

Agile HRM as a Foundation for Organisational Change - Internationale Nederlanden Groep (ING)

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Abstract

This study investigates the implementation of Agile HRM as a strategic approach to enhancing organisational efficiency in dynamic business environments, with a focus on ING Bank. It examines how Agile HRM practices have reshaped the bank's organisational structure, improved employee engagement, and fostered innovation. Employing a descriptive-analytical methodology, the study analyses data from ING Bank's transformation during 2016–2024.

Findings reveal that Agile HRM significantly enhanced operational efficiency by streamlining processes and reducing costs. Employee satisfaction and innovation were bolstered through improved transparency and development opportunities. The study recommends integrating Agile HRM into strategic planning, prioritising its development.

Keywords: Agile ; Human Resources Management; Agile HRM; Organizational Change; ING.

Jel Classification Codes: J24; M12; M54; O15; D23

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I. INTRODUCTION

The Agile Human Resource Management (HRM) approach is considered a modern strategy within HR activities, especially in the context of the bureaucratic mechanisms organisations may adopt. Agile HRM focusses on establishing a work environment that is marked by ongoing development, adaptability to change, teamwork, and data-driven decision-making while offering the resources and assistance required for success.

Change has become an inherent characteristic of life in the age of information and the knowledge economy, and organisations are not isolated from this shift in a dynamic economic, political, social, and technological environment. Organisations experience noticeable changes due to their internal environments, with the degree and impact of these changes varying from one organisation to another, as does their capacity to respond. These changes could result from organised, planned efforts or happen by accident.

This study examines the implementation of Agile Human Resource Management (HRM) and its role in enhancing organisational efficiency and flexibility in dynamic business environments. Using ING Bank as a case study, the research explores how agile HR practices reshape work structures, support organisational transformations, and balance employee needs with institutional objectives.

1. Research Problem

- How can Agile Human Resource Management support ING Bank's organisational transformation and achieve strategic objectives in a rapidly changing business environment?

2. Sub-questions

- What were the critical drivers for ING Bank to adopt Agile HRM?
- What implementation steps did HR management take to operationalise this strategy?
- How have agile practices impacted employee experience and job performance?
- What role do training and professional development play in supporting Agile HRM strategies?
- What organisational and financial outcomes has ING Bank achieved due to this transformation?

3. Hypotheses

- Implementing Agile HRM enhances institutional performance at ING Bank;
- Agile practices improve employee satisfaction and foster innovation in the workplace;
- Transitioning to Agile HRM improves operational efficiency and

sustainability.

4. Importance of the Study

This study is significant as it analyses how Agile HRM has transformed ING Bank into a model of organisational adaptability. It highlights the impact of this approach on institutional performance, employee engagement, and innovation, providing actionable insights for organisations seeking to achieve similar outcomes in dynamic and competitive business environments.

5. Study Objectives

- To identify the reasons behind ING Bank's shift to Agile HRM ;
- To assess the effectiveness of implementation steps taken during this transition;
- To evaluate the impact of Agile HRM practices on employee performance and satisfaction;
- To analyse the organisational and financial outcomes of adopting Agile HRM.

6. Research Methodology

The study adopts a descriptive-analytical methodology, relying on ING Bank's case study and empirical data from its organisational transformation between 2016 and 2024.

7. Literature Review

Agile Human Resource Management (HRM) practices are increasingly gaining traction, particularly within small and medium-sized enterprises (SMEs) and sectors experiencing rapid change. In recent studies, multiple frameworks and models have emerged to illustrate how Agile HRM can drive growth, employee effectiveness, and organisational adaptability across different contexts. The study by **(Heilmann, Riitta, & Susanna, 2020)** examines agile HRM practices within Finnish SMEs, emphasising the economic reliance on these companies. The research explores practices by CEOs, HR directors, and supervisors, highlighting the significance of adopting flexible and innovative HRM approaches to bolster profitability and sustainability in a competitive landscape. Agile HRM in SMEs supports adaptive processes that align with the dynamic needs of the workforce, aiming to foster a culture of innovation and productivity essential for organisational resilience and growth. Also **(Subramanian & Suresh, 2022)** framework provides a structured assessment of agile HRM implementation, especially within India's retail sector. This study employs a multi-grade fuzzy approach to evaluate key enablers, criteria, and attributes of agile HRM, discovering that many organisations display a low agile HRM index, suggesting a need for improvement. The framework identifies specific agile HRM practices that retail managers can leverage to improve agility, emphasising the need for continuous adaptation to shifting market demands

