

Enhancing collective wellbeing effectively

By Folef Bredt

Enhancing our WQ to stay a step ahead in life and in business



Reimagining the power of Wellbeing

Before you start reading this article, stop for a moment and imagine. Imagine that you initiate a unique wellbeing program within your organization that ends up spanning 32 countries, 800+ teams and more than 15,000 employees.

Imagine that, together with the leaders of your organization, you have the necessary vision and energy to spread the wellbeing message across all levels of the organization; that you help drive a creative, unique and diverse approach; and that the program ends up delivering a measurable 95% success rate in improved wellbeing habits of your employees. Imagine the scope and scale of impact of such a program on your organization. Just, for one moment, imagine...

Such has been the impact of the WQ (Wellbeing Quotient) program within ING, the largest bank of the Netherlands. This article elaborates on the unique story of the WQ Program – how it came to be, how it evolved and the factors that account for its success and continuous evolution 5 years on.

In the beginning...

It was a grey and foggy December morning in 2016, when Mark Pieter de Boer and Guido van Ingen stepped into the Lifeguard office. These men were however anything but grey and foggy. Young, energetic, direct and ambitious, they had a vision in mind. They were managing the sales team of ING's Financial Markets (a division within ING's wholesale bank) and they had a plan to optimize the performance of their team. They challenged us to see what we could offer by way of improving the wellbeing and resilience of their team.

By that stage, Lifeguard was no stranger to ING. Cooperation with the Netherlands' largest bank had already started in 2011, when Lifeguard won the contract for a new format 'health check', replacing the increasingly less popular, old-fashioned style health check that had been the standard up until then. The initial, small-scale pilot offered a personal coaching session as a standard measure and used the online platform (rather a novelty in those days) to encourage the use of specific, individual follow-ups. The pilot proved a success and the year after more than 3,000 employees took part in the program. The health check was expanded with energy-management trainings, and a new program was born – "Energy@ING". Between 2012-2014 more than 6,500 employees participated in the program, and participants gave it a total score of 8.6 (out of 10).

In 2015, ING was ready for a new initiative. Building on the success of "Energy@ING", Lifeguard was asked to come up with a new wellbeing initiative. Technology had come apace and new developments were rapidly made available. Self-monitoring, fitness-trackers, e-learning modules and 'on-demand' coaching could all be combined to create a personally-tailored, online program. This was the vision Lifeguard shared with the European Network for Workplace Health Promotion (ENWHP) in mid-2015.

Mark Pieter de Boer and Guido van Ingen were therefore familiar with Lifeguard's vision when they initiated the meeting in December, but they had a specific request. Given the fact that their diverse team consisted of about 300 employees originating from more than 30 countries, working in 16 offices located in 12 different countries spread over 4 different continents, the program had to be fully online, to increase efficiency and avoid unnecessary travel. However, Lifeguard's thinking was that an on-site, small team approach would be preferable. The ball was left in Lifeguard's court, to come up – within a week – with an offer that would appeal to Mark Pieter and Guido's vision.

Only a short week later the plan was laid out on the table: a blended program, kicking off with an on-site team session. A program where team members would work together for a full day on their personal wellbeing behaviors, to be followed by online 'nudges' (short clips and

reflection tasks) and personal measurement and self-monitoring (via a fitness-tracker and an app). In addition, the program offered personal coaching and the chance to take part in various challenges. And yes, it was a challenge for Lifeguard, too! There was nothing standard or ordinary about this complex offer, but it did cover all the principles which Lifeguard discussed and developed together with a team of behavior-change specialists the year before.

Mark Pieter's response to this offer was an enthusiastic. 'Yes! Let's go for it!'. He asked for two clients of the bank to be added as partners: TomTom, the fitness-tracker company and Dacadoo, the support-app developer. March 2017 was chosen as the start date. And so it was that three months later a new program was rolled out within the ING Financial Markets sales team. It would end up being known as the WQ (Wellbeing Quotient), revealing an astounding 98% employee participation rate and over 95% success rate, measured by a positive change in at least one wellbeing behavior within the following year. The WQ proved to be a high impact, real life learning experience, where people were empowered – individually and as a team – to increase their energy capacities for a better life, on all levels.

