



SUSTAINABILITY ASPECTS INSIDE THE AGILE FRAMEWORK

An exploratory study of the fit between sustainability and agile way of working in ING

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ABSTRACT

Nowadays companies are requested to take a pledge in favour of sustainability and integrate sustainable practices inside their strategies. Doing so is influenced by the organizational culture and structure of the company. This research aims to shed light on the fit between the agile way of working's culture and structure, and sustainability implementation. The study has been conducted with a qualitative approach, using as an intrinsic case study ING bank. Through semi-interviews and archival documents' analysis, the research finds support for already-existing theory, which suggested a positive interaction between the two concepts. However, the question of whether agile influences sustainability on an individual level and not a company level, is individuated for further research.

INTRODUCTION

Nowadays' environmental situation has required companies to take part in the sustainability debate (Cannon, 1994; Elkington, 2002, 2005; Hart, 1997), since perceived as main responsible for having caused negative impacts on both environment and, consequently, society (Dunphy, Griffiths & Benn, 2003). Ecological, social, and economic stability can be reached only through the implementation of sustainable behaviours by both society and companies (Albino, Balice & Dangelico, 2009). Therefore, companies are facing the challenge of finding innovative ways to efficiently translate sustainable principles in business practices (Azapagic & Perdan, 2003). Doing so requires firms to make intertemporal trade-offs to safeguard intergenerational equity and to favour a clear focus in long-term orientation over the short-term (Bearden, Money & Nevins, 2006; Dunphy et al, 2003).

Implementing a sustainable long-term strategy often means for companies to opt for an organizational structure that promotes and is compatible with sustainability (Epstein, Buhovac, & Yuthas, 2010). Such an organizational structure has been the topic of many scholars' research (e.g. Linnenluecke & Griffiths, 2010; Hallstedt, Thompson, Lindahl, 2013). Among these, this paper will focus on organizational structure based on the "agile manifesto" (Agile Manifesto, 2001). This particular form enables companies to be flexible and adaptable to changes occurring in the external environment (Harraf, Wanasika, Tate & Talbott, 2015). Agile "is a way of working in which an organisation empowers its people to work where, when, and how they choose – with maximum flexibility and minimum constraints – to optimise their performance and to do their best work" (Ragin-Skorecka, 2016). It translates into many benefits for the employees, such as improved work-life balance, increased job satisfaction, personal productivity, and self-determination (Ragin-Skorecka, 2016). However, it is based on short iterations on a continuous delivery schedule (Sharp & Ryan, 2011), i.e. with a short-term goal, with step-by-step projects and customer-centricity, displayed by frequent company-customer interactions (Cleland-Huang, 2012).

Given the contrast between short-term iterations and a sustainable long-term orientation, it is interesting to investigate the fit between the agile way of working and the implementation of sustainable strategies. While many scholars have researched the relationship between agile way of working and the company's efficiency, less can be found regarding its practical implications for sustainability. Therefore, this paper aims to extend current insights into the

interplay between agile' short term direction, and sustainability's long term goal orientation. To do so, it will focus on the specific case of ING. This is a Dutch Bank relevant for this study, since it has sustainability at the core of its values and its structure and culture are based on the agile way of working. Carrying out the study, the following research question is answered:

“How does the agile way of working fit ING's sustainability goals?”

The paper is structured as follows. First, a literature review is presented to provide information about how sustainability can be implemented in business, with specificity of banking sector. Secondly, the focus is placed on the integration of sustainability inside organizational culture and structure. Lastly, it is presented the topic of “agile way of working”, with a specific focus on agile culture and structure, and on how it can be linked to sustainability. In the following section, the chosen methodology, data collection and analysis, is outlined. Regarding the first, this paper will follow a qualitative method approach by collecting data through semi-structured interviews and archival documents. Lastly, findings are explained with theoretical and practical implications for the case study. The research provides new insights into what is considered to be a new organizational trend among companies.

LITERATURE REVIEW

In order to better understand the connection between agile way of working and sustainability inside a company, this section provides the reader with a revision of already-existing literature.

Sustainable Business – Banking Perspective

Many authors have tried to describe the relationship between sustainability and business. In this section, there will be named a few. According to the work of Hart and Milstein (2003), a sustainable enterprise is generally defined as “one that contributes to sustainable development by delivering simultaneously economic, social, and environmental benefits”. Following their research, it is underlined how observing sustainability through business lenses often results in identifying and implementing sustainable strategies in business practices (Hart & Milstein, 2003).

This is reflected inside companies' organizational structure through the implementation of a business model that aims to create sustainable value. This type of value is consistent with the

long-term view of sustainability and involves the development of “financial, environmental, ethical and social capital” (Ugoani, 2019). Ugoani’s (2019) research underlines the important role played by business ethics in the success of sustainability inside companies. This is confirmed by the work of Akanwa and Agu (2005), which highlights that without the implementation of business ethics, the business activity would be characterised by “irrationality, irresponsibility and illegality”, which would eventually lead to unsustainable business.

When referring to ethics in business, it is particularly interesting to consider the banking sector. Banks have not only the ethical responsibility to responsibly manage the money they are entrusted with by their clients, but also to act sustainably in the interests of their shareholders (Green, 1989). Quoting Sholtens’s work (2006), “finance is grease to the economy. As such, it can also affect the sustainability and social responsibility of the firm”. Therefore, banks need to take into account the externalities caused by their investments and projects, i.e. social and environmental costs (Fatemi & Fooladi, 2013). Nowadays, the banking sector is held accountable for its impact on society and environment and is required to implement sustainable business strategies (Nosratabadi, Pinter, Mosavi & Semperger, 2020). There are many ways in which this can be done. For instance, the work of Nosratabadi et al. (2020) underlines practices like socially responsible investments, CSR, and mitigation of carbon emission of the buildings. According to Benn, Dunphy and Griffiths (2006), in order to implement sustainability inside corporate, the concept of ecological sustainability must be linked to the concept of “human sustainability”. Therefore, activities that aim to build organizational qualities that enhance human capabilities.

In this paper, two main characteristics of an organization are analysed, i.e. culture and structure. The reason is that these two concepts are considered to be fully explanatory when investigating the causes and forms of people’s behaviours in organizations (Janićijević, 2013). More specifically, organizational culture intrinsically influences employees, while organizational structure does it extrinsically. Employees’ behaviour in an organization is the result of the combination of these two concepts (Janićijević, 2013). In order to understand how agile way of working fits corporate sustainability, it is fundamental to see how it influences both intrinsically and extrinsically the company’s employees.

Sustainability and Organizational Culture

Cohen (1993) defines the concept of organizational culture as “complex combinations of formal and informal systems, processes, and interactions”. More specifically, Schein (1999) and Tolfo, Wazlawick, Ferreira and Forcellini (2011) see it as a 3-level structure based on Artifacts, Espoused Values and Basic Underlying Assumptions. As synthesized in Figure 1, the first is the “cultural phenomena that can be seen heard and sensed” (Tolfo et al., 2011). For instance, aspects such as working environment, working behaviours, language, code, myths (Schein, 1999). The second level concerns the values of the company. Therefore, the company’s strategies, rules, goals and philosophy (Schein, 1999). The last level is about the assumptions about the right way employees should behave to represent the company’s values (Tolfo et al. 2011).

