this phase. Intrapreneurs usually use their network within the Bank to find people to complement their team. What also happens often is that a team is completed with external freelancers such as service- or interaction designers or IT specialists.

### Pulse

Pulse is partially solving the problem of finding people that are interested in becoming an intrapreneur. Within the app it is possible to apply for the follow-up session by clicking on the participate button at the home screen. Now the Ideation Lead receives a notification that someone would be interested in order to elaborate on this idea further. Also members of Pulse can tag fellow colleagues when they believe this would be an idea that fits their knowledge, interest and expertise.

### What's next?

The follow-up steps that need to be taken are a research into how the best team can be formed around an idea. As mentioned earlier, innovation is mostly about a good functional team. A pool of intrapreneurs could be created who are available in order to work out ideas where they are passionate about and where they can show their intrinsic motivation. After the team is formed, the PACE process can be followed. More about the implementation and development of Pulse can be found in the implementation plan at page 95.



# 10 SERVICE BLUEPRINT

## JOURNEY

Creating awareness

App registration

Account verified

Profile settings

Upload ideation topic

Topic chosen for Meetup

Attend Meetup

Place reaction on uploaded idea

Badge earned for activity on app

Apply for follow-up

## PHYSICAL EVIDENCE

Team standups, newsletter, internal screens

App registration screen

E-mail with password

App

App

Push notification

Confirmation by push notification

App

Push notification

E-mail with next steps

Line of interaction

## FRONTSTAGE INTERACTION

Download app

Contact with fellow meetup attendees & facilitator

Ideation Lead / PACE coach

Line of visibility

## BACKSTAGE INTERACTION

Content creation

Launch app

Account checked

Different options provided

Uploaded topic is checked

Send confirmation

Send confirmation

Screen incoming reaction

System sends out acknowledge badge

E-mail set-up

Line of internal interaction

## SUPPORT

Comms team

Apple store / Android Store / Google Play store

Moderator

Developer

Ideation Lead

Automatic sending data created

Automatic sending data created

Developer

Data recognition created

WBIO & developer



## 5.3 VALIDATION

In order to validate and optimize both the usage of the app, applying for the meetups and the actual meetups itself, several experiments are done. In this chapter there will be elaborated on these sessions. The outcome and limitations of these experiments will be presented as well. The setup of each experiment and additional pictures can be found in Appendix chapter 3.



Figure 5.4 - Validation displayed visually

The validation of the application is done by paper prototyping, the meetup validation is done by running an ideation meetup and facilitating a session. The insights that come out of these validations are used for further recommendations to optimize the concept. After the recommendations an evaluation of the validation sessions are given. The recommendations and evaluation can be found in chapter X.

### 5.3.1 APPLICATION VALIDATION

In order to validate and doing an iteration on the application, several tests and feedback sessions were done with users. Amongst the 5 users were two PACE coaches, one Audit manager, one Innovation Driver and one Interaction Designer to gain insights in the ease of use of the app and interaction design. The paper prototype can be found in Appendix 3.1.

To gain the most insights on the usage and interface on the app, the participants were asked to upload an ideation topic, check out uploaded ideas, react on comments and inspect their profile. There were a few overlapping comments that stood out and which are discussed below.

The first note was that the users would like to see categorized ideas and topics. The design was made in a way that the ideas and topics were categorized on the date when they were created or conducted. The main value proposition of the app is that people can contribute to innovation in an approachable way depending on their own motivation and interest. To categorize the ideas and topics, the overview will be more clear. In addition to this, the names of the ideas as displayed in the paper prototype were not quite clear for the participants. Some background information should be presented about the idea: what topic it is, when it was created and what interests are overlapping with this idea.

A comment made by a few testers was that the homescreen should be the agenda of the ideation meetup instead of the ideas that are created. A comment: "I would be disappointed if something was created that I would have loved to join. I'd rather see the topics on the home screen."

According to user friendly design, the interaction designer pointed out several issues. The initial design was that users could swipe down in order to see detailed information. The Interaction Designer reacted that older users weren't able to understand this motion. Therefore he would go for a button to click on. Also, to keep the app attractive the designer suggested to have the registration at a later stage. For instance when the user would like to make a comment or register for a topic. In this case we should consider the implications in case of sensitive information and confidential data. Therefore the choice is made to still have an early registration to be sure that this app can only be used by ING employees.

The fact that people can also post anonymously was a well received feature. The testers recognized the fact that employees would like to contribute but would like to stay out of the picture. Another comment that was added by one of the participants was that members of the app should be able to earn badges when they for instance posted their first comment or participated in an ideation session.

A little competitive element in the app would be appreciated by all testers. Comments that were made: liking of comments on the idea and earning badges when completing a task would be fun. Next to this, it should be made clear what happens with the idea when it's uploaded and also feedback should be received when a topic has been uploaded or rejected to be uploaded.

The Audit manager mentioned that this concept is just what they are waiting for to be developed. She mentioned having a meeting with the managers from risk and audit. They were really enthusiastic about innovation but were wondering how to keep their employees involved and engaged. She mentioned that their team could feel a bit threatened when it comes to innovation and would like to contribute in a more accessible way. Also the fact that they could work anonymously is something that is valuable for them.

To finish, expectations management is really important. It should be made clear how ideas are handled during the session and also what is happening with topics that are send in and not being used. A reaction should always be given by the Ideation Lead if a topic is important enough to ideate on yes or no.

## KEY INSIGHTS

- Make use of categorized ideas and topics in order to make the app more clear.
- The interaction of the app should be made slightly easier to use.
- Posting anonymously is a well received feature.
- A little competitive element would be appreciated by the users.
- Pulse is a good way for engage employees in innovation in an approachable way.
- Expectation management is really important.

### 5.3.2 IDEATION MEETUP VALIDATION

In order to gain deeper insights on what is actually happening in an ideation session initiated through Pulse, a session was organised and facilitated. Next to the facilitator, one team member from the WBIO was also an observer. The main goal was to observe social interaction in a session to gain insights in the behaviour of people during a meetup; what is provoking, what stimulates them and what makes them feel proud. The session was about finding what is groundbreaking in the processes a bank is normally following.