without compromising quality or cost. The framework offers actionable insights for retail managers to enhance their agility and competitiveness through HRM adjustments. In the realm of remote work, (Heidt, Andreas , & Felix , 2023) focus on the success factors for work-from-home (WFH) settings, particularly under the influence of the COVID-19 pandemic. The study's international survey emphasizes how HRM support mechanisms designed to improve employee performance and adaptability mediate the direct impact of agile work characteristics on WFH success. This mediation accounted for nearly half of the positive impact, underscoring the importance of HRM's role in supporting employees in remote and dynamic work environments. The findings provide a strategic approach for organisations to enhance their remote workforce's productivity and satisfaction. Lastly, (Ouragini, Imen , & Lassaad , 2024) introduce the Lean, Agile, Resilient, and Sustainable (LARS) HRM model, investigating its influence on green innovation and environmental performance. Conducted with Tunisian firms certified with ISO 9001, this study applies structural equation modelling to reveal that agile HRM practices directly enhance environmental performance and indirectly through green innovation initiatives. Incorporating resilience and sustainability within HRM practices is critical, especially in environmentally conscious industries, as it drives operational efficiency and positive environmental outcomes.

II. Agile Human Resource Management and Organizational Change

Agile Human Resource Management (HRM) provides critical tools for policymakers to ensure strategic flexibility in the public sector flexibility in acquiring, developing, and allocating resources to meet shifting priorities. By using these tools more agilely, organisations are better equipped to handle changes effectively and efficiently.

1. Definition of Agile Human Resource Management

There are various definitions of Agile HRM among researchers, Here are some prominent ones:

Definition (01): "Agile HRM is a new approach to HR functions that provides flexibility to align workforce fluctuations with changing circumstances by facilitating responsiveness and adaptability in activities and structures, according to the HR Trend Institute". (Aisha Sultan & Saleh Salim, 2020, p. 05)

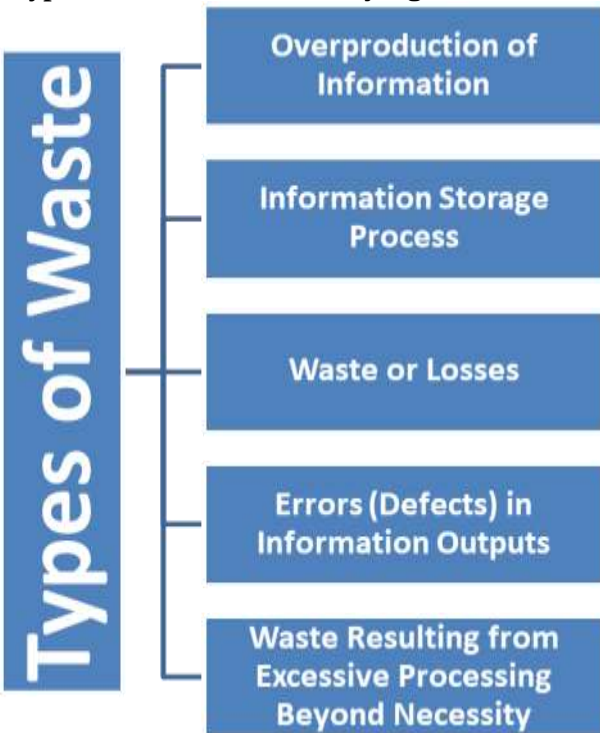
Definition (02): "Agile HRM embodies a non-traditional workforce that is future-oriented and constantly adapts to changes and fluctuations in the work environment. It can respond swiftly to challenges posed by intense competition,

customer needs, and shifting priorities, allowing it to adapt to new roles, tasks, and job requirements". (Abdulaziz Ghaleb Al-Qudsi, 2024, p. 07)

Based on these definitions, Agile HRM can be understood as a system that can be applied to operational and administrative processes. This system continuously improves by reducing waste, eliminating excessive resource consumption, and removing unnecessary workflow steps. It also minimises waiting times, trains employees, places people in the correct positions and involves them in decision-making processes.