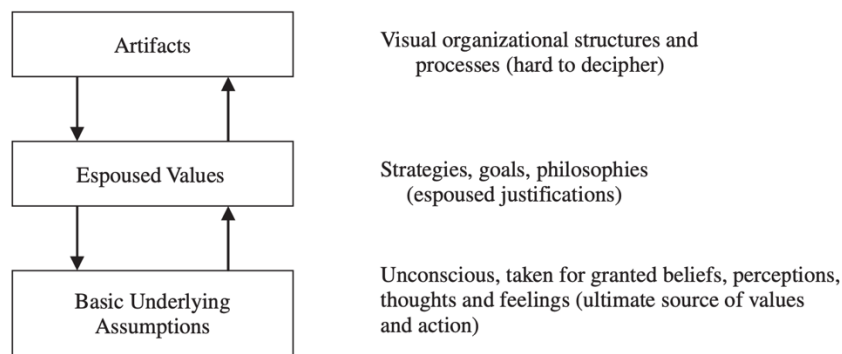


Figure 1 - Levels of organizational culture. Source Tolfo et al (2011)

When analysed from a sustainability perspective, Linnenluecke and Griffiths’ work (2010) shows that there are organizational cultures, showing certain characteristics, more likely to invest in sustainable practices. By using the so-called Competing Values Framework (CVF), it is possible to see, based on the importance put on flexibility, control and external or internal environment, which values a sustainable company incorporates in its culture. The framework, as depicted in Figure 2, enumerates four different cultures. On the lower left quadrant, characterised by a high focus on the internal structure and control, it can be found the Internal Process Model. This is focused on internal goals, such as resource efficiency and economic performance, and on coordination and control, which are achieved through vertical communication, policies and procedures (Linnenluecke and Griffiths, 2010). On the lower-right quadrant, it can be found a culture based on control and external environment. This is called Rational Goal Model, the market culture, promotes efficiency and productivity, which are reached with activities such as goal-setting, planning and centralised decision-making

process (Linnenluecke & Griffiths, 2010).

According to Linnenluecke and Griffiths (2010), the cultures that better meet sustainability are the ones found in the two upper quadrants. These are Human Resource Model and Open Systems Model. More in detail, the first (also known as "clan culture"), stresses values as flexibility instead of stability (Kreitner & Kinicki, 2012) and displays a strong focus on social capital (Linnenluecke & Griffiths, 2010; Vodonick, 2018). The second (also known as "adhocracy culture"), is characterized by the importance given to the external environment and how this influences the "behaviour, structure and life changes of the organization" (Linnenluecke & Griffiths, 2010).

However, as already mentioned, sustainable strategies are positively influenced by the so-called human sustainability. Therefore, by allowing inside a company the development of human resources through training, empowerment and teamwork (Benn, et al., 2006). Furthermore, the work of Adler and Tushman (1997) underlined how an informal environment set the perfect baseline for inter-unit collaboration, which helps to communicate sustainable values throughout the company. Lastly, Benn et al (2006) highlight the importance of learning and change for sustainability, which requires the organization to be pro-active and flexible.

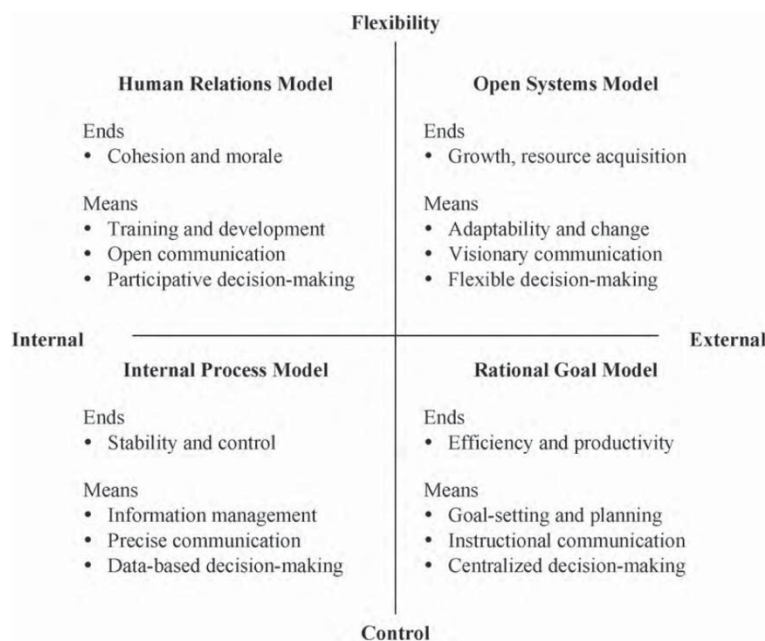


Figure 2 - Competing values framework. Source: Linnenluecke and Griffiths (2010)

Sustainability and Organizational Structure

Soderstrom and Weber (2020) highlight organizational structure as at the core of the understanding of organizations. Among various definitions, this paper follows Greenber's work (2011) and perceive organizational structure as "how different tasks, roles and responsibilities are divided, managed and integrated across the different parts of the organization" (Kleinknecht, Ul Haq, Muller & Kraan, 2019). The importance of company's structure is linked to its impact on the organization's internal activities. More specifically, organizational structure must define: "the formal relations and reporting in organization [...], the levels in the hierarchy [...], the span of control of managers, [...] the position of people as working in group in an unit [...], the division of units throughout the entire organization, the design of coordination and relation systems" (Ahmady, Mehrpour & Nikooravesh, 2016).

According to a company's specific characteristics, such as corporate culture and the chosen strategy, a company will opt for a certain structure instead of another (Johnson, 1992). The chosen type of organizational structure applied inside a company influences the way it plans to reach sustainability goals. Sustainability is considered by researchers a multi-level construct (Starik & Rands, 1995), when it comes to its applicability inside companies, there are two main levels: organizational and individual.

Organizational level On the one hand, the most researched environmental policies applied by organizations to reach sustainable goals are related to organizational-level practices.

Individual level On the other hand, very effective are also green initiatives based on the individual-behaviour level (Saifulina & Carballo-Panela, 2017). Through "formal limitation set by division of labour, authority distribution, grouping of units and coordination", organizational structure can radically influence employees' behaviour (Janićijević, 2013), therefore their commitment towards sustainability.