#### Topic of the session

The Wholesale Banking Innovation Office, Blockchain team, Advanced Analytics team and all the WB initiatives are moved to the same floor recently. The following topic was defined in order to reach everyone's interest and to keep it general: improving the working environment at Acanthus 8th floor. The expertise and experiences of all employees was reached with this topic and easy to apply to, since it contains no specific or deeper knowledge. The session was based on the experiences they had so far on the new floor.

#### Step by step preparation of the session

1. Trial and error regarding the invitation of participants. Trying to let people participate by hanging a note on the coffee machine with the date, time and email address. After recognized applications were not coming in, a QR code was added to easier apply and employees didn't have to remember the email address. People however didn't know they don't need an app to scan a QR code. An implication was that people didn't always had their phone with them as well as they had to check their agenda to join. After only two applications came in, people were approached within the researchers network physically and asked to join. The response was enthusiastic.

2. After the participants were invited (2 from initiatives, 2 from blockchain team and 6 from the WB Innovation team) one email was sent in order to inform the participants what could be expected from the session.

3. Preparation regarding the session: observation goal, observation questions, presentation, book a room, arrange the ideation tools, sending emails, buying food & drinks.

4. Conducting actual session: facilitating & observing the session. The meetup was divided in three main parts: introduction via a kick-starter and original introduction round, the actual session doing brainwriting, closure by voting and discussing ideas and improvements and feedback for the next session. Next to the facilitator one other team member was asked to write down interesting observations next to being a participant in the session.

5. After the session the learnings were captured and insights were gathered and documented.

## Research set-up

Before the experiment was runned, a specific design of the observation was prepared in order to gain the most insights. This set-up can be found in chapter X. The research questions used to observe while facilitating will be presented underneath with the main insights gathered during the session. All in all ten participants were present.



*Figure 5.5 - Me facilitating the session*

### *Research questions*

The research questions were prepared in advance and during the session by observing the participants the questions could be critically answered. One participant was also functioning as an observer in order to have multiple views on the session. Feedback and improvements were given after the session. The research questions were based on earlier observations done during the graduation project.

The research questions were formulated as follows:

- What was the overall group dynamics?
- What is happening when participants meet?
- What was provoking the participants during the session?
- How are introvert people handling more extravert people?
- What makes the participants insecure?
- What are the participants proud of?
- What surprises them?
- Is there a dip noticable in the session at some point and why is that?
- What happens when participants disagree?

### 5.3.3 OUTCOME

Per research question the main insights and conclusions are given. In the chapter Recommendations in part X these insights and conclusions are translated into recommendations for optimization of the concept and further research that needs to be done.

#### *RQ 1: What was the overall group dynamics?*

The overall group dynamics was enthusiastic, positive, energetic, engaging and competitive. The atmosphere was quite relaxt, this could also be since a major part of the participants knew each other already. The participants present were also quite competitive and really would liked to see their idea win. The group dynamics will be further elaborated on by the following research questions.

#### *RQ 2: What is happening when participants meet?*

When the first participant walked in, he was instantly provoking by saying he already knew the answer that was stated on the powerpoint (How to improve the working envionment at ACT. 8th floor?). People who didn't knew each other shook hands and had informal conversations. Half of the group already knew each other, since they are all after all working on the same floor. This caused a relaxed and open environment. The real introduction didn't happen yet.

#### *RQ 3: What was provoking them during the session?*

This question can be divided in three moments: before the brainwriting, during the brainwriting and after the brainwriting.

##### *Before the brainwriting*

The new concepts and tools that were explained got them really enthusiastic and engaging. Starting with the fact people had to introduce themselves according to their bunch of keys. The participants were interested in each other's stories and paid attention to what the introducee had to say. Questions about what's behind stories was asked as well. One participant was too late where one participant reacted: 'you are missing the most fun part!' When introducing the tool brainwriting for ideation 5 out of 9 people didn't know what it was and were instantly interested in learning how to perform it.



Slides used during the ideation meetup.

All brainstorm essentials were present: post-its, A3 papers, sharpies, whiteboard.

Bunch of keys was used for the introduction.

Brainstormcards by Board of Innovation for extra stimuli.

Healthy snacks were provided to keep the participants energized.

Figure 5.6 - Overview of stimuli used in session

##### *Provoking during the brainwriting*

During the brainwriting several observations were done. Participants were looking at each others paper to see which ideas were generated by the others. At some point people were out of inspiration and losing creative ideas.

The session was quite interactive since people were reacting on the outcome by giving reactions like: 'love this idea!', 'who made this idea?' and 'that's an interesting one.' Sometimes people were judgemental about an idea mentioning: 'But this will never work.' Some participants were quicker than others with generating ideas and a few participants were waiting for the time to pass by. Participants did need some



more time to check out what was already on the paper, other participants didn't even read what was on it and just went through with brainwriting themselves. The competitiveness also came through here since people were mentioning their own idea when passing the paper to the next person. Everyone was trying really hard though and really putting an effort in it since they were all very much related to the ideation topic.

Brainstormcards by Board of Innovation were spread around the table in order to provide extra stimuli if needed. During the session participants mentioned that this was very helpful and stimulating.

#### *Provoking after the brainwriting*

Dot voting was done at first to select the three most promising ideas per 'How To' question. As a follow-up the ideas were placed on a scale of innovativeness and feasibility. The three ideas in the top right corner won.

For some people it was annoying that people were talking and reacting on each other during the session, it was not helpful for the concentration. The dot voting was not clear in the beginning and caused a chaotic discussion. The discussion during the placing of the ideas on the scale was provoking since the participants didn't always agree. For the facilitator it was hard not to give her own opinion, the task was to be aware of the time. At some point there was a lot of consensus, more in the end people started to care less.

What was striking was that people were really enthusiastic when a lot of ideas were on the canvas. A little fight came up: "I don't care that those are your ideas." was a reaction when a participant mentioned that a lot of her ideas were on the board. Competitiveness level was really high at this stage. More introvert people didn't say much during the voting.