The following figure illustrates the types of waste in HR activities that Agile HRM seeks to address:

Figure (1): Types of Waste Addressed by Agile HRM in HR Activities



The source : (Abdulrahman & Karrar Khazaal , 2019, p. 165)

In this figure (01), Agile HRM targets waste reduction by tackling issues such as information storage, excessive information production, errors (defects) in information outputs, and waste from redundant processing that exceeds current needs. This systematic approach helps create a more streamlined and efficient HR function that aligns with the principles of agility and responsiveness.

Table (1): Key Differences Between Traditional and Agile HRM

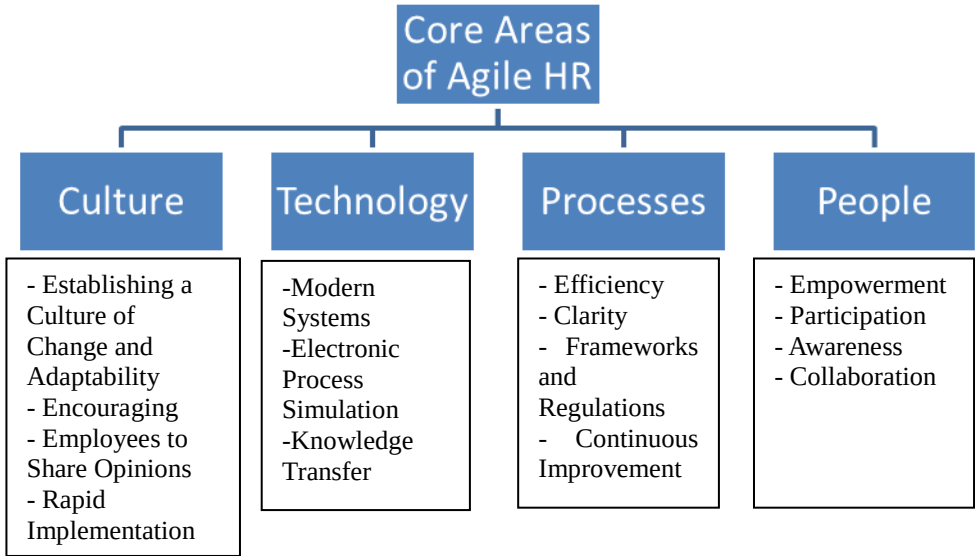
Traditional Human Resource Management	Agile Human Resource Management
1- Remedial Learning Approach: When an employee's performance in their current role is weak or if they need to take on a new role, they are prepared and trained to reach a certain performance level.	1- Continuous Learning Environment: Employees are provided with multiple learning opportunities and greater autonomy to achieve their own job-related goals.
2- Hiring Mindset: The search for candidates begins when a job is available, and once the best candidate is selected, the talent acquisition process ends.	2- Continuous Talent Acquisition: The organization continuously nurtures relationships with talent through various channels, including social channels.
3- Non-Transparent Talent Process: Talent management is controlled by the HR function, and the processes of talent acquisition, development, and evaluation are restricted to HR only, with no open access.	3- Transparency: Access to talent information is allowed, and HR plays the role of a facilitator, empowering employees to develop themselves, understand, and actively participate in talent acquisition, evaluation, and development processes.
4- Isolated Goals: Job functions are seen as separate elements within a complex system, with job requirements tied to specific tasks at the workplace.	4- Unified Mission and Values: All job functions support the organization's mission and values, and all employees understand how to perform well and uphold the components of organizational culture.
5- Implementation System: The agile approach requires large-scale systems that take a long time (months or years) to implement (long cycles).	5- Experimenting with Small Initiatives: Small initiatives are conducted at specific team or business unit levels, with periodic and early feedback collected to determine whether to expand or cancel the initiative (short cycles).
6- HR as a Record System: HR is limited to keeping files and documents to track progress and issues, and its success is measured by maintaining employee records.	6- HR as a Collaborative System: HR focuses on enhancing motivation and encouraging collaboration, with its success measured by employee satisfaction, innovation levels, and increased trust and morale within the organization.

The source: (Ranasinghe & Sangarandeniya, 2021, p. 25)

1.1. Core Areas of Agile Human Resource Management (Agile HR)

We illustrate it in the following figure:

Figure (2): Core Areas of Agile HR



The source : Prepared by the researchers based on: (Subramanian & Suresh, 2022)

Figure (02) represents the primary areas of Agile HR, focusing on critical aspects that enable flexibility, responsiveness, and a collaborative environment within the organisation.