Agile Way of Working

Nowadays, the so-called "agile way of working" is becoming a trend among the various typologies of organizational structures and cultures (Ratanjee & Dvorak, 2018). This is defined as "the ability of the management to constantly and rapidly sense and respond to a changing environment by intentionally making strategic moves and consequently adapting the necessary organisational configuration for successful implementation" (Weber & Tarba, 2014). Originally, the agile form was applied to software development and derives from the Manifesto for Agile Software Development (Agile Manifesto, 2001). Since nowadays' markets are

characterised by strong changeability, being agile is becoming for organization a requirement for success (Harraf, et al., 2015). Many multinationals, such as Google, Spotify and Uber, have already integrated it in their organizational form (ING, 2019). In order to be effective, agility must exceed business process and be core characteristic of its people, teams and overall organizational culture. Agile organizations share similar characteristics in regard to power decentralization, where lower-level employees have some authority, innovative strategy and internal communication. Horizontal and bottom-up communication is preferred to facilitate relations across different departments and minimise repetitions (Shill, Engel, Mann & Schatterman, 2012; Yaghoubi & Dahmardeh, 2010).

Agile Framework

As already mentioned, the agile way of working is based on the Agile Manifesto. This is based on values that emphasise individuals and their interaction over processes and tools, working software over comprehensive documentation, customer collaboration over contract negotiation and responding to change over following a plan (Measey, 2015). Following these principles is fundamental and requires the adoption of an Agile mindset. As underlined by Measey's work (2015), this mindset allows people to grow, not to be static, to learn by embracing challenges, not being afraid to make mistakes.

Experts have defined a total of 7 agile frameworks. These are Agile Scrum Methodology, Lean and Kanban Software Development, Extreme Programming, Crystal, Dynamic Systems Software Method and Feature Driven Development (Educba, 2020). However, a general overview can be gained by analysing the generic agile process framework (Figure 3). The main actors are the customers, which are integrated into the backlog refinement with help from team and stakeholders. The team works in short iterations/sprints, with stand-ups, i.e. short daily meetings. Different teams come up with projects, products or services. Open communication with stakeholders, so-called "show and tell", will provide feedback on the deliveries. This is later analysed by the teams to see what worked and what can be improved (Measey, 2015). All this is coordinated by an agile lead, which is responsible for facilitating and leading the agile processes and for coaching the teams.

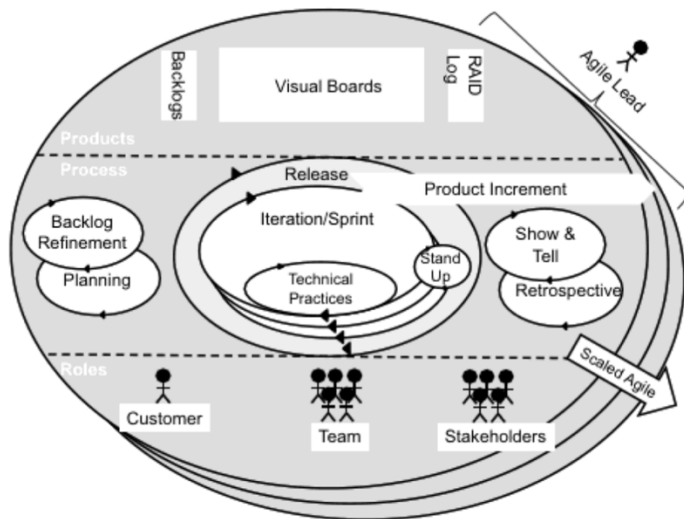


Figure 3 - Generic Agile Framework. Source: Measey (2015).

Agile in Practice

As already mentioned, the agile process was initially developed for the software development industry, in order to deliver the products as quickly and efficiently as possible to the customers (Vanderjack, 2015). Nowadays these valuable characteristics make it interesting for various industries, as outlined by Vanderjack (2015). Being people-oriented, agile way of working involves constant feedback and communication among the members of a team and among different ones. In this way, teams can constantly improve their performance. The model promotes “learning and growth”, i.e. encouraging the employees to risk and be innovative. Furthermore, it implies customer collaboration, therefore meeting customer demands with customised experiences and having high responsiveness to their needs (Feller, Finnegan & Hayes, 2008). Another benefit of being agile is the flexibility of the model. It allows the company to react responsively to the changes happening in the market (Weber & Tarba, 2014).

The authors Ahlback, Comella-Dorda and Mahadevan (2008) underline that implementing a structure such as agility may have some challenges. First, it requires a radical change in the entire company, which is particularly difficult for long-established companies. Second, implementing agile requires leaders with entrepreneurial and self-management abilities. When lacking, there is the risk of emulation of agile giants, which would make the company lose the “unique” characteristics of agility. Lastly, managers must take into consideration the short-term bias linked to agility. The approach of an agile structure is based on short-interval plans for managing one project after the other on a rapid delivering schedule (Majowska, 2016)

Agile Organizational Culture

According to Boehm and Turner (2003) agile culture promotes an environment where people feel comfortable and free to make decisions. It presents a horizontal and informal management style, where workplace is shared, and teamwork is promoted. The focus is on people, not only customers but also employees (Tolfo, et al., 2011). As already mentioned in the introduction, in an agile organization employees are empowered and encouraged to work with maximum flexibility and minimum constraints (Ragin-Skorecka, 2016). When analysed in regard to Shein's cultural levels model (1999), agile culture shows the characteristics summarised in Table 1.

As underlined by Strode, Huff and Tretiakov (2009), if analysed according to the CVF framework, agile culture is characterised by being results-oriented, with a leadership based on innovation, entrepreneurial spirit and risk-taking. Furthermore, agile organizations are characterised by loyalty, mutual trust and commitment.

Visible artifacts	Agile team, daily meeting, horizontal structure, onsite customer and active stakeholder participation, agile modelling and simple design, small releases in incremental and iterative software development
Espoused values	Focus, self-organization, commitment, learning and continuous improvement, trust, transparency, honesty, personal achievement, feedback, courage, responsibility, coherence.
Basic underlying assumptions	Belief in the competence and responsibility of individuals, mental models that enhance adaptation, cooperation, and continuous learning and improvement, stimulus to creativity, systemic view of sustainability and pro-activity, awareness that agile philosophy must be in line with the mission of the organization.

Table 1. Levels of Agile Culture. Source: Tolfo, et al. (2011).

Agile Organizational Structure

Implementing agile inside an organization requires a radical change (Benn, Dunphy & Griffiths, 2006). Instead of being an organizational structure based on traditional hierarchy,

rigidity, vertical decision-making process and linear planning, the agile structure is designed to be both stable and dynamic (Aghina, et al., 2018). It is structured so to be flexible and to be able to quickly and efficiently bring changes to strategy, processes, people. Generally, an agile organization is designed as a “network of teams within a people-centred culture that operates in a rapid learning and fast decision cycles [...], and that is guided by a powerful common purpose to co-create value for all stakeholders” (Aghina, et al., 2018). Companies that become agile are attracted by customer centricity, faster time to market, higher revenue growth, lower costs and a more engaged workforce.