#### *RQ 4: How are introvert people handling more extravert people?*

Introvert people are pretty cautious. They are waiting for the more extravert people to speak out and react on them. They sometimes seemed annoyed by what was said by the more extravert people. Hybrid brainstorming was therefore really helpful: first ideating individually before discussing the outcome plenary.

People were sometimes distracted by their mobile phone when other people were talking or when the session was going further into the end.

#### *RQ5: What makes people insecure?*

When there are already a lot of ideas in front of them on the paper, and the participants still have to come up with some things themselves was a point of insecurity. It could put them in a negative vibe. Extra creative techniques could help them overcome this feeling. Also the feeling that some ideas are repetitive and therefore they are not original themselves. Next to this when presenting the ideas people are not listening an insecure vibe was noticed. Also some ideas that seemed too creative or unfeasible unlocked an insecure reaction by fumbling up their paper. It should be made clear that every idea is a good idea although it doesn't seem feasible in the beginning.

#### *RQ6: What are people proud of?*

Without a doubt the ideas they came up with. Everybody was hoping and looking whether people were voting for their idea. Also if their idea received a reaction in some way it triggered the proudness. To give an example: when a paper was passed on and people analyzed which ideas were on it they were checking if there was voted for their idea. When ideas in the end were voted as one of the best the owner of that idea had to mention it was his or hers.

#### *RQ7: What surprises them?*

Other ways of thinking and that they are possible to do so and come up with creative ideas even though they are not used to be creative was a pleasant surprise for the participants. The ideas that were on the paper really surprised them and unlocked a positive reaction. Also the fact that they had to introduce themselves according to their keys and new tools that they can use to be creative. To follow up, the brainstorm cards developed by the company Board of Innovation in the middle were really helpful and that surprised them as well.

Another surprise was the selection of the ideas in the end. The ideas that were voted best were mostly incremental ideas and not that innovative and disruptive. Disappointment was noticed when those ideas were presented. A reaction was: "There are so many cool and fun ideas in front of us, why is it that we still go for the feasible ones in the end?" Reactions showed agreement and the participants reacted that their mind is probably still programmed to go for the ideas that are easy to implement.

#### *RQ8: Is there a dip noticeable at some point and why is that?*

Due to the number of participants there were too many rounds of questions. The participants became therefore less interested. Therefore the group should be kept small, 4 to 6 people would be perfect. In the end when voting for ideas, time was really valuable and people didn't want to stay longer than 17.30h because of other meetings. Next to this, it was 35 °C degrees outside. This also caused that people were less sharp in the end of the session. Two hours was just perfect, it shouldn't have taken longer. A little break after the first brainstorm round made sure the participants came back fresh and energetic.

#### *RQ9: What happens is people disagree*

When people disagreed during a discussion or a topic, it was closed quite soon due to a compromisable atmosphere. Disagreements were mostly noticed when an idea had to be rated either to its innovativeness and feasibility.

## KEY INSIGHTS

- The overall group dynamics was enthusiastic and energetic.
- New tools and concepts to generate ideas was stimulating, such as the kick-starter introduction.
- Brainstorm cards and other external stimuli were very helpful.
- 10 participants was too much in order to keep everyone engaged.
- The level of competitiveness was quite high during the whole session.
- Introvert people were quite cautious.
- Level of insecurity was increased by the amount of ideas in front of the participants.

## Feedback after the session

After the session a short feedback round was done in order to gain insights on how to improve the ideation meetup. The following reactions were given:

- Participants were disappointed that in the end the ideas chosen as favourite were still the ones that were quite incremental. A lot of creative ideas were generated but in the end still the incremental ones won. They realized that their mindset is still on the things that are done easily.
- Participants suggested to iterate on the ideas that were already given on the How To questions and add only one extra instead of adding as many as possible. This to keep the overview clear and adding more deepness of the ideas.
- The kick-starter as an introduction was a big success, people really liked the idea of another introduction then they were used to.
- Participants were biased by the dot voting. They would like to vote anonymously.
- A deepdive would have been appreciated, outcome of ideas were still quite general.
- The facilitator should not make decisions, but only facilitate. Make sure that time is managed well in order to keep everyone engaged.
- To make it even more interactive, hang the How To Questions on the wall and let people answer them by walking around the room.
- First it was a bit hard to generate ideas and then people became loose. Make use of some warm up questions before starting the actual generating.

## Drawbacks

Some drawbacks were noticed during the session. First one that the weather was not helping to create a pleasant environment: it was 35 °C degrees and therefore really hot in the room which made the participants a bit mellow towards the end of the session.

Secondly, the group was already quite familiar with each other which meant there was no real surprise when people met each other. For further research it would be interesting to observe people from different backgrounds and departments.

All participants are active in innovation and not necessarily typical bankers. Therefore they were already quite familiar with being creative and outgoing during the session. Too many people were present to have an optimal session. A smaller group would have been more productive.

### 5.3.4 CONCLUSION VALIDATION

The overall reaction towards Pulse was positive. Pulse could be, according to the participants, something that engages and stimulates employees to join the innovation movement within ING. The application turned out to be easy to use and the suggestions made by the testers were really valuable. The interaction designer provided useful insights on how the app is being used on the consequence of people's age (IT maturity) on the ease of use of the app. The competitive element in the app is something that would be appreciated as well, this could also be in the form of earning badges when accomplishing an important step. The expectation management is really important in the concept. What is happening with the ideas that are generated and what if a send in ideation topic isn't chosen by the Ideation Lead? Keeping the users engaged is very important at this point.

When it comes to the meetup, the overall vibe during the session was positive and energetic. It turned out, as earlier observed in ideation sessions, that people are really surprised by the ideas they come up with and how creative they actually can be when triggered with the right stimuli. Participants mentioned that it was super fun to think about a problem in such a way and generate ideas.

They were although a bit dissatisfied that the ideas they selected in the end were the more incremental ones and not so much the crazy and creative ideas generated during the session.

