

DIGITAL FUTURE CHALLENGE

DFC #6 – Use Case ING Deutschland



ING Deutschland

USP of ING Deutschland: "Germany's most popular bank" – Successfully different

We want to motivate people to do their thing – that's why banking has to be simple and run smoothly.

>10 million customers (2025)

~ € 2.12 billion (2024)**

Employees: approx. 5,000

Industry: Banking & Financial Services

Thematic focus of the use case

AI agents

* ING-DiBa, > 58,000 worldwide

** Earnings before taxes

TITLE OF THE USE CASE

Financial education reimagined: AI as a trusted partner in the ING app.

SHORT DESCRIPTION

We want to use AI agents in our banking app to open up new avenues of financial education: understandable explanations of finance and financial products, low-threshold savings tips and individual support in everyday life. The aim is to reach young people in particular where schools and traditional financial communication have so far fallen short – while at the same time focusing on data protection, security and transparency.

#HASHTAGS

#FinancialEducation #ResponsibleAI #FutureOfFinance



DESCRIPTION OF THE ORGANISATION

With over 10 million customers, we are the third-largest bank in Germany. Our core products are current accounts, construction financing, savings accounts, consumer loans and securities. Our Business Banking segment is aimed at small and medium-sized enterprises and the self-employed, offering current accounts, interest-bearing instant access savings accounts and loans. In the Wholesale Banking segment, we offer banking services for large international companies. With around 5,000 colleagues, we are represented in Frankfurt am Main (head office), Berlin, Hanover and Nuremberg.

For the 19th consecutive year, ING received the award for "Germany's Most Popular Bank" as well as the highest NPS (Net Promoter Score) among our competitors and other awards.



VISION OF THE ORGANISATION

... to become "The PLACE TO BANK"
(according to trade media Euro)

1. We set the bar for banking – in the market
2. We are customer obsessed – in all our actions
3. We are fully digital – on the outside and the inside
4. We are the place to be – for our people
5. We live sustainability – in everything we do

Our vision is banking that is simpler, more sustainable and more inclusive in the digital age. We want to use technologies that are fair, secure and transparent – with the aim of building trust and empowering people to make better financial decisions.

PROBLEM SETTING

Financial education is crucial for social participation – yet many young people feel inadequately prepared when it comes to money, pensions or insurance. Schools rarely teach financial literacy, while social media is increasingly dominated by "finfluencers" whose recommendations are not always reliable or transparent.

Banks such as ING, on the other hand, enjoy a high level of trust among their customers. This trust comes with responsibility: financial institutions have a duty to communicate financial topics in a way that is accessible, understandable and secure. AI agents could make a significant contribution here by providing users with individual, real-time support – from savings tips to more complex investment decisions relating to retirement provision.

The challenge lies in combining transparency, fairness and data protection with innovative technologies. After all, how can users tell that they are talking to AI? How can recommendations remain trustworthy while creating added value without undermining customers' personal responsibility? And how can AI agents not only impart knowledge, but also create emotional connections to financial topics?

QUESTION AND TASK

How can AI agents in the ING app be designed to empower young people to make confident financial decisions – while maintaining trust, transparency and data protection?

What role do aspects such as the following play in this context?

- the adaptation of financial knowledge to different needs and life situations,
- combining emotional appeal with factual competence,
- the clear recognisability of AI content to prevent misuse (e.g. fake "finfluencers")?
- and the bank's responsibility as a trusted player in the digital transformation?

Please develop a concept that also includes visual elements.

ADDITIONAL BONUS QUESTION

A look into the future: How could an AI agent shape financial education in 5 to 10 years – and what needs to be considered today to ensure that it remains inclusive, fair and trustworthy?

ADDITIONAL

For example, existing guidelines, previous efforts and strategies for responsible AI, digital ethics or digital responsibility.

Responsible approach to digitalisation

In 2019, ING became the first bank in Germany to join the Corporate Digital Responsibility (CDR) initiative and sign the Digital Code. For us, this means that we want to make banking as simple, affordable and fast as possible – and to do this, we use digitalisation not only in our app, but also 'behind the scenes'. At the same time, we know that digitalisation also comes with responsibility: how do we handle data? How do we protect our customers?

The CDR Code: ING's voluntary commitment

The CDR Code is not an obligation, but a conscious commitment. By signing it, we have voluntarily committed ourselves to living up to digital responsibility beyond the legal minimum. This means, for example:

- Using data fairly and without discrimination
- Using digitalisation in a way that protects the environment and conserves resources
- Actively involving employees in digital change processes

Every year, we must disclose how we implement these principles in practice. For us, this is an important step in making digitalisation not only "technical" but also ethical and transparent.

Pioneering role through corporate digital responsibility

Digitalisation brings many advantages – for us as a bank, but also for our customers:

- Banking becomes easier and cheaper
- Paper and unnecessary trips are eliminated, which conserves resources.
- Processes run faster and more efficiently

But digitalisation only works if people go along with it – our customers as well as our employees. This requires trust. Trust that we will take responsibility, prevent cybercrime and shape the digital transformation in a way that benefits people.

For us, corporate digital responsibility is therefore not a "nice-to-have" but a core principle. It shapes our ethical guidelines and is key to ING's future success. In short, digitalisation can only be successful if it is fair, secure and available to everyone.