The literature proposes various examples of different agile organizational structure. This paper will focus on a generic structure proposed by Aghina et al. (2018), in order to better analyse the characteristics shared by other models. As viewable from Figure 4, the organization does not display the typical triangle form, but a circle. The idea behind this is that agile promotes a clear and flat structure, where the focus is on action and less on “boxes and lines”, i.e. detailed instructions (Aghina, et al., 2018). The role of the leadership is to show the direction that enables the action, to prompt creativeness and to push employees to take initiative. The organization needs an open environment, so to enable the various team to interact. As already mentioned, the workforce is more engaged, the teams are autonomous. Agile structure allows them, both as individual team members and as groups, to self-organize and self-direct activities (Moe, Dahl, Stray, Karlsten & Schjødt-Osmo, 2019). Agile provides a structure that does not focus on a command-and-control structure, the project manager’s role is “team-supportive” not “team-directive” (McAvoy & Butler, 2009).

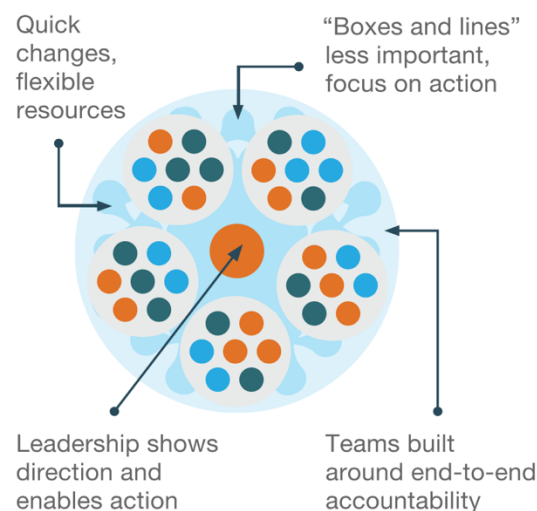


Figure 4 – Agile Organizational Structure. Source: Aghina, et al. (2018)

The relationship between Agile and Sustainability

As already mentioned, Adler and Tushman (1997) have demonstrated that sustainability thrives in a company characterized by informal network, where development and collaboration are encouraged. In addition, other scholars have found that sustainability is particularly encouraged in organizations that have a high level of embeddedness and involvement with the external environment (Hart & Milstein, 2003; Benn, Dunphy and Griffiths, 2006). These characteristics are integrated into the agile way of working. Furthermore, an organization based on agile is also characterised by flexibility. This feature, together with external environment responsiveness, is particularly linked to sustainability, because it allows to easily shift to products and processes with less environmentally destructive and with a longer product life cycle as they are discovered (Benn, Dunphy & Griffiths, 2006). Sustainability is also known to be enhanced by high level of trust, transparency and willingness to challenge, question and learn (Benn, Dunphy and Griffiths, 2006), characteristics typical of the agile culture (Tolfo, et al., 2011). Sustainability is also positively influenced by effective leadership for change, a leadership with values and integrity which has an appropriate direction and level of control (Benn, Dunphy and Griffiths, 2006). As underlined by Parker, Holesgrove and Pathak (2015), being able to deal with change, while using a humanistic approach based on values, are fundamental characteristics of agile leadership.

The mentioned theory supports the compatibility between the two concepts. However, other scholars (Moe, Aurum & Dybå, 2012) have underlined that there could be a trade-off between a model based on quick iterations and continuous deliveries, and sustainability, which has long been associated with long-term goals. As the research of Moe, Aurum and Dybå (2012) has discovered, agile teams often deal with conflict between the need for long-term quality and short-term progress. The authors find that the trade-off is often won by the latter. Therefore, giving the maximum benefit to the customer in the immediate, instead of focusing on a longer-term value (Moe, Aurum & Dybå, 2012). Furthermore, even though agile organizations have an open relationship with external environment, i.e. stakeholders (Aghina, et al., 2018), this might not necessarily translate into a positive influence on sustainability. Silvius and Tharp's work (2013) highlight in fact that sustainability progress is first determined by stakeholders' knowledge.

Previous literature shows different views on the analysed relationship. Even if the majority supports a positive interconnection, the limit of short-term orientation might be a decisive

barrier from a sustainable perspective. Having a long-term view is in fact fundamental for sustainable strategies implementation (Slawinski & Bansal, 2009).

METHODS

In this section, the chosen methodology of data gathering and collecting is explained. The research is carried out with a qualitative approach. This was chosen because it allows the understanding of complex relationships between different concepts (Shareia, 2016) by gaining the insider view of the studied phenomena (Bell, Bryman & Harley, 2019), and aims to refine already-existing theory (Bryman, 1995). More specifically, the paper is focused on understanding the particularities of a single case study, i.e. the internal way of working of ING. Treated as an intrinsic case study (Stake, 1995), it explores ING employees' opinions on the agile way of working. To enhance the understanding of the analysis, a description of the studied context is now provided.

Research setting

The ING Group is a Dutch multinational banking and financial services corporation headquartered in Amsterdam (ING, 2019). The company's purpose is to "empower people to stay a step ahead in life and business" (ING, 2019), while its brand direction is "do your thing". This describes the decision of the company to be freer when it comes to people's work organization, "knowing that they will make their world a little better for it". The company differentiates itself by focusing on customer experience and sustainability. The first is the main reason behind ING's choice to become agile. In an interview with McKinsey, ING's CEO Bart Schlatmann affirmed that agile way of working was necessary to deliver a strategy based on high-quality service to customers in the new "omnichannel environment" (McKinsey Quarterly, 2017). Regarding sustainability, ING regards it as at the core of the company (ING, 2019). The company has committed to not only reduce its footprint, but also to contribute, support and invest in society's shift towards a sustainable model (ING, 2019).

Data collection

As underlined by Yin (2003), case studies need to include multiple sources of evidence. In this research, the data will be gathered through semi-structured interviews, analysis of documents and already existing interviews. There is no too specific type of data required, but enough to gather a general idea on investigated concepts and reach data saturation (Saunders, et al., 2018).

The semi-structured interviews have been conducted through skype or phone call, depending on the availability of the participant. The interviewees were chosen according to their availability and the department of belonging. Gathering data from different departments has allowed the research to gain a more general view. More specifically, the chosen departments can be categorised as related to sustainability, i.e. Global Sustainability and Sustainable Procurement, and not-related to sustainability, i.e. Agile Coaches and Customer Journey Experts. These departments have been chosen to gain an insight into how agile way of working is applied both in standard departments, and in those with a sustainability goal. The interviews have been based on an interview guide, tailored according to the job role of the interviewee (Appendix A, B and C). The sample size consists of a total of 8 interviewees. This number was originally planned to be integrated by research on the field, i.e. participant observation. However, due to the current COVID-19, this has not been practicable. The number of interviews has not prevented a comprehensive understanding of the topic because integrated with other sources of data. These have allowed to carry out triangulation and cross-check the findings. The additional sources are the website of the bank (www.ing.nl), necessary to gather insights on ING's agile way of working, and sustainability reports (i.e. ING Group Annual Report, 2019; ING Group Terra progress report, 2019), to implement information on sustainability activities of the bank.