1.2. Dimensions of Agile Human Resource Management

The dimensions of Agile hrm is: (Hosni, 2022, p. 421)

- 1.2.1. Adaptability:** This dimension refers to individuals' ability to modify their behaviours in response to environmental changes and their openness to new ideas and technologies aligned with change;
- 1.2.2. Creativity in Problem Solving and Decision-Making:** Creativity is essential in business organisations within competitive environments. This dimension highlights individuals' ability to provide innovative solutions to work-related problems requiring specific skills. Organisations must foster a supportive organisational climate that encourages creative thinking in problem-solving and decision-making by designing training

programs that enhance creativity, incentivising materially and morally innovative initiatives, and empowering employees to embrace new ideas.

1.2.3. Professional Flexibility: This dimension shows how human resources can swiftly take on various novel and varied tasks, showcasing their skill versatility. Professionally flexible human resources swiftly learn to perform new tasks, enhancing organisational goals.

1.2.4. Adaptation to Work Pressures: This dimension indicates the ability of human resources to handle difficult situations and persist despite challenging conditions. Notably, an individual's skills and job requirements significantly influence their capacity to adapt to work pressures. The more skills an individual possesses and aligns with job requirements, the better they adapt to workplace demands.

2. Organizational Change

The organisational change process involves transitioning from the current state to a better future state, aiming to increase organisational effectiveness and improve the work environment. Successful change requires structured stages and steps that guide the organisation through the transformation.

2.1. Concept of Organisational Change

2.1.1. Definition of Organisational Change:

(French and Bell) define organisational change as: "a long-term effort aimed at enhancing the organisation's ability to solve its problems and renew itself through collaborative and effective management of the organisational climate, with a particular emphasis on comprehensive teamwork". (Wendel French, Cecil Bell, & Robert, 2004, p. 25)

(Dalziel and Schoonover) define it as: "a planned or unplanned change that responds to pressures from various internal or external sources". (Dalziel & Stephen, 1988, p. 10)

Based on these definitions, we can derive the distinguishing features of organisational change: (Al-Dulaimi, 2016, p. 25)

- A. **Systems Theory Basis:** Organisational change adopts systems theory as a foundation for enacting change, viewing the organisation as a network of interrelated subsystems;
- B. **Targeting Effectiveness:** Organisational change aims to enhance the organisation's effectiveness and achieve alignment with its environment;

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- C. **Effective Change Management:** Managing change requires a system to monitor external environmental changes and identify suitable alternatives for addressing these changes;
- D. **Behavioural Science Foundations:** Inputs to an organisational change programme are based on knowledge of behavioural sciences, such as individual motivation, communication, and relationships between individuals and groups.

2.1.2. Objectives of Organisational Change

The objectives of organisational change include: (Nawal, 2020, p. 87)

- Increasing the organisation's ability to adapt to environmental changes;
- Enhancing performance and achieving a high level of motivation and collaboration;
- Making the organisation more adaptable to current or anticipated environments;
- Helping the organisation address its challenges by providing information on its various processes and outcomes;
- Improving the organisation's ability to cope with its surrounding environment increases its survival and growth capabilities.

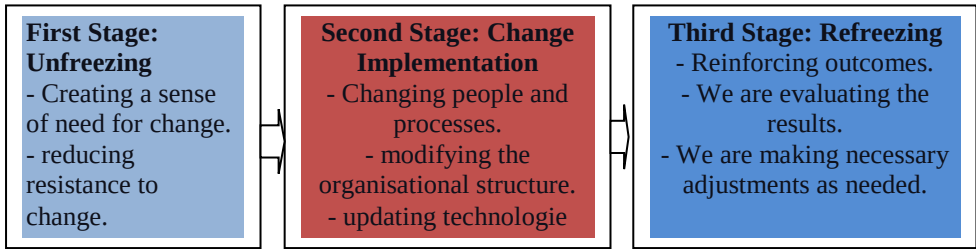
2.2. Organisational Change Management

Organisational change management is the mobilisation of efforts to encourage both management and the organisation to address new conditions, rearrange and invest resources efficiently, and achieve positive environmental adaptation to protect the organisation's interests and accomplish its goals effectively and with quality.