## 5.4 VALUE PROPOSITION

To describe the value that Pulse creates for different stakeholders, in this chapter the value proposition will be presented. In order to follow ING's PACE methodology, the value proposition is made according to the Design Thinking methodology: Desirability, Feasibility and Viability. Also the value to all stakeholders of Pulse will be mapped and can be found in figure 5.7.

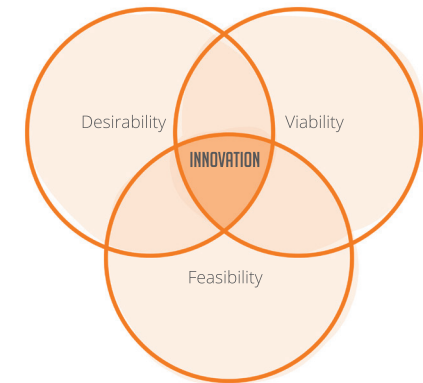


Figure 5.7 - Customer value proposition

### 5.4.1 DESIRABILITY

The value for the customer is determined by the pains the product is solving, the gains by using the product and how the product is doing that: the jobs to be done.

#### *Pains*

From research was defined that the ING employee does not yet have the right mindset in order to be part of the movement of ING towards being a platform. ING employees would like to join this movement of innovation, but are not yet sure how. The innovation activities that are communicated are often high-over and not tangible to a big part of the company. In order to make innovation approachable it should start from their own circle of influence: their passion, interest, expertise and knowledge. Not enough recognition for innovation projects makes it often hard to contribute to innovation, people don't have the right profile for being an intrapreneur, but can contribute in their own way. Small steps are needed in order to make the bigger picture complete.

#### *Gains*

The Pulse platform makes it easy for ING employees to join innovation in an approachable way. Through the app people are flexible to check what is uploaded anytime and anywhere. Also the fact they can upload innovation topics themselves makes them feel part of a bigger picture and engaged in the innovation process. By offering inspiration of what is already happening inside the bank and outside in the whole financial industry, the employee is able to be more involved in what is going on



within the bank. By joining the facilitated ideation meetups in line with their interests, their creative capabilities will be enhanced, they will be inspired by their fellow colleagues and they will inspire themselves.

#### *Jobs to be done*

The tools that are offered by Pulse are creating the gains for the customer. This means an overview of ideation topics involving their interests, the ideas that are uploaded as an outcome of these sessions where members can give their opinion and showing interest in the follow-up session. For ING this will create a healthy inflow of ideas and the engagement of employees within innovation in an approachable way.

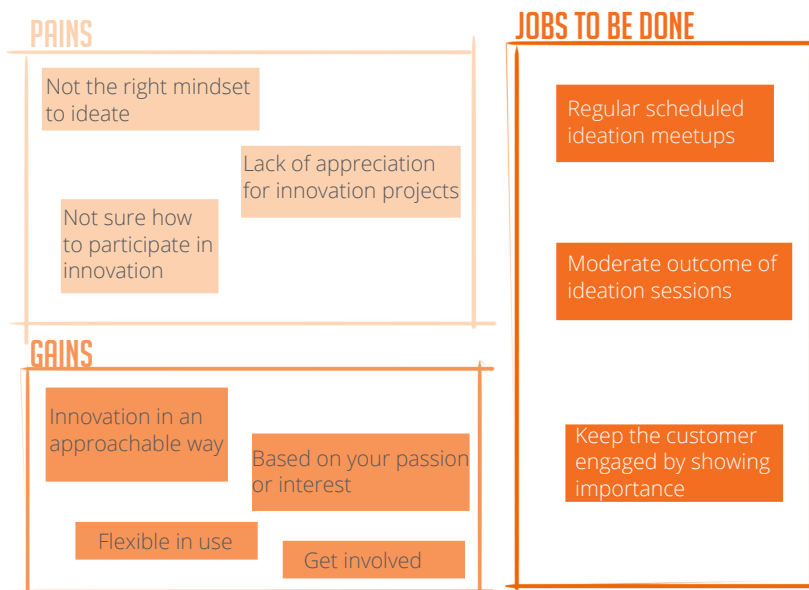


Figure 5.8 - Customer value proposition

### 5.4.2 VIABILITY

Generating ideas is the beginning of every successful product, service or organisational change. With the continuous ideas and meetups, ING will in the beginning generate more ideas. But also with the communication of these ideas, and the storage of the trends and tech all in one place people will be more inspired and their mindset will change in order towards the more innovative banker. With WBIO's goal to launch 50 ventures in 2020, a continuous input of ideas will be very valuable in order to start new companies.

Furthermore is Pulse a good strategic fit to as well ING as the WBIO. With Pulse, ING is keeping its employees a step ahead in their daily business. They are allowed to think outside of the box and work on innovation sessions they are passionate about. With the Ideation Lead being hired by the end of 2018, Pulse can help to give the Ideation Lead a kick-starter with a structured way to collect ideas and keep the ING employees involved and engaged.

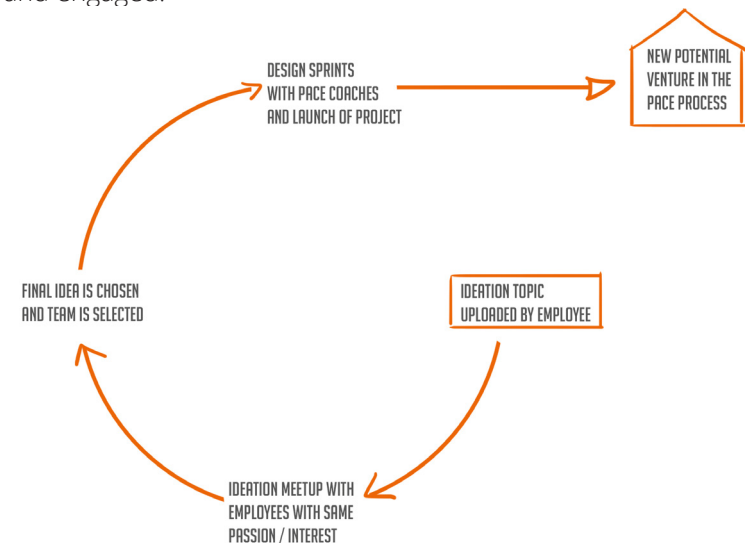


Figure 5.9 - Viability visually represented

### 5.4.3 FEASIBILITY

The feasibility of Pulse can be divided in two parts: the application, moderation of the application (back-end), app interaction and meetups (front-end).