Data analysis

The data collected from the interviews were analysed following the abduction method approach (Reichertz, 2019). First, the interviews were transcribed manually. Then, by using an "open coding" approach (Khandkar, 2009), the data collected from interviews and other documents were coded by referring to theory, therefore on preconceived concepts (Suter, 2012). Afterwards, key patterns among the data were analysed and reconducted to theory. The analysis was carried out by going back and forth from theory to the collected data, following "constant comparative method" (Glaser, 1965). The data collected from other documents were studied following document analysis as suggested by Bowen (2009). Documents were first examined, then interpreted, and used to develop examination empirical data. Case study's data analysis was based on pattern-matching logic, in order to be able later on to compare the theory-based assumptions to the empirical collected pattern (Yin, 2012). In order to guarantee the reliability of the research, the technical accuracy of the data is ensured by the recordings and transcriptions of the interviews (which can be provided upon request). As suggested by Roberts, Priest and Traynor (2006), recorded interviews and transcripts can enhance reliability.

Furthermore, an intensive engagement with the data has been performed by including verbatim examples while illustrating the results. Therefore, increasing reliability and readability (Roberts, Priest & Traynor, 2006). In order to reduce the bias linked to the personal aspect of qualitative research, the coding will be repeated twice in a distance of time, to enhance the “defect distance from the data” (Glaser, 2016). Furthermore, according to Kawulich (2005), the researcher must always take into account that his/her gender, culture, ethnicity and theoretical approach may bias also the data collecting. Lastly, as already mentioned, triangulation has been performed to increase the validity and reliability of the findings (Mathison, 1988).

Business ethics

As underlined by Polosky’s work (1998), when carrying out a research that involves human intervention, it is essential to carefully analyse the ethical implications. In order to protect the interviewee, Consent Forms were signed (please see Appendix D). These not only inform the participant about the research, but also includes all information about the treatment of the data and guarantee “confidentiality”. Furthermore, prior to the interview, participants have been given adequate information about the research topic, so to make an informed decision about their participation (Hart, Irvine & Williams, 1992). Furthermore, following Polosky research (1998), the letters sent to the participants included the University letterhead, so to increase “credibility”.

RESULTS

In this section, the results of the research are provided. The aim is to provide a more specific idea of the concepts already explained in the theory section but applied to the specific case of ING.

Agile Culture at ING

ING is an international bank, that provides its customer with a modern and innovative banking service. It is based on the concept that “people don’t need bank, but banking”, quoting one employee. Since 2015, ING has decided to implement a new organizational structure and culture based on the agile way of working. Nowadays, as underlined by the interviewees, the culture at ING is based on the Orange Code. This works as a manifesto describing values and behaviours that have to be implemented in ING. The Orange Code is based on the promotion

of values, i.e. honesty, prudence, responsibility, and behaviours, e.g. “always stay a step ahead”. Throughout the interviews, many details on how the culture is perceived by the employees emerged. By taking into consideration proposed in the theory section, the CVF (Linnenluecke & Griffiths, 2010), it is now proposed an adaption of it on the ING model (Figure 4).

From the interviews, it is highlighted immediately ING’s people-centricity, both internally and externally. Internally, it is known to give a lot of freedom to its employees, so to improve their well-being and productivity inside the bank. “As an employee you are really empowered to make a difference”, has underlined one interviewee. For instance, ING employees are free to select their own working hours. Furthermore, employees are also given the freedom to take initiatives and follow their personal interest. As underlined by an interviewee, the freedom and autonomy given to employees can however be a challenge to the internal alignment of the company. Especially for projects that involve different squads, a misalignment could result in delays that would prevent from effectively deliver value to customers.

ING’s mission is well-known by all interviewed employees and widely communicated inside the company. An interviewee underlined how the values of the company are well integrated in people’s lives at work. ING’s internal environment is characterized by open communication. Every morning’s stand-up, an agile ritual which will be later better explained, gives the possibility to the members of the teams to get informed about the general work of their colleagues and to report their own progress. This phase is also characterized by feedbacks, both positive and negative, which help the team to always get better and improve. This is source of improvement for the employees also because of the transfer of knowledge that it implies.

Externally, the bank interacts in an open dialogue with many stakeholders, e.g. community, NGOs, EU, medias, governance. ING is characterized by flexibility, both internal as already described, and external. In this case, it allows the bank to be responsive to the external environment. Being it people-centred, when it comes to the external environment the focus is placed on the customer. The ambition that pushed ING to implement agile in the first place was to make sure that the company was able to deliver goals in a way that empowered the customer.

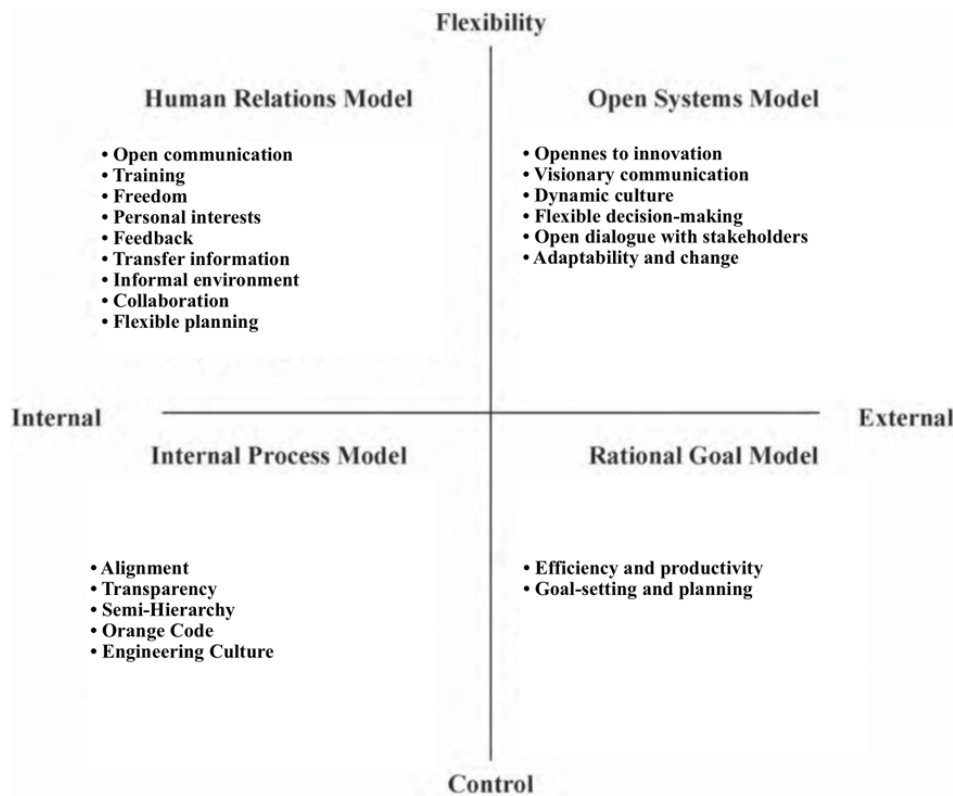


Figure 5 – ING’s Competing Values Framework. Source: Adapted from Linnenluecke and Griffiths (2010)

Agile Structure at ING

Inspired by the organizational model of Spotify, ING has implemented the agile way of working inside its organization (McKinsey Quarterly, 2017). Nowadays the organization is structured as shown in Figure 5. ING is divided into tribes, which are in turn divided into 9-person squads. These works following agile rituals, i.e. daily stand-ups and 2-week sprints. These and other concepts are now better explained.