The seeds of success

The core success factors of the WQ program were present from the beginning. Top leadership involvement; a tailor-made, holistic approach streamlined with company culture; collective and individual learning; the use of a variety of learning tools; data measurement; and – let's not forget – lots of fun. With hindsight, it is easy to name these factors. In reality, putting these factors into action, especially in different cultures, was not always straightforward. We had to continue learning and adapting and it required mindfulness and flexibility throughout. The WQ program started small, with just one department and around 300 participants, all of whom equipped with an activity-tracker and a health app. The management team, who initiated the program, knew all the teams and participants personally. The program was an internal initiative rather than a standard, off-the-shelf HR product. Its content was tailor-made to suit the needs of that particular team, based on input from top management. Enthusiasm was therefore rife and feedback lines short – we could learn and adjust quickly.

From top to bottom, we're all in it together

Starting small, with an innovative program offering both team and personalized learning, and with leaders serving as program ambassadors, did wonders to get the program rolling within ING. As a result of positive response from the initial participants and continued management support, the program was expanded to the Transaction Services (TS) department within ING's

Wholesale Bank. Eight hundred additional employees signed up only three months after the start of the program. The WQ program had a distinct community feel - 'we're all in this together' - which added to a sense of real impact within this tight-knit group. Furthermore, the wellbeing theme was increasingly embedded in company culture (as an example, the design of the new ING HQ building specifically incorporated wellbeing themes). The WQ program reflected corporate values such as purpose, inclusion, agility and vitality.



In December 2018, the official WQ book was launched under the auspices of Ralph Hamers, then CEO of ING. The book, given to all participants, was a physical representation of the program, designed to be shared with the bank's employees and clients alike. It was a tangible reminder for positive change and proof, through the CEO's stamp of approval, of the level of involvement top leadership has committed to with the WQ.

Top level leadership involvement took a further step forward when in 2019 the WQ Program rolled out globally within ING. An additional 7,500 employees (>500 teams) in 22 countries joined WQ, showing global management commitment to the theme. The ING Leadership Program adopted WQ themes (Eat, Move, Sleep, Relax) and Lifeguard was asked to put together a 1-day WQ training module. The 1-day module was meant to be the first of a 3-day training course for the bank's top 4,000 managers, called the ING Think Forward Leadership Program (TFLE). Alas, the outbreak of Covid-19 forced the conversion of the planned, 3-day Think Forward Leadership Program to an online format. We were quick to adjust the WQ content and delivered key messages around self-management in a reduced format. Although not as high impact as originally planned, the WQ theme and the accompanying coaching element were still an important part of the program, supporting individuals and teams during a particularly testing time.



Wellbeing as a differentiating client experience

In September 2017, in the spirit of innovation and fun, the Wellbeing theme was used for the very first time to create a unique ING client experience through participation in the London City Swim. Shortly afterwards, WQ became the central theme of the ING presentation to clients at the Euro-Finance Fair in Barcelona. In December 2018, as mentioned above, the official WQ Book was launched and made available to all clients. And in 2019, at the Euro Finance Fair in Copenhagen, Wellbeing was a central theme at the ING booth, with a WQ Escape Room (see below), seminars on energy management, an active stress reduction session and free nutrition coaching were promoted and open to all clients. The ripples of wellbeing were spreading much wider than to employees alone – the culture of the organization and its values were being shared, indeed used as a unique proposition, with the bank's clients at large.

June 2020 saw a unique client event, borne out of unique circumstances. Due to the Covid-19 pandemic ING launched its first ever global, digital Wholesale Banking client event: 'Orange



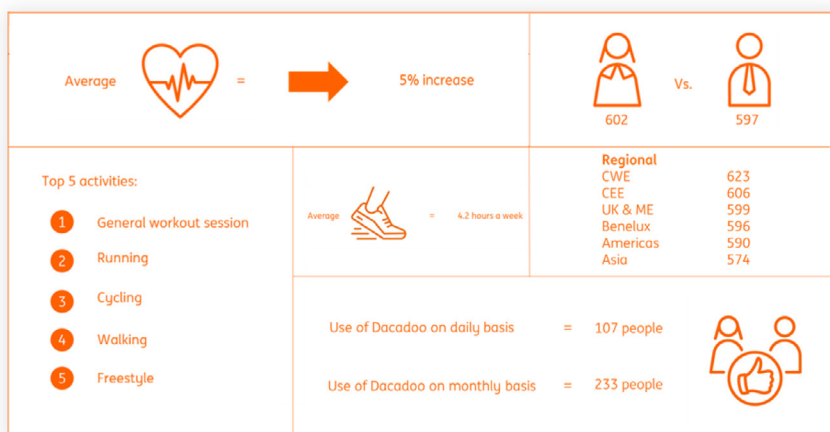
To watch the live session on Physical Energy, [click here](#) or scan the QR code



Live'. Alongside financial topics, clients were – for the very first time – offered support on two wellbeing themes: Physical energy and Mindset management. This remarkable initiative demonstrated both the organization’s commitment to the wellbeing agenda and WQ’s core values, and the recognition of the need for client support during extraordinary times.