#### *Back-end*

First, the app should be created by developers. ING has several internal apps like the ING Event app with an overview of all ING events and ING ShareIt, where ING employees can share interesting stories from the financial world on their social media account. The developers in charge for this application are also able to create Pulse.

At first, one moderator version should be made for the Ideation Lead. Where he or she can upload the ideas and download the comments and adjustments given on the ideas when they are online. Also the regular version used by the ING employees should be developed.

Another back-end is the arrangement of all the facilities that are needed to perform the ideation meet-up. Rooms should be arranged once a month by management support. The Ideation Lead should make sure there are enough creative facilities such as post-its, sharpies, flip-overs, white walls etc.

The Ideation Lead is also responsible for a big part of the back-end. The ideas with their reactions should be captured as well as the members of Pulse that shared their interest in the follow-up of an idea.

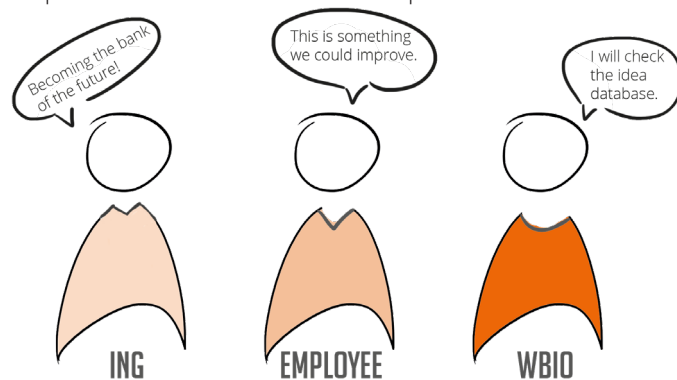
#### *Front-end*

The front-end of the application is an easy to use interface where employees can upload their idea generation topic as well as react on the output of those meetups. There is chosen to use only an app since it has to be an approachable way of being part of innovation within ING. When using a webpage, people have to make an effort to step behind their computer and go to the certain webpage. Right now, a webpage within ING is often visible on the intranet which has already too much information and communities which doesn't make it clear.

The other part of the front-end is where the Ideation Lead is facilitating the ideation meetups. Since the Ideation Lead will be hired partially on their facilitating skills, this part of the feasibility shouldn't be a hurdle.

#### **5.4.4 VALUE PER MAIN STAKEHOLDER**

To summarize, the main value that is generated by Pulse per stakeholder is given. It will take some time until certain values will become visible to the stakeholders. In the implementation plan the timeline of the development of Pulse will be given.



**ING**

With ING's purpose to become the bank of the future and becoming a platform, the bank needs its employees to get involved. A big Agile transition is already done within the Retail Bank and is now applied to the Wholesale Bank as well. This is a big change

and uncertainty amongst the employees is noticed. Innovation is something that can not be described as certain: it is an ever going and exciting process. Pulse is something that can help ING employees to be and feel engaged in this process by pursuing innovation in their own circle of influence and therefore improve the department they are working in and eventually benefit ING as a company becoming more innovative step by step involving its most valuable property: their employees.

#### **ING Employees**

The ING employees will feel less uncertain when it comes to innovation. With Pulse they are able to influence the company as a whole by sending in idea generation topics concerning issues that are affecting them during their daily job. Also topics in accordance with involving their interest or passion, even though it is not their daily job. Everything is possible. Employees will feel more engaged and being part of innovation is more easy and tangible.

#### **WBIO**

With the Ideation Lead being in charge of the moderation of Pulse and the natural inflow of ideas, there will always be a database of ideas per strategic category. These ideas can be the basis of a potentially new venture to be developed. There will be no empty innovation funnel since there is always a pool of ideas and people available. When having a fundamental basis of ideas which are potentials, the possibility of failure is lower in the future which will save costs and effort.

## 5.5 IMPLEMENTATION

During the process of implementation, Pulse consists of a few crucial factors which should be considered. Below the main elements and stakeholders of the implementation of Pulse will be presented. A roadmap of a two year implementation plan of Pulse will be shown.

### **Ideation Lead being hired**

By the end of 2018, the Ideation Lead will be hired within the WBIO to moderate and improve ideation within ING. In the future with the expansion of the Innovation Labs throughout the world, probably an other Ideation Lead will be hired. To help with setting up the sessions and providing the meetups every month, an intern could be hired.

### **Working together with Exploration Lead**

The Innovation Offices within ING are in a constant development. The line between WBIO and CInO is becoming more blurry. Within the ICEC, there is an Exploration Lead hired who is responsible for finding opportunities in the field where ING could make an impact. After this opportunity is found, follow-up sessions are done with external parties and internal people in order to create ideas for this opportunity. The Ideation and Exploration Lead should be working more closely in the future to find overlapping problems and opportunities for the bank. Also when people are sending in a Horizon 3 Retail topic for instance, this could be interesting for the CInO department to look into. When looking even more in the future, an Ideation tribe could be set-up within the Innovation Department where different squads are active in order to have a continuous input of ideas to become new products or services, or to optimize the organisation as a whole. CInO is just as WBIO planning on building innovation labs around the world. With this expansion such a tribe could be very helpful.

### **App development**

The development of the app is also a continuous process. First pilots need to be done in order to see where the app and its interface could be improved. ING has internal UX Designers who could be involved in developing the usability of the app. As a result the developers who are responsible for making ING's internal applications could start developing. ING's innovation department is evolving constantly. Therefore PACE coaches and other stakeholders should be educated to use Pulse and function as a facilitator. ING could offer trainings and learning sharing sessions in order to

educate PACE coaches and other innovators in being facilitators. ING already has the PACE coach academy, the company could add a few facilitator trainings here as well.