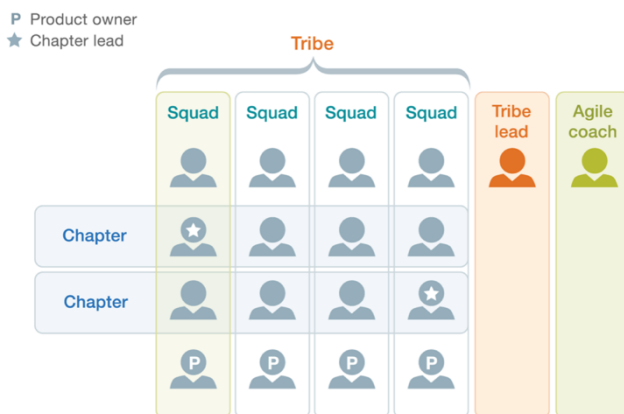


Figure 6 – ING Organizational Model. Source: McKinsey Quarterly (2017).

Tribe. The bigger unit. It is a collection of squads with interconnected missions, set by the upper management. The tribes are there to assure that squads are aligned and are led by a “tribe lead”, who allocates budgets, and makes sure that knowledge and information are shared among the members of different squads. The knowledge is not only shared among different tribes, but also among the different squads.

Squad. This is composed by employees with different areas of expertise, such as marketing specialists, product and commercial specialists, user-experience designers, data analyst and IT engineers (McKinsey Quarterly, 2017). The reason behind their multidisciplinary characteristic is that in this way they are more autonomous and freer to organize themselves within the squad itself. Every squad has no more than 9 people and works by following the rituals of the agile manifesto.

Chapter. Besides tribes and squads, also chapters are present in the agile organizational structure. These are teams of people belonging to different squads who come from the same area of expertise. The reason chapters exist is to enable these employees to share knowledge. However, from the interviews it is evident that the focus inside ING is placed more on the first two groups.

Sprint. Sprints delineate the time that must be spent on projects. Every squad works on sprints, which usually last 2 weeks, and are appreciated because the line is shortened and allows fast deliveries to customers. As underlined by one of the interviewees, while in the past developing a new feature in the app would have taken around 1 year. Nowadays, with agile way of working, the sprint allows squads to develop it in 2 weeks, so to bring it live and immediately see the reaction and the feedback of customers. Then, on a second sprint, start working on it again with possible improvements. These sprints can be considered quite frenetic by employees. “If you are ill, you know that when you go back the project you were working on might be changed, finished or cancelled”, explained one interviewee. It must be underlined that even if the planning of the goals here revolves around the 2-week sprint, there is still a long-term goal shared by the tribes. The 2-week sprints are very useful to see where you are at the moment and see what you are going to do next, by keeping in mind the long-term goal.

Stand-up. Stand-ups are daily meeting, scheduled at the beginning of the working day. These agile events last 15 minutes and are a discussion on the schedule that’s planned for that day

and a reflection on what had been done the day before. One of the interviewees defined it as a “check-point” in which you can also raise your needs and ask for help from your colleagues. It is in the stand-ups that members of the same squads are forced to talk to each other, the activity enhances the open communication inside the company.

Agile coach. The transition towards an agile structure has been facilitated by Agile Coaches. As described by an interviewed agile coach, their job is to “create high performing teams, so that they can deliver value to customers in an agile way”. They do so by applying Agile practices and by living following Agile values. More specifically, ING’s Agile Coaches follow a combination of Lyssa Atkins framework and Shu Ha Ri stages of learning. The role of an Agile Coach changes according to the needs of the tribe. In the first stage, also known as Shu, the coach is a trainer, therefore teaching agile practices following theory. The coach has to instruct others on what it means to work in an agile way. This phase is about “knowing the rule”. The second phase, i.e. Ha, is where the tribe needs to understand the meaning behind the practices. In this stage, Agile Coaches act like mentors, by providing listening and guidance and helping to find solution based on their experience. From this stage onwards, the tribe starts “breaking the rule”, the coaches help the teams to find Agile solution on their own. Lastly, the tribe reaches the last stage of maturity, the Ri, where tribes start coming up with their own Agile practices. In this last phase the role of Agile Coaches is to facilitate the process. For instance, during meetings or workshops help the squads to reach their goals.

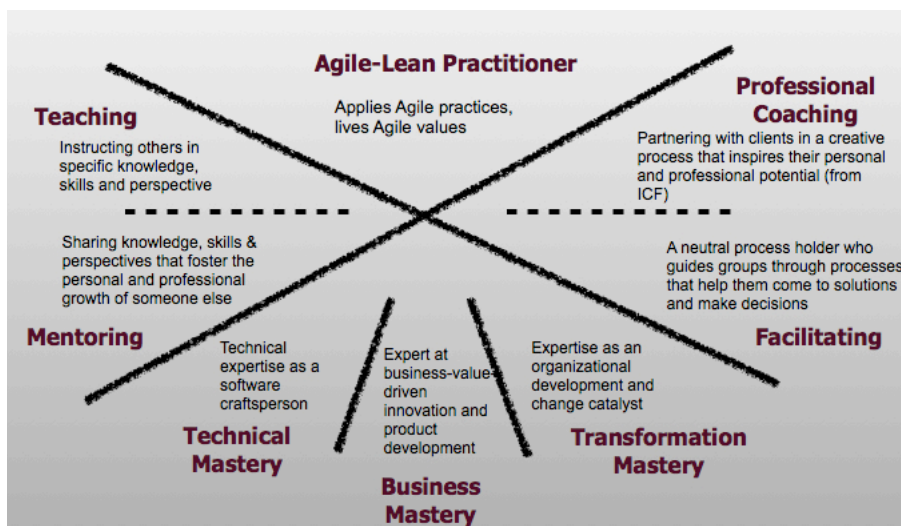


Figure 7 – Lyssa Atkins’ Agile Coach Framework. Source: Interviewee’s material.

The data show that the relationship between agile culture and structure is based on developing an agile mindset. Agile coaches understand the importance of developing this new mindset and are there to facilitate the process. Acquiring a new mindset was not easy at the beginning of the transition of ING towards an agile structure. In the interview, it was outlined how difficult it is to change something that employees had been doing for a long time. It may also happen that people may apply agile practices just to check it out of their to-do list, without really understating the true meaning behind it. This is described as “cargo cult”.

Sustainability in ING

From the collected data, it was possible to understand how sustainability is implemented in ING. A distinction has been made between activities developed internally, which were brought up by the majority of the interviewees, and projects with an external target (summarized in Table 2).

Internally	Externally
Creating awareness	Reporting
Training programs	Terra Project
Sustainable activities	Responsible Finance Partnerships with NGOs

Table 2. ING’s sustainability activities.

