

CASE STUDY

ING Bank Śląski Risk Division

From Strategic Priority to Implementation in Two Weeks

The Result

In 2018, a strategic workshop with the CRO and directors of ING Bank Śląski's 17 Risk departments resulted in a shared organisational priority being selected for immediate execution.

2 Weeks

From strategic priority to implementable solution

350+

Employees involved over two years

17

Departments aligned

100+

Initiatives incorporated

No dedicated transformation team. No external implementation team. Existing organisational expertise and resources — with Irka designing and facilitating the process. That first intervention became the starting point for a two-year transformation programme.

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The Starting Point

ING Risk entered 2018 with a strategic mandate for 2020

Data

Turning data into a strategic asset across the division

Tools & Technology

Modernising the technical infrastructure supporting Risk operations

Culture

Building the behaviours and capabilities required for sustained change

The Challenge

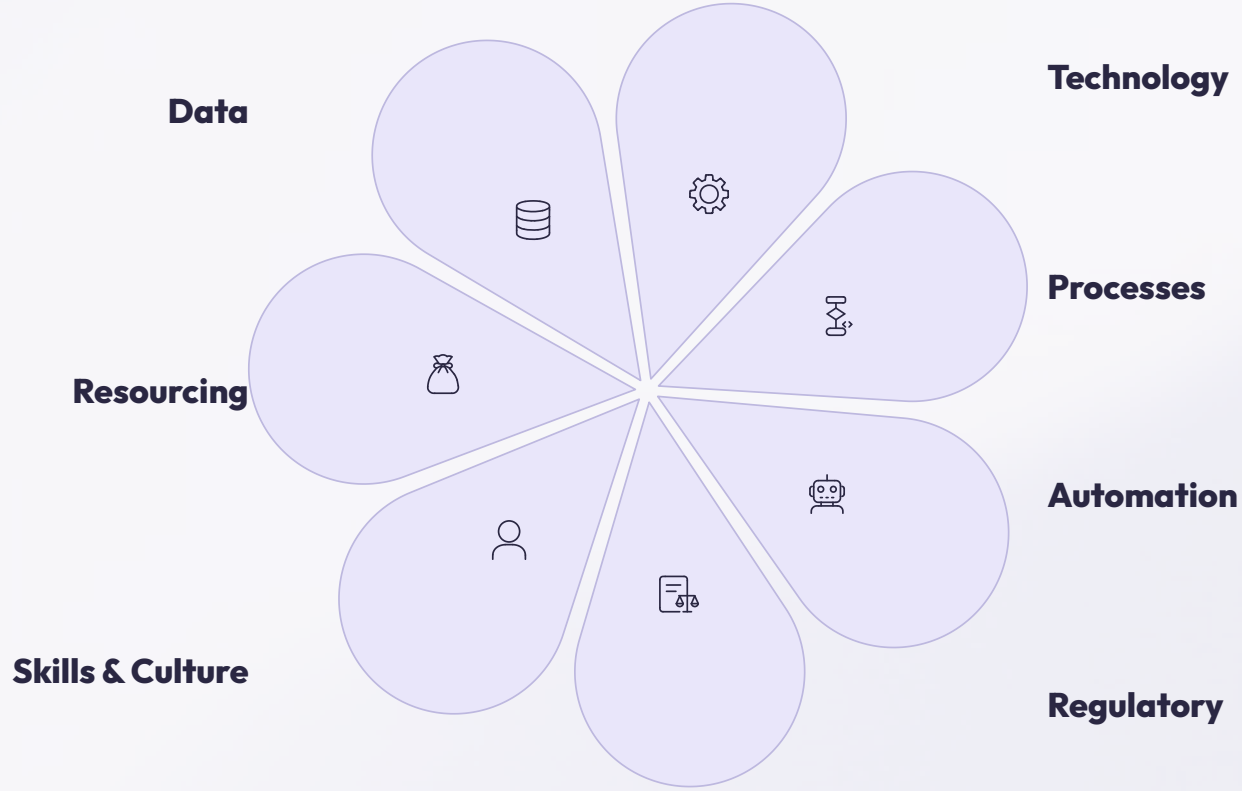
The challenge was not a lack of strategic ideas. It was converting priorities distributed across 17 departments into coordinated execution. The organisation was highly regulated, hierarchical and operating under significant capacity constraints. Cross-functional collaboration was difficult, trust between functions was weak, and previous attempts to establish cross-functional initiatives had struggled to move into sustained execution.