2.2.1. Stages of Organisational Change

Management scholars have proposed various models to illustrate the stages of change, one of the most notable being Kurt Lewin's model. Valued for simplicity and clarity, Lewin's model serves as a basis for many subsequent models. He divided into three stages, each with its own unique characteristics, as illustrated in the following figure: (Mousa Al-Louzi, 2004, p. 229)

Figure (3): Kurt Lewin's Model



The source : Prepared by the researchers based on: (Mousa Al-Louzi, 2004, p. 229)

2.2.2. The Relationship Between Agile HRM and Organisational Change

When revisiting the traditional HRM approach, which relies on strict processes designed to ensure compliance with regulations and policies, it is effective in many scenarios but criticised for its slow response to changing business needs or internal customer requests. The agile approach aims to address this issue by focusing on creating an environment where employees can quickly identify problems and develop customised solutions to meet the organisation's specific needs. (Hari, 2020, pp. 103-105)

The agile approach emphasises collaboration among departments, teams, and individuals to foster a culture of continuous change. This involves encouraging open communication across all organisational levels and providing feedback loops so employees can offer input on completing tasks. Additionally, it promotes teamwork to experiment with different approaches to find new solutions or more efficient ways of working, allowing for a margin of freedom and autonomy for expressing opinions.

To facilitate the process of organisational change across its various fields, a set of principles guides the creation of agile human resources aligned with organisational change, including the following fundamental principles:

Figure (4): Foundations for Building Agile Human Resources Aligned with Organisational Change



The source: Prepared by the researchers based on: (Aisha Sultan & Saleh Salim, 2020, p. 05)

This figure (04) highlights the core principles for establishing agile human resources that can adapt to organisational change, focusing on flexibility, empowerment, and a collaborative culture. The Practices That Enhance the Agility of HR Functions in Organisational Change is: (Taher, 2021)

- Identifying and Recruiting the Best Talent;
- Embedding Agility as Part of the Organisational Culture;
- Leveraging Data and Analytics;
- Promoting and Enhancing a Culture of Innovation and Providing a Supportive and Incentive-Driven Environment;
- Agile Performance Management;
- Re-engineering Internal Structures in Public Sector Institutions;
- Creating a Learning Culture;
- Encouraging Job Empowerment;
- Workplace Digitalisation;
- Human Resource Planning;
- Cultivating a Service Delivery Culture;
- Institutional Transparency.

III. The role of Agile HRM in driving organizational change within Internationale Nederlanden Groep (ING)

1. A Brief Overview of ING

The International Nederlanden Groep (ING) is a global financial institution with a strong European foundation, providing banking services to individual and corporate clients. Operating in over 40 countries and employing more than 59,000 people, ING offers a comprehensive range of services, including current accounts, savings solutions, loans, investment management, and insurance products. The organization emphasizes digital innovation to deliver seamless, fast, and customer-centric banking experiences. ING's shares are listed on major stock exchanges, including Amsterdam, Brussels, and New York, reflecting its global market presence. (ING, 2024)

2. The Agile HRM Strategy Adopted by ING in Implementing Organisational Change:

ING has undergone a significant transformation by adopting an agile organizational model. This transition, initiated in 2014 under the "Think Forward" strategy, aimed to position ING as a leader in digital banking. This agile approach enhanced the speed of service delivery, improved customer-centricity, and modernized the company's structural and operational frameworks: (Schotkamp & Martin, 2018)

2.1 The Rationale for Agile Transformation

ING's agile transformation was driven by a need to adapt to shifting customer expectations shaped by leading tech companies. The leadership recognized that operating like a tech company with a banking license was essential to becoming a digital pioneer. Key objectives included enhancing customer experience, reducing inefficiencies, and creating a collaborative work environment.

2.2 From Concept to Implementation in Six Months

Adopting an "MVP" (minimum viable product) approach, ING initially targeted its delivery organization, encompassing marketing, product development, IT, and data management. HR played a pivotal role in restructuring and reassigning roles, aligning with the new agile framework. Within six months, 3,000 employees transitioned to the new model, followed by an additional 7,000 employees in 2016.

2.3 Redefining Organizational Roles

To align with the agile model, ING restructured its workforce, reducing job categories from 85 to 15 and eliminating traditional managerial roles in favor of self-organizing teams. New roles such as product owners, chapter leads, and agile coaches were introduced, emphasizing cross-functional collaboration and autonomy.

2.4 HR's Agile Transformation

As ING adopted agile practices, the HR department embarked on its transformation to better support the organization's objectives. This shift included redesigning processes, streamlining service delivery, and developing tools to facilitate employee performance and career development.