### **Follow-up session**

As mentioned in point 9 of the Journey, at some point the follow-up steps could be included in the Pulse platform: one platform for ideas and intrapreneurs who can show their interest in different topics. This is something that has to be researched and tested in the future. Also the rejection of topics is something that should be further developed. What if a participant is enthusiastic but keeps sending in topics that are rejected? This question is something to look further into in order to keep participants satisfied.

This is also where the implementation of the so-called 'Google hours' should be explored. ING wants to become the bank of the future with room for innovation whenever it is needed. This also means that ING employees should have the time of working on their own ideas. As earlier mentioned, employees are definitely not obligatory to use this extra time. The idea that it exists and the fact that it is acknowledged by employees' management will create a less sceptical and anxious feeling against innovation.

## Cost price estimation

The main costs involved by creating Pulse are the app development and maintainance and the hire of the Ideation Lead. Since the hiring of the Ideation Lead is already planned for the end of 2018, these are no extra costs that need to be made. The costs of the facilities needed for the meetups are neglectible in comparison to the app development. The app will be available for iPhone and Android. The calculation of the cost price of the app is based on the following aspects (Oozou, 2015), the highlighted option is the one chosen one in order to develop the Pulse app.

- App size: Small - **Medium (6-9 key feature pages)** - Large.
- Level of User Interaction: MVP - **Basic (still quite basic but pleasing to the eye)** - Polished
- Users & accounts: **Email / password sign up** - Facebook sign up - Twitter sign up - Google sign up - LinkedIn sign up - User Invitation e-mails - multi-tenant accounts - Subdomains - Custom domains
- User generated content: **Dashboard** - Activity feed - **File uploading** - **User Profiles** - Transactional e-mails - Tags - **Ratings** - **Free text searching**
- Dates & Locations: **Calendaring** - Geolocation - Display of custom map markers & regions - Bookings
- Social & Engagement: Messaging - **Forums or commenting** - Social sharing - Push to Facebook open graph
- Billing & eCommerce - app is not made to generate income directly.
- Admin, feedback & analytics: CMS Integration - **User Admin pages** - **Moderation / content approval** - Intercom - Usage analytics - **Crash reporting** - **Performance Monitoring** - Multilingual support
- External APIs & Integrations: - Connect to third party services, - **SMS messaging** - Phone number masking
- Security: Two factor authentication. Not yet needed in the beginstage of Pulse.

Based on the settings defined above, the iOS app will cost \$35.550 including 15 designer days and 64 developer days. The Android app will cost \$37.800 including 14 designer days and 69 developer days. In total this leads to \$73.300 or €64.082. Please not that this cost price is estimated and not final.

The app has to be developed and improved every year. It is shown that the industry norm for software maintenance is about 15 to 20 percent of the original development costs (FierceWireless, 2012). This means that every year ING should pay around €12.000 for maintainance costs. The launch of Pulse will take up to one year from

now as can be seen on the Implementation Roadmap on the next page. Therefore the estimated costs that ING is making spread over one year will be €64.082.

ING

2018

Opening Innovation Labs in London & Singapore.

Wholesale Banking transformation into Agile way of working.

2019

Opening Innovation Lab in NY. Retail opening Innovation Labs around the globe.  
Agile way of working established within the Wholesale Bank.  
First employees and partners in Innovation Hub in Amsterdam.

2020

Goal to have launched 50 ventures is reached.

Innovation Hubs will be expanded

Innovation entities will keep on growing.

2021

Platform bank development.

Innovation Hubs will be expanded throughout.

New strategic innovation goal for next 5 years is set.

PULSE

Ideation Lead is hired.

First design sprint.

Prepare user tests and validation sessions.

Check regulations and contact support functions.

1st successful pilot done

Explore collaboration with Exploration Lead and ICEC.

Second design sprint

Train other

Evaluate: Go/ no go moment halfway 2019.

First ideas that will become PACE projects.

New Ideation Leads and Ideation interns hired

Incorporate team forming aspect around an idea within Pulse.

Make a pool of intrapreneurs throughout the organisation.

Look into option of making externals a member of Pulse for more diverse input.

Pulse is an established tool and fully incorporated within the PACE methodology.

Innovation mindset is grown amongst the ING employees. Innovation culture is fully established.

First launched venture initiated by Pulse.

PROMOTION

Announcement Pulse is being launched via internal channels: One Intranet, newsletter, tv-screens, team stand-ups.

Management communicates the importance of using Pulse to their employees.

Communicate user tests and pilots that are done throughout the first design sprint.

New vacancies placed for an Ideation intern and Ideation Leads within the different labs.

Announce first launch of ideas on the app with a big bang.

Communicate the differences made within Pulse throughout the company via internal channels.

Promote first ideas that are operating in the funnel. Share success stories!

Keep communicating the success stories accomplished by Pulse.

SUPPORT

App development for pilot.

Adjust app according to outcome of user tests and validation sessions.  
Start implementing 'Google hours' by HR.  
Look into an option for Pulse as a webpage.

Involve the Innovation Management and Innovation Transformation team.

Start a collaboration with HR

Expand the app with extra features

Webpage to be developed.

*Recommendations | Conclusion | Personal reflection*

## 6 | EVALUATION

The last and final chapter of this thesis will describe the recommendations for further research and the development of Pulse. After that a conclusion will be given by a recap on the initial problem statement and a generalization of the report that is useful for the banking industry as a whole. To finish a personal reflection is given on the graduation project.

# 6.1 CONCLUSION & DISCUSSION

## 6.1.1 CONCLUSION

The original problem statement was formulated as follows:

*Find a solution to generate a continuous input of ideas from employees within ING to keep the Innovation Funnel continuously filled.*

To be able to tackle this problem, research was done in several fields according to ideation. First an internal and external analysis was done where several conclusions were drawn. The financial services industry is changing rapidly and ING is joining this movement with their goal to become a platform. This means innovation is one of their biggest strategic pillars by finding solutions beyond banking, disrupt the core of banking and come up with solutions that will help ING to become a platform.