Regarding internal activities, ING’s Sustainability Department promotes various programs to create awareness among the employees. Open communication and transparency are implemented internally. All employees have easy access to documents on how sustainable topics, such as climate change, human rights, financial health, and on how the bank is facing them. Employees are also encouraged to spend one working day as a volunteer in non-profit organizations. Furthermore, there are also training programs which aim to help employees with an interest in sustainability to learn how they can implement it in their own jobs. These programs are known as “Sustainability Boost Programs”. The effort that the bank puts on reaching sustainability goals is generally perceived by the employees. By quoting one interviewee “one of the reasons why I chose to work for ING is that it puts a strong emphasis on sustainability”. However, other interviewed employees have affirmed to believe that sustainability talk is not always reflected in actions.

In regard to external activities, ING was the first bank to transparently publish on how its portfolio was tracking with the Paris Climate Agreement. Furthermore, ING's annual report discloses both financial and non-financial performance data (ING Group Annual Report, 2019). Every year, ING publishes also a report to inform its shareholders on the progress of their Terra Project. This is the main project ING has going on since 2015 in regard to its commitment to stirring its line with the goals of the Paris Agreement (ING Group Terra progress report, 2019). The project has helped the bank to change towards a more sustainable model by implementing one sustainable target in five different sectors in its loan book that were generating the biggest climate impact. These are power generation, automotive, commercial real estate, residential real estate and cement. In 2019, the first and the last are the only two projects that are progressing as planned. Furthermore, the bank has promoted a partnership with UNICEF. The project "Power for Youth" aimed to empower teenagers by providing them with critical thinking and problem-solving skills so to be more equipped to face the job world (ING, 2020).

The perceived contribution of Agile on Sustainability

The agile bank, thanks to its flexibility and its being responsive to the external environment, developed as a reaction to the Paris Climate Agreement the Terra project. One of the principal proofs of commitment of ING to reach sustainability goals. Flexibility and responsiveness are fundamental characteristics of the agile way of working. The Sustainability Department in ING has defined agile fundamental to make the "real change" happen. Agile is perceived to be important to track the progress made in sustainability-related projects. The reason is that "in order to reach those long-term goals, we need to be flexible with our objectives and goal setting on a short-term basis. So that we don't for example spend a whole year doing something only to realize at the end of that year that it doesn't work." Therefore, agile allows ING to divide in short-term planning the long-term plan of sustainability. In this way instead of setting the plans for the whole year and following it, employees are able to look at those plans every short period to see if they are making progress and if they are not, understand what it needs to be changed and improve it.

Agile is based on 2-weeks sprints and it is characterised by high level of flexibility and freedom. This gives employees who have an interest in sustainability many opportunities, every 2 weeks, to include their passion among their goals, as a "stretch target". Furthermore, thanks to open communication, it encourages people not only to take initiative, but to bring it up and share it with colleagues. However, as remarked by some interviewees, open communication

works effectively only in some departments. “I think it works more for IT teams. In my team, some are doing reporting and others are more from a legal side. Therefore, it is hard to interact with each other from a knowledge perspective”.

As already mentioned, at ING people are empowered and given the freedom to implement their personal interests in their careers. For instance, one interviewed employee underlined how he was able to follow his personal interest for sustainability and co-found, together with other trainees, a sustainability community inside ING to create awareness on the topic. The idea, as confirmed by the Sustainability Department, is that everybody can make a difference, so if you have passion for a topic and want to develop a project, you are going to be supported to implement it. However, even though employees are given this opportunity, it must be underlined that it is an individual personal choice. Furthermore, the implementation of an activity related to the interest has to be related to the work domain of the employee.

Finally, among the interviewees, it has recurred the opinion that the implementation of sustainable strategies does not depend on the company being agile. In other words, the agility of the company is not the main trigger of the sustainability interest of ING. Quoting one employee “sustainable mission and agile are not misaligned, but I think this is due to the fact that agile is so broad that finding a philosophy that is against agile mindset would probably be difficult”.

DISCUSSION

In this part the research question of “how does the agile way of working fit ING's sustainability goals?” is answered by comparing and integrating theory with findings. Moreover, reflecting on the conclusion, some recommendations for practice are described, as well as the limitations of the research and what would be interesting to be investigated in future research.

Conclusions

This research aims to better understand the relationship between the agile way of working, more specifically its culture and structure, and sustainability implementation. The literature defined that agile has the right characteristics to be a perfect fit within sustainability, however, it left open the question that there might create a negative trade-off between short-term goals of the agile way of doing things, and the long-term goal of sustainability. In general, the

findings obtained from the case study have found support for the theory, showing that with an agile way of working, the culture and the structure that are developed inside the company are a positive fit for its sustainable strategic decisions. However, there are also shown some weaknesses in the analysed relationship.

More specifically, regarding agile culture, it has been discovered that an agile bank shows characteristic from different cultures. Because of its financial core, and the responsibility it has towards its customers while managing their capital, the bank shows a Rational Goals Model, i.e. it has to be efficient and productive. However, it has been proven that the bank has found to be more productive is by applying the agile way of working. When analysing the agile culture of the bank, it is shown how it represents two other different models, i.e. Human Relations Model and Open Systems Model. The bank is based on the development of its employees. The data collected through the interviews show the bank's particular interest in values of morale and cohesion, freedom and personal growth. The findings have shown that employees working in an agile way are empowered and given the chance to follow their interests inside the bank. Different interviewees have underlined how they were able to be informed about sustainable topics and to implement their interest in sustainability inside their own tasks. Therefore, it can be stated that from an individualistic perspective, agile culture fits positively with sustainability goals.

Regarding agile structure, the findings have contradicted the initial idea that short-term deliverables would influence negatively the implementation of sustainable goals. On the contrary, having a 2-week plan and not the typical longer goals, allows employees to add sustainable activities inside their task list every 2 weeks. The presence of sustainable internal awareness activities might influence employees to do so. However, this seems to mainly depend on whether the employee has an already-existing personal interest in the topic. Furthermore, according to the sustainability department, agile is helping them to maintain the long-term goal of sustainability by allowing regular checks on their progress, seeing where they can improve and being more sustainable-efficient.

However, collected data have also shown that even if agile seem to fit sustainability ambitions, in reality, sometimes agile rituals are applied as going through the motions, without being lived and therefore preventing from understanding the values. The work "cargo cult" has been used to describe this phenomenon, where, for instance, employees do perform the rituals typical of

the agile way of working but do not gain the right mindset. Therefore, it could be that employees would just check the things they have to do to say they are working in an agile way, but without really benefitting from its culture. Furthermore, it can also be argued that even though agile way of working allows employees to pursue their interests, those who do so are those who have an already-existing personal interest in the topic, a limited number. In this case, the implementation would be only on individual projects, therefore not really contributing to the company-level sustainability strategy.

Recommendations

This section contains some recommendations for the case study company, i.e. ING. A first recommendation is related to the “cargo cult” problem. It could be beneficial for ING to do more activities to ensure that agile mindset is fully implemented throughout the entire organization. Doing so, would influence employees to take initiative and could result in additional sustainable projects. Furthermore, the sustainable benefits of the agile way of working are mainly relying on the individual. If the person is not already personally interested in the topic, it’s not likely that he or she will decide to implement it in their job. ING should implement internal communications about sustainability and offer a bigger recognition of them, e.g. in the Sustainable Annual Report. Another recommendation is to do more activities that would render the idea of sustainability a common goal to reach as an organization, not only as an individual.