2.5 Reorganizing HR's Pillars

ING's HR structure was reorganized around three integrated pillars:

- HR Business Partners (HRBPs): Focused on implementing people strategies and driving organizational priorities;
- People Services: Responsible for managing operational aspects of the employee lifecycle, ensuring smooth transitions and tailored experiences for employees;
- Impact Teams: Dedicated to specific initiatives, such as performance management and implementing agile methods across departments.

Figure (5): People Services Are Organised into Four Phases of the Employee Journey



The source: (Schothkamp & Martin , 2018)

2.6 New Work Practices

ING's HR department adopted innovative work practices inspired by agile principles, including small teams, iterative planning, and collaborative workspaces. The introduction of the "Obeya" (Japanese for "large room") concept provided a centralized space for planning and decision-making. This workspace facilitated better communication, streamlined operations, and enabled HR to prioritize initiatives like the "Step-Up Performance Management" program, which focuses on ongoing feedback and personal development.

Figure (6): Investing in Employees' Personal Development Benefits the Individual, the Customer, and ING



The source: (ING, 2024)

The differences brought about by organizational change using Agile HRM in ING's activities during the period 2016-2024

We illustrate the key differences and developments in the following two figures:

Figure (7): Consolidated Results Overview for ING Bank (1Q2016 Compared to Previous Quarters and Yearly Totals)

Consolidated results					
	1Q2017	1Q2016	Change	4Q2016	Change
Profit or loss (in EUR million)					
Net interest income	3,352	3,248	3.2%	3,341	0.3%
Net commission income	682	607	12.4%	611	11.6%
Investment income	48	71	-32.4%	39	23.1%
Other income	314	161	95.0%	470	-53.2%
Total underlying income	4,396	4,087	7.6%	4,461	-1.5%
Staff expenses	1,271	1,267	0.3%	1,264	0.6%
Regulatory costs ¹⁾	474	496	-4.4%	209	126.8%
Other expenses	865	873	-0.9%	895	-3.4%
Underlying operating expenses	2,611	2,636	-0.9%	2,369	10.2%
Gross result	1,785	1,451	23.0%	2,093	-14.7%
Addition to loan loss provisions ²⁾	133	265	-49.8%	138	-3.6%
Underlying result before tax	1,652	1,186	39.3%	1,955	-15.5%
Taxation	456	329	38.6%	557	-18.1%
Non-controlling interests	21	16	31.3%	17	23.5%
Underlying net result	1,175	841	39.5%	1,381	-14.9%
Special items after tax	0	-13		-787	
Net result Insurance Other	-32	-78		158	-120.3%
Net result from continuing operations	1,143	751	52.2%	752	52.0%
Net result from discontinued operations	0	506		-2	
Net result ING Group	1,143	1,257	-9.1%	750	52.4%
Net result per share (in EUR)	0.29	0.32		0.19	
Capital ratios (end of period)					
ING Group shareholders' equity (in EUR billion)	51	49	4.0%	50	1.9%
ING Group common equity Tier 1 ratio fully-loaded ³⁾	14.5%	12.9%		14.2%	
ING Group common equity Tier 1 ratio phased in ⁴⁾	14.5%	13.0%		14.1%	
Customer lending/deposits (end of period, in EUR billion)					
Residential mortgages	283.6	280.0	1.3%	282.5	0.4%
Other customer lending	283.1	259.1	9.3%	278.9	1.5%
Customer deposits	533.7	505.6	5.6%	522.9	2.1%
Profitability and efficiency					
Underlying interest margin	1.52%	1.51%		1.52%	
Underlying cost/income ratio	59.4%	64.5%		53.1%	
Underlying return on IFRS-EU equity ING Group ⁵⁾	9.6%	7.0%		11.1%	
Employees (internal FTEs, end of period)	51,464	52,088	-1.2%	51,546	-0.2%
Four-quarter rolling average key figures					
Underlying interest margin	1.52%	1.47%		1.52%	
Underlying cost/income ratio	53.1%	59.1%		54.2%	
Underlying return on IFRS-EU equity ING Group ⁵⁾	10.8%	8.1%		10.1%	
Risk					
Non-performing loans/total loans (end of period)	2.0%	2.3%		2.1%	
Stock of provisions/provisioned loans (end of period)	39.9%	39.8%		39.9%	
Underlying risk costs in bps of average RWA	17	33		18	
Risk-weighted assets (end of period, in EUR billion)	309.8	318.4	-2.7%	314.3	-1.4%

¹⁾ Regulatory costs represents bank taxes and contributions to the deposit guarantee schemes ('DGS') and the (European) single resolution fund ('SRF').

