

Banking on Innovation: How ING Uses Generative AI to Put People First

Reference: McKinsey & Company

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Introduction

This document presents my analytical study of how ING implemented generative AI to enhance operational efficiency and customer experience.

Background

Facing increasing complexity and customer expectations, ING sought to use generative AI to reduce administrative burden while improving service quality.

Objective

The initiative aimed to improve handling times, enhance employee productivity, and embed responsible AI governance across workflows.

Approach

ING deployed AI copilots in customer service and back-office functions, supported by strong compliance and governance frameworks.

Impact

The transformation achieved 20–30 percent reduction in handling time, 25 percent productivity improvement in selected functions, and 15–20 percent faster compliance review cycles.

Insights

Human-centered AI adoption strengthens both operational performance and employee engagement.

Summary

ING's generative AI journey demonstrates how banks can responsibly deploy AI to improve service, efficiency, and innovation simultaneously.

Credit

This document is based on the original case study published by McKinsey & Company.