Limitations and Further Research

While carrying out this research, there have been encountered some limitations. Firstly, it must be considered the limitations typical of qualitative studies. Even though there have been taken precautions to reduce its impact, i.e. triangulation and double coding, the collection of the data and the analysis may be biased from the gender, culture, ethnicity, etc. of the researcher (Kawulich, 2005). Secondly, due to the extraordinary circumstances of COVID-19, the only data collection method possible to conduct was interviews, and not participant observation. Furthermore, not all participants were available to do a video call, the majority of the interviews were conducted through a normal call, which has not allowed the analysis of non-verbal aspects, considered fundamental by the work of Perakyla (1997). Thirdly, the chosen methodology of a case study makes it more difficult to provide generalisable findings. As underlined by Yin (2003), case studies cannot be considered “a sample” because of its unique characteristics. Lastly, the sample size is limited to 8 participants coming from 4 different

departments.

Further research should address this same study with a different case-study design, following Polit and Beck's work (2010), to be able to create analytic generalization, i.e. to "expand and generalize theories" (Yin, 2003). It would also be interesting to do a similar study on a company similar to ING, to compare and see if the findings of this research are analogous in other companies. Additionally, further research should investigate whether, even though employees are allowed to integrate new sustainable "stretch goals" inside their tasks, these are maintained or if they are easily overtaken by other tasks. Lastly, it would be interesting to follow the work of agile squads approaching sustainability, and through participant observation analyse the way agile way of working influences their projects. This research is based on ING Nederland, future research may also try to answer the same research question of this thesis inside another country's ING branch.

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APPENDIX

APPENDIX A: Interview Guide – Agile Coaches

Introduction

Thank you very much for participating in my Master thesis' research. The purpose of this research is to understand if an organizational structure based on “agile way of working” is the best choice for ING to reach sustainable goals. Therefore, by answering to my questions you will contribute to give me a better insight of how organizational structure and sustainability are perceived inside the company.

My name is Chiara Rusconi, and I am a master student of Sustainable Entrepreneurship at the University of Groningen, Campus Frysland. As already mentioned in our email, this interview will be recorded for quality and transcription purposes. The transcriptions will be submitted to you for final approval before used in the research. I have also prepared a Consent Form explaining these agreements for us to sign before commencing.

Now, if you agree, I would like to start with my questions.

Interview Questions

1. What are your tasks and responsibilities inside the company?
2. In your own words, can you tell me how you practically perceive the agile way of working is applied inside ING?
 - a. Which do you feel are the perks and which the disadvantages of such an organizational structure?
3. How do you perceive the agile environment influences ING's employees?
4. How do you think the agile philosophy combines with ING philosophy?
5. In which ways do you think ING encourage employees to behave according to their sustainable values?
6. What kind of role do you feel that the agile way of working plays for ING when communicating its values?
7. What are the characteristics of ING that makes it different from other companies/

competitors?

APPENDIX B: Interview Guide – Sustainability Department

Introduction

Thank you very much for participating in my Master thesis' research. The purpose of this research is to understand if an organizational structure based on “agile way of working” is the best choice for ING to reach sustainable goals. Therefore, by answering to my questions you will contribute to give me a better insight of how organizational structure and sustainability are perceived inside the company.

My name is Chiara Rusconi, and I am a master student of Sustainable Entrepreneurship at the University of Groningen, Campus Fryslan. As already mentioned in our email, this interview will be recorded for quality and transcription purposes. The transcriptions will be submitted to you for final approval before used in the research. I have also prepared a Consent Form explaining these agreements for us to sign before commencing.

Now, if you agree, I would like to start with my questions.

Interview Questions

1. What are your tasks and responsibilities inside the company?
2. In your own words, can you tell me how you practically perceive the agile way of working is applied inside ING?
 - a. Which do you feel are the perks and which the disadvantages of such an organizational structure?
3. How do you perceive this is influencing your job? In terms, for example, of decision-making, goal setting, internal communication.
4. How do you think the agile philosophy combine with the ING philosophy?
5. In which ways, you think, ING encourages its employees to behave according to its sustainable values?
 - a. Which role do you think the agile organizational structure plays in this?
6. How does the internal environment influence choices that may lead to reaching sustainable goals?
7. How are the sustainable decisions in the company influenced by the external environment?

8. What are the characteristics of ING that makes it different from other companies?

APPENDIX C: Interview Guide – Non-Sustainability Related Department

Introduction

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My name is Chiara Rusconi, and I am a master student of Sustainable Entrepreneurship at the University of Groningen, Campus Fryslan. As already mentioned in our email, this interview will be recorded for quality and transcription purposes. The transcriptions will be submitted to you for final approval before used in the research. I have also prepared a Consent Form explaining these agreements for us to sign before commencing.

Now, if you agree, I would like to start with my questions.

Interview Questions

1. What are your tasks and responsibilities inside ING?
2. In your own words, can you tell me how you perceive the agility way of working of the company?
 - a. Which do you feel are the perks and which the disadvantages of such an organizational structure?
3. How do perceive the environment you just described influences your daily work?
4. How do you feel the internal environment influence ING sustainable decisions?
5. On a personal level, do you feel encouraged to follow personal interests inside the company?
6. In your opinion, how do you think the agile philosophy combines with ING philosophy/mission?
7. In which ways does ING encourage their employees to behave according to their sustainable values?
8. What are the internal characteristics of ING that makes it different from other companies?

APPENDIX D: Consent Form

Dear Interviewee,

You are invited to take part in an interview as part of the research for the final Master Final Project, delivered within the Master programme of Sustainable Entrepreneurship at the University of Groningen, Campus Fryslân. The purpose of this interview is to identify how the agile organizational structure is influencing the sustainable implementation inside companies, within the specific case of the ING bank.

This interview, as well as its inclusion in the project, will remain entirely anonymous. In any case, we hereby sign this form asserting that the report will be used for academic purposes only. This consent form will not be disclosed to any other parties not mentioned herewith.

By consenting to this interview, you acknowledge and agree to the following:

1. I understand that I voluntarily agree to participate in this research.
2. I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without consequences of any kind.
3. The goal of this interview is to collect qualitative data for the research into the ways agile organizational structure may influence the implementation of sustainable goals inside ING.
2. For the purpose of conducting the research, the interview will be recorded, transcribed and analyzed. Recording and transcription will not be used for any other purpose besides conducting the research.
3. The recordings will be used for transcription purposes only, and deleted thereafter.
4. The final transcription of the interview, will be submitted to you for review and approval prior to its inclusion in the research.
4. You may withdraw this consent before 8th May 2020, when the research data analysis will commence.

Chiara Rusconi – University of Groningen, Leeuwarden, 29.04.2020

Signature: _____

Interviewee: _____

Signature: _____

Date: _____