Irka was engaged directly by the CRO to design and facilitate a strategic process involving the directors of all 17 Risk departments.

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One Strategy, Not 17 Departmental Agendas

The strategic process began by bringing together initiatives proposed across the division and organising them into a single transformation architecture. Data, technology, processes, infrastructure, automation, regulatory requirements, skills, resourcing, collaboration and culture were treated as interconnected elements of the same organisational system.



> The result was one Risk-wide roadmap.

But creating another roadmap was not enough. The programme needed to give leadership the tools and skills to take strategic initiatives from idea to implementation, while creating a way for operational teams to work across organisational boundaries — without creating an additional transformation burden for employees already operating beyond normal capacity.

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From Workshop to Implementation in Two Weeks

A regulatory challenge affecting multiple Risk functions was selected as the first experiment.

1

Strategic Workshop

CRO and directors of 17 Risk departments align on shared priority

2

Problem Constrained

Regulatory challenge scoped to what could be addressed in two weeks

3

Cross-Functional Team

Assembled from existing ING employees with protected time

4

Facilitated Sprint

Irka designed and facilitated; no external implementation team

5

Implementable Solution

Delivered within two weeks

Leadership Role

- Provided sponsorship
- Made decisions
- Gave access to the organisation
- Removed barriers

Operators Role

- Worked across departmental boundaries
- Applied existing operational knowledge
- Developed cross-functional working skills
- Built capability to continue independently

> Within two weeks, ING had moved from a strategic priority agreed in the leadership workshop to an implementable solution developed by its own people.

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The First Two Weeks Proved the Model

The next two years scaled it.

The initial sprint was deliberately small. Its significance was not that one project had been completed quickly. It demonstrated that the organisation already possessed much of the expertise required to solve its strategic problems. The constraint was the system through which that expertise had to operate.

- **Strategic Priority**
- **Leadership Alignment**
- **Constrained Executable Problem**
- **Protected Capacity**
- **Cross-Functional Team**
- **Rapid Execution**
- **Implementable Outcome**

Further Sprints & MVPs followed. The approach was then developed into a broader mechanism for executing the Risk transformation roadmap.

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The Risk Innovation League

Building an organisation that could execute its own strategy

The Risk Innovation League was created to scale the model across the organisation. It was not an internal innovation competition. Its purpose was to accelerate execution of the Risk-wide roadmap while simultaneously developing the people and organisational behaviours required to sustain that execution.

How It Worked

- High-performing and high-potential employees nominated from across Risk
- Directors remained responsible for strategic priorities and sponsorship
- Operational employees chose initiatives and assumed delivery responsibility
- Projects required cross-functional support to proceed — forcing genuine commitment

What It Changed

Leadership shifted from: assigning work → establishing priorities, creating executable conditions, sponsoring teams, removing barriers

Operators shifted from: executing within departmental boundaries → taking ownership of shared organisational problems

> For a project to proceed through the model, it needed support beyond the department that originated it.

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Cross-Functional Collaboration as a Delivery Mechanism

Collaboration was not treated as a cultural objective detached from operational work. People from different functions were required to solve real problems together. Trust could not simply be mandated.



Deliver the Initiative

Shared delivery created repeated opportunities for departments to understand one another's expertise, constraints and dependencies.



Develop the Organisation

Employees gained exposure to parts of the organisation they would not normally work with. High-potential staff developed broader organisational understanding.

> As the programme progressed, the people executing transformation increasingly became the people capable of leading the next transformation initiative.

Instead of asking departments to collaborate because collaboration was desirable, the programme gave them a shared organisational problem, a defined outcome, protected capacity and a structure within which they could solve it together.

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Transformation Could Not Become Another Layer of Work

Employees were already overloaded. Strategic transformation could not succeed if every new initiative simply competed with operational responsibilities. Protected project capacity therefore became a requirement.

Improve Operations

Automation, better tooling, process redesign, outsourcing



Release Capacity

Free up time from operational burden

Develop Capability

Build skills to sustain and repeat

Execute Strategic Change

Use protected capacity for transformation

> The objective was not to create more transformation activity. It was to increase the organisation's ability to change without compromising its ability to operate.