First the company research is conducted in order to gain a better understanding of ING as an organisation and how they handle innovation. ING is roughly divided in the Retail and Wholesale Bank. Innovation also has two entities: the Chief Innovation Office and the Wholesale Banking Innovation Office. CInO is responsible for the responsible for governing the initiatives with a Horizon 3 and Retail background. CInO drives innovation throughout the organisation where WBIO is responsible for the Innovation strategy of the Wholesale Bank. WBIO is also responsible for the governance of the Horizon 1 and 2 initiatives with a Wholesale Banking background.

Secondly, in order to gain the deepest insights in the actual problem lying behind that empty innovation funnel, qualitative research was done. The main problem was the ideation and innovation although communicated top-down is not yet embedded enough in the organisation as a whole. A lot of ING employees would like to contribute to innovation in some way, but research showed that there is still not enough recognition for innovation projects by management. Some departments still work too much KPI focussed instead of innovation focussed. The team members of initiatives chose to be an intrapreneur since they don't feel like the traditional banker and are passionate about their project. Intrinsic motivation and the right mindset is very important when it comes to pursuing innovation.

The research phase led to a formulated design statement from where the ideation phase was started. The design statement was stated as follows:

*I'm going to design a solution for ING employees that will enhance their creative capabilities and that will provide the inspiration to change their mindset that is necessary to perform ideation, so that the innovation funnel will be continuously filled.*

By giving the ING employee a low threshold platform in to send ideation topics and give their opinion on ideas they can be part of the innovation movement within ING. Starting small, in their own circle of influence and from intrinsic motivation the platform is an approachable way to contribute to the bank of the future.

By having an ideation meetup once a month based on input of the ING employees, the innovation pipeline can be continuously filled. The frequency of meetups can be increased by the growth of the Innovation Offices and the establishment of Pulse and its elements within the organisation. There will be a database of ideas moderated by the Ideation Lead and generated by employees sharing the same passion or interest.

## 6.1.2 DISCUSSION

### *The problem & assignment*

Starting at a different team within ING, the assignment was provided by the end of March. The problem of a not continuously filled innovation funnel was one of many options to choose from to graduate on since innovation is constantly changing and growing within ING. Follow-up research can be done on the best composition of a team after an idea is formed and selected to enter the next phase of the innovation funnel. This research question could be formulated as follows: 'How to compose a good functioning team after an idea is generated?'

### *Internal & external research*

The internal research was divided over two qualitative parts: the interviews and observations. The interviews were conducted with several stakeholders when it comes to innovation and ideation within ING. To have gained more deeper insights, more probing should have been used during the interviews. Now some interviews were less useful because of time limitations of the interviewee and remained a bit at the surface. Also to validate more with the end user, some more interviews could have been done with employees throughout the organisation and not only within the several innovation departments.



Some observations were done as a participant-as-observer. This turned out to be more difficult and creating a less objective opinion instead of only being the observer. The perfect combination would have been to attend the ideation sessions only as an observer and the other half joining as a participant to experience what the participants are feeling when joining such a session.

What made it a bit difficult doing research is that the innovation department of ING is in a constant motion. So many things changed along the way that sometimes I lost track of what was happening. When finding out one thing it could already have been changed two weeks after.

#### *Result*

The ideation phase was very useful in order to gain more insights regarding the design statement. It is highly recommended to do several sessions to gain as many ideas as possible from different stakeholders: fellow students for an outsider perspective, ING employees for an insider view and personal to put all the creative thoughts on paper. The result of the ideation phase had one common outcome: that innovation should come from intrinsic motivation and that innovation should be made tangible for employees by bringing it into their own circle of influence.

After designing two concepts validation made sure that the 'Meet & Match' concept was chosen. One iteration made sure Pulse was created. Something that could have been improved on are more validation sessions along the way with end-users throughout the company.

#### *Implementation*

Within ING a lot of hurdles need to be taken before a product or service finally will be implemented. There are always a lot of stakeholders and regulatory boundaries. Therefore the implementation plan is only a sketch of what it will be in practice. In order to implement Pulse a few pilots need to be done and adjustments and additions should be done along the way of the innovation process. I am convinced that it could be an approachable solution for ING employees to be more engaged in innovation and make teams that are more KPI focussed aware of the need of change.

## 6.2 RECOMMENDATIONS

In this part the recommendations for the development of Pulse are given, since there is always room for improvement.

#### *App registration*

As a tip from an interaction designer, to keep the app even more easy to use there could be chosen for a later registration to the app. For instance when people would like to upload an ideation topic or react on already uploaded ideas. Make a general page where non-sensible information is given such as ING's innovation strategy, the trends in the banking industry and successtories of already launched ventures. If the employee becomes enthusiastic and would like to participate, he or she can decide to register instead of already doing that in the beginning. The app as now designed is mostly focussed on sensitive and confidential information and requires an initial registration to access the content.

#### *Follow-up session*

After the ideas that are created in the ideation session, they are uploaded back on the Pulse platform for other users to check them out and let them be able to react on them. An other option is to participate in the follow-up session and develop the idea further or be eventually part as an intrapreneur in this specific team. How this recruitment process is designed and which steps need to be taken have to be researched further. Right now the Ideation Lead has an overview of people who would be interested in the follow-up session of this idea. To find out if this follow-up session could be outsourced and let a PACE coach be responsible for this is something that should be explored.

#### *Internationalization and expansion of Innovation Labs*

For now, the platform will only be available for the Amsterdam hub. With the expansion of the WBIO and Innovation labs with a Retail background built all around the world, more Ideation Leads should be hired who are responsible for the generation of ideas within their own hub. First the pilot will be runned in Amsterdam, whereafter the expansion around the world can begin. How these hubs will communicate with each other about certain developments and ideas (different time zones make it hard to have sufficient meetings) is a problem. A research should be done in order to find the right way to communicate and share ideas between those labs.

### *The meetup*

Every meetup has its own topic and therefore own approach. There are several elements of an ideation meetup that are always present (page 80).