²⁾ The amount presented in 'Addition to loan loss provisions' (which is equivalent to risk costs) includes write-offs and recoveries on loans and receivables not included in the stock of provision for loan losses.

³⁾ The interim profit not included in CET1 is the final dividend over 2016 of EUR 1,629 million, and the interim profit not included in CET1 capital in 1Q17 amounting to EUR 853 million.

⁴⁾ Annualised underlying net result divided by average IFRS-EU shareholders' equity excluding declared dividends and interim profit not included in CET1 capital as from 1Q2017.

Note: Underlying figures are non-GAAP measures. These are derived from figures according to IFRS-EU by excluding the impact from divestments, special items, Insurance Other, and discontinued operations. See the Appendix for a reconciliation between GAAP and non-GAAP figures.

The source: (ING C. C., 2017, p. 04)

Figure (8): Consolidated Results Overview for ING Bank (3Q2024 Compared to Previous Quarters and Yearly Totals)

Consolidated results								
	3Q2024	3Q2023	Change	2Q2024	Change	9M2024	9M2023	Change
Profit or loss (in € million)								
Net interest income	3,689	4,028	-8.4%	3,830	-3.7%	11,344	12,101	-6.3%
Net fee and commission income	1,009	909	11.0%	999	1.0%	3,007	2,716	10.7%
Investment income	52	103	-49.5%	16	225.0%	75	119	-37.0%
Other income	1,160	802	44.6%	871	33.2%	2,783	2,231	24.7%
Total income	5,909	5,842	1.1%	5,716	3.4%	17,208	17,167	0.2%
Expenses excl. regulatory costs	2,816	2,684	4.9%	2,760	2.0%	8,250	7,764	6.3%
Regulatory costs ¹⁾	88	109	-19.3%	88	0.0%	534	725	-26.3%
Operating expenses	2,904	2,793	4.0%	2,848	2.0%	8,784	8,489	3.5%
Gross result	3,004	3,049	-1.5%	2,868	4.7%	8,424	8,678	-2.9%
Addition to loan loss provisions	336	183	83.6%	300	12.0%	895	434	106.2%
Result before tax	2,668	2,866	-6.9%	2,568	3.9%	7,529	8,245	-8.7%
Taxation	724	817	-11.4%	731	-1.0%	2,108	2,350	-10.3%
Non-controlling interests	65	67	-3.0%	57	14.0%	183	167	9.6%
Net result	1,880	1,982	-5.1%	1,780	5.6%	5,238	5,728	-8.6%
Profitability and efficiency								
Interest margin	141%	157%		148%		146%	157%	
Cost/income ratio	49.2%	47.8%		49.8%		51.0%	49.4%	
Risk costs in bps of average customer lending	20	11		18		18	9	
Return on equity based on IFRS-EU equity ²⁾	15.3%	16.0%		14.5%		14.2%	15.5%	
ING Group common equity Tier 1 ratio	14.3%	15.2%		14.0%		14.3%	15.2%	
Risk-weighted assets (end of period, in € billion)	328.5	320.8	2.4%	330.9	-0.7%	328.5	320.8	2.4%
Customer balances (in € billion)								
Customer lending	674.5	637.3	5.8%	662.2	1.9%	674.5	637.3	5.8%
Customer deposits	698.4	664.0	5.2%	692.6	0.8%	698.4	664.0	5.2%
Net core lending growth (in € billion) ³⁾	8.5	-2.4		7.8		20.5	1.3	
Net core deposits growth (in € billion) ³⁾	2.9	-7.0		14.7		31.0	11.5	

¹⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes (DGS) and resolution funds.

²⁾ Annualised net result divided by average IFRS-EU shareholders' equity excluding reserved profits not included in CET1 capital.

³⁾ Net core lending growth represents the development in loans and advances to customers excluding provisions for loan losses, adjusted for currency impacts, Treasury and run-off portfolios. Net core deposits growth represents customer deposits adjusted for currency impacts, Treasury and run-off portfolios.