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The Programme Itself Had to Learn

The operating model was not treated as finished after the first successful sprint. Successive cycles were evaluated using participant feedback, individual interviews, sponsor feedback and observation of how teams actually behaved.

First Cycle Exposed

- Differences in sponsorship quality
- Inconsistent adherence to sprint structures
- Unequal access to support
- Difficulty protecting project time

Changes Made

- Project scopes made more explicit
- Sponsor responsibilities strengthened
- Dedicated working time formalised
- Communication and transparency increased
- Clearer access to support while retaining delivery responsibility

> Test → Observe → Learn → Change → Repeat

The transformation system was continuously transformed alongside the organisation.

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From Individual Projects to an Organisational Capability

Over the following two years, the programme expanded across Risk. The transformation portfolio encompassed technology, data, analytics, automation, regulatory processes, outsourcing, operational efficiency, skills and organisational culture.

Risk Innovation League

Accelerating execution of the Risk-wide roadmap

Risk Communities

10 self-organising communities (Data Science, Tools & Innovations, Agile, Regulatory, Portfolio Analysis)

Demo Days

Moving work and knowledge beyond the teams producing it

Lion's Den

Attracting specialist talent; co-sponsored with ING Tech

Capability Development

Building skills across the organisation

> Make knowledge, ownership and execution move across organisational boundaries.

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Two Years of Transformation

What began with one strategic workshop and one two-week experiment developed into a division-wide transformation capability.

350+

Employees across the Risk organisation

17

Departments aligned through one transformation roadmap

100+

Initiatives incorporated into the programme

3

Risk Innovation League cycles

10

Self-organising Risk Communities

9

Projects completed in the first Risk Innovation League cycle alone

~30%

Reported improvement in organisational efficiency

The programme generated operational improvements, automation, new tools, outsourcing capabilities, data and analytics initiatives, new ways of working and new organisational structures. But the longer-term outcome was not the number of projects. It was the organisation's increasing ability to execute them.

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From Initiative to Culture

The Risk Innovation League stopped being a CRO-sponsored initiative and became a separate PM department. The methodology earned recognition across ING Poland and up to ING Group level.

A PM department

The programme entered the Risk Division's permanent structure as a project management department in its own right.

7 editions of Lion's Den

The Lion's Den Risk Modelling Challenge ran as a repeating format.

ING Group interest

ING Global approached IronLabs to roll the methodology out internationally; COVID-19 stopped it.

Internal coordination capability was developed and responsibility transferred to programme participants; a small programme team reporting to the CRO provided continuity.

The methodology proved effective and innovative enough that ING Global wanted to take it across the Group.

One strategic workshop became an implementable solution in two weeks.

The subsequent two years demonstrated what becomes possible when that capability is developed across the organisation.

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Irka “Iron” Pawlowski

Founder, IRONLABS · creator of the IRON METHOD

The moniker “Iron” comes from two decades of helping organisations **hold their shape under pressure**. I have worked across marketing, sales, operations and customer experience — usually stepping in where things are complex, messy, or pulling apart between strategy and delivery.

I have led transformation programmes at **Google, Capgemini and ING** — from global marketing operations and data architecture to the two-year transformation of ING Bank Śląski’s Risk Division: a roadmap across 17 departments, 100+ projects, around 30% efficiency gain, and the programme handed over on time.

At IRONLABS I work with leadership to make operations clearer, systems smarter and teams stronger — from SOPs, automations and digital & AI transformations to cross-functional alignment and accountability built into everyday work, without overcomplicating it.

Most business problems aren’t technical — they’re human. Silos, clashing priorities, workarounds instead of systems. **That’s where I start.**

IRON METHOD

Not a playbook. A flexible, layered framework made to expose weak points, tighten systems, and build things that hold under pressure.

Illuminate	Illuminate what’s really going on. Get past surface symptoms.
Anchor	Anchor priorities, context, and accountability.
Rewire	Rewire habits, tools, and structures.
Navigate	Navigate change with actual strategy, not slogans.
Forge	Forge long-term systems that evolve instead of unravelling.

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Let's build something legendary, together.

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