But more research should be done in order to see if there could be a template that is used for every ideation meetup to make it more efficient. Also the fact that people were disappointed about the outcome that the least incremental ideas won is something that should be looked into furthermore to find the specific tools and techniques that will make people choose for and stand behind the more disruptive idea.

### *Engagement of end users*

The Pulse members that participated in an ideation session or uploaded in the topic should be always kept up to date about what is happening with their idea. They should be so to say 'kept in the loop.' This will make them feel engaged and heard. Also the reward should be something that has to be looked into. Right now it is designed in a way that the Pulse members receive a badge when they have accomplished something special like their first topic upload or comment on an idea. In order to make sure employees become frequent users of Pulse, there should be a further elaboration on how to keep the users engaged.

## 6.3 GENERALIZATION

As stated in the introduction, the banking industry is changing rapidly. Several steps are taken by ING to be a sufficient competition towards FinTechs and the big tech giants like Google, Apple and Amazon. ING is already doing a very good job when it comes to innovation by setting up several innovation labs throughout the world in Retail and Wholesale banking, but still some steps need to be made, which were highlighted throughout the thesis.

All corporates need to step up their game to cope with the exponential technology curve. For all innovation is key. As it is seen more and more, innovation departments are set-up throughout the corporate landscape via corporate incubators that create ventures (Bubenzer-Paim, 2018). Next to this companies, amongst ING, are joining forces in consortia in order to come up with better products and services that provide an optimal experience for their end user. This could be done with other banks, but also consultancies such as Accenture or more technical companies like the BAM group (ING, 2018). All these companies are feeling the urge to innovate, and therefore this graduation thesis can be received as a case study within ING but could also be applied on other corporates.

When setting up an innovation department and a company would like to involve all its employees in an approachable way, Pulse could be applied. This doesn't have to be ING only. Also the fact that innovation is something that is still mostly communicated top down with employees still feeling sceptical or anxious about this change is not a particular thing only within ING. Therefore this graduation thesis can be perceived as a case study according to ideation and innovation within ING, but also applicable to other corporates. A follow-up study that could create a generalized model for idea generation within big corporates would be useful.

# 6.4 PERSONAL REFLECTION

## 6.4.1 GRADUATING AT ING

Via a friend I heard graduating at ING was really nice and therefore he arranged an interview with an initiative within ING. I started at the so-called 'Batavia team', a great team where I learned a lot about intrapreneurship. But this was not the place for me to do a graduation research, Batavia was looking for a more operational intern instead of a research intern. Via Batavia I came in contact with their PACE coach and my current company mentor, Ad Van Dongen. With him several topics for a graduation project were discussed and finally ideation was the topic to go for.

I experienced graduating at ING as very pleasant. Everyone at ING was very helpful and it was not a problem gathering data through internal research. What I really liked is the international environment. In the WB Innovation Office a lot of different cultures and backgrounds were present: Romania, Poland, Morocco, Germany and so on. The team was a dynamic and fun team to work with: work hard but also time for a ping-pong battle.

Since everyone was very busy within the team I had mostly contact with my company mentor and one other team member to have a weekly catch-up. What I would have done differently is plan more presentations in order to have more structured feedback from the whole team. Especially in the beginning I had to find my way in the team, as a graduate intern you are fulfilling a different role than an operational intern who is really working with them. After the first month I started to plan in more sessions with the team and that turned out to be really helpful. I noticed that I found it quite difficult to do a project on my own, not in a way of managing the project, but more about sharing ideas and experiences. I found out these past 6 months I am more of a teamplayer instead of an individual researcher.

Banking as a whole is changing rapidly and it was great to be part of this movement. To experience how important innovation is to ING is something I really liked. Before starting with the project I perceived banks as old fashioned and static, but that is definitely not true. I must although say there are big differences between the bank's departments when it comes to innovation.

The different departments have their own culture and perception about innovation, but with the growing Innovation Offices this will change quickly, I'm sure.

## 6.4.2 PROJECT MANAGEMENT

Before graduation I was really scared of doing such a big project on my own. I think it is a good way of taking responsibility, go out there, fall and get back up again. I am not a planner in general. For this project it was necessary to make a planning and also stick to it, something that was difficult for me in the past. I think I managed this quite well.

What I really liked were the feedback sessions throughout the project where I presented the work done so far and what I was planning to do for the next period. I really want to thank Ad, Rebecca and Giulia for their clear and structured feedback. When I was stuck I always knew what to do when asking you.

I wanted to work as independent as possible, and I think I did a good job on that. Sometimes a little too much. What I have really learned this graduation project is to show unfinished work to colleagues and stakeholders, which I found quite difficult. I could be ashamed often by work I am not fully happy with, but the feedback was always helpful and an outside-in-view is the most valuable thing I noticed during graduation.

What I mentioned earlier is that doing a project all by myself was not really my cup of tea. I handled it well in the way of planning and deadlines, but more the sharing of insights and teamwork is something I really missed and enjoyed a lot of the past of my master.

I had a great time during graduation and showed me how much I like being a strategic designer. The skills we have used during the master like design thinking and agile working turned out to be very valuable by working in a corporate. The methods ING used for innovating was surprisingly familiar. The project had ups and downs, but in the end I am happy with the result. I am excited for what the future will bring me.

Thank you for reading my graduation thesis.

Evya

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# APPENDICES

The appendices contain of content that didn't make it to the actual report although they add value to the overall picture of this thesis. The following pieces are included in this appendix:

1. Planning of graduation project
2. Insights from informal conversations

## PART I DISCOVER & DEFINE

- 1.1 ING's history
- 1.2 Observations ideation sessions
- 1.3 Interview guides
- 1.4 Interview quote clusters
- 1.5 SWOT's

## PART II DEVELOP

- 2.1 Ideation
- 2.2 All ideas
- 2.3 C-box
- 2.4 Main insights
- 2.5 Concept sketches
- 2.6 Pulse's first version
- 2.7 Survey
- 2.8 Harris profile

## PART III DELIVER

- 3.1 Paper prototype used for validation
- 3.2 User testing paper prototype
- 3.3 Validation session meetup
- 3.4 Ideation session example

The appendices can be found by scanning the QR code below.



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