The source: (ING D. , 2024)

Through the two figures (07) (08), it becomes clear to us: In the consolidated results for ING Bank, we observe a slight increase in total income, reaching 5,909 € million in 3Q2024 compared to 5,842 € million in 3Q2023 (up by 1.1%) and 5,716 € million in 2Q2024 (up by 3.4%). However, net interest income declined by 8.4% compared to the previous year, standing at 3,689 € million, while other income saw a significant increase of 44.6%, reaching 1,160 € million. The gross result of 3,004 € million shows a slight decrease of 1.5% from the previous year's third quarter. The net result declined by 5.1% year-over-year, totalling 1,880 € million in 3Q2024.

Regarding profitability and efficiency, ING's cost/income ratio improved slightly to 49.2% in 3Q2024 compared to 47.8% in 3Q2023. The bank's return on equity stands at 15.3%, reflecting a slight decline from the previous year's 15.9%.

3.1 Comparison and Impact of Agile HRM on ING's Growth and Organisational Change

Implementing Agile Human Resource Management (HRM) has played a substantial role in ING's performance and adaptation to organisational change. By adopting agile principles, ING has improved its operational efficiency, as reflected in the stable or slightly improving cost/income ratio over time. Agile HRM has enabled ING to foster a responsive and collaborative environment where employees are empowered to identify and address challenges swiftly. This agility supports ING's ability to adapt to market changes, respond to client needs, and maintain a competitive edge in a dynamic banking sector.

Agile HRM also contributes to employee development, aligning with ING's focus on sustainability and superior customer value. By investing in continuous learning and encouraging cross-functional collaboration, ING has strengthened its workforce's adaptability, enhancing the bank's capacity to implement innovative solutions and maintain high performance. This approach has positively impacted the bank's key metrics, such as customer lending growth and operational efficiency, positioning ING as a resilient institution capable of sustainable growth amidst global challenges.

In summary, ING's embrace of agile HRM practices exemplifies its commitment to organisational change and strategic adaptation. By focusing on agile principles within HRM, ING has effectively managed to improve its internal processes, foster innovation, and ensure a strong alignment between employee capabilities and organisational goals, ultimately contributing to the bank's overall growth and resilience.

IV. Conclusion

The study demonstrated that Agile Human Resource Management (HRM) effectively supports organisational and enhances institutional performance in dynamic business environments. The ING Bank case study showed how agile practices contribute to operational efficiency, employee engagement, and fostering the bank's transformation, highlighting the importance of aligning HR strategies with organisational alignment processes to achieve rapid adaptability. The findings provide valuable insights for organisations and management practices to achieve sustainable competitive advantages in their respective markets.

1. Study Results

Through our study, we reached the following conclusions:

- The adoption of Agile HRM enabled ING to accelerate the implementation of its strategic goals;
- Reduced complexity in organisational and operational efficiency;
- Employee engagement improved significantly, resulting in higher job satisfaction;
- Innovation was fostered through self-organised and interdepartmental collaboration;
- Increased investment in employee training and development ensured greater workforce adaptability;
- Improved responsiveness to rapid market changes without compromising efficiency;
- Enhanced ING's competitiveness through innovative and fast digital service delivery;
- Customer satisfaction rates improved due to streamlined processes and quicker responses;
- Strengthened organisational organisational, single-than-emphasising collaboration
- Financial performance improved while balancing costs and quality;
- Achieve operational sustainability by investing in continuous employee development;
- Created an agile infrastructure to support future organisational organisational.

2. Hypotheses Testing:

- Hypothesis 1: Implementing Agile HRM enhances institutional performance at ING Bank (Accepted), Agile HRM improved operational efficiency and strategic goal alignment, as evidenced by ING's increased productivity and adaptability.

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- Hypothesis 2: Agile practices improve employee satisfaction and foster workplace innovation (Accepted) Employee engagement and innovative solutions were notably enhanced due to flexible team structures and empowerment.
 - Hypothesis 3: Transitioning to Agile HRM improves operational efficiency and sustainability (Accepted) The agile model streamlined operations reduced redundancy and fostered sustainable practices within ING.

3. Recommendations

Through our study, we propose the following:

- Organisations should incorporate Agile HRM into their strategic planning to enhance adaptability and responsiveness;
- Continuous employee training and development should be prioritised for a highly skilled and adaptable workforce;
- Promote a culture of transparency, collaboration, and innovation to support organisational agile practices in cross-functional teams and improve coordination and efficiency;
- Regularly evaluate and refine agile processes to align with evolving business environments and goals.

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