As this paper is being written, WQ was again proudly presented by ING at the Mannheim Finance Conference in May 2022, continuing to drive a differentiating client experience. The kick-start event at the ING stage was an inspirational WQ session on ‘Focus’ in times of ongoing change, uncertainty and multiple distractions, described by ING as part of ‘our award-winning wellbeing approach’. Five years on, WQ and its successor WQ Connect (see www.wqconnect.com) are very much embedded in the ING culture and have become an integral part of the client experience.

To measure is to know



The ability to self-measure was a feature we accounted for already in the development stage of the WQ, in 2016. We wanted to give people the ability to track their own performance and development, and at the same time be able to gather management data to assess the impact of our approach. Since privacy laws differ greatly between countries, the choice was quickly made in favor of an ‘opt-in’ model, where everyone could set their own data disclosure preferences. This choice meant that we, the WQ team, were getting consolidated information only, but it was a good decision. More information isn’t always better. Measuring what truly matters, and measuring it well, is the key. Naturally, what truly matters varies from one stakeholder to the other. Individuals want to see measurable change in their vitality/wellbeing (they want to feel better and see concrete results), whereas at the organization level a reliable global view is needed, to show employee WQ behavior as a whole and its impact on performance and wellbeing.

The automatic, data-driven approach meant that base level information was tracked and measured. However, before the program could be significantly expanded, more data was needed to show the impact of the program on such variables as 'quantity and quality of work', 'productivity' and 'resilience'. We therefore decided to add an online questionnaire via our digital platform at two separate times: before the first training and by the end of the program. In the event, 70% of the participants filled in the questionnaires, which was more than enough for the data analysis. The data-backed approach engendered trust and a commitment to deepen and embed the program within the bank. From 2018, the program was rolled out to larger audiences and was further expanded in content.

A team- and self-journey



A core principle of WQ is the collective, bonding team experience, going beyond individual learning alone – which characterizes most wellbeing programs. No advance preparation was required prior to the training sessions, so expectation levels were low. The four original modules of WQ – ‘Eat, Move, Sleep, Relax’ – were simple and specific enough, and all supportive of a high-performance environment. Participants were encouraged to set personal goal(s) for improvement or behavior change in one or more of these four areas, based on the insights gained during the training. In practice, it was a highly personalized journey with plenty of space to reflect on one’s own behavior and kickstart real change. Doing it with your team gave the experience an important, extra edge: sharing insights and tips, daring to be open and even vulnerable, inspiring, encouraging and supporting each other (‘buddy’ system) and even embarking on joint team activities, such as a mini morning workout or a lunch walk with colleagues. Working on yourself in the context of a team was not only fun and different,

but it also provided the supportive environment that's very much needed when embarking on behavioral change. The combination of low expectation levels and the comprehensive power of the program created an impact that took many initially indifferent or even cynical participants by surprise.

Stand out from the crowd



WQ combines a wide variety of proven tools and approaches, which means everyone is guaranteed to have a valuable experience. Other than the team training sessions, we included inspirational sessions, individual coaching freely available to all participants and the latest in wearable, personal, performance-tracking technology. The idea was to get people thinking and taking action from day one: to challenge; share new insights from neuroscience and stress physiology; and raise awareness of new and exciting facts that could motivate people to take a step in the direction of increased wellbeing. We opted for a holistic rather than a strictly linear, rational approach and we let our creative juices run. We went as far as creating the 'ice bath challenge', with a portable, ice-filled swimming pool, only to discover after a couple of sessions that getting the permission to fill and empty the bath at an office location was far more complicated than we originally imagined. We learned our lesson, but it didn't stop us from aiming for the new, the different, the exciting as a way of motivating people to reflect, learn and change.

Other innovative ideas worked out better. The WQ Escape Room, originally developed as a differentiating client experience for the 2019 Copenhagen Finance Congress, proved easily portable and very popular later. It was an 'activation zone', where people were tested on various skills related to 'Eat, Move, Sleep and Relax'. For instance, a computer game challenged

In a continued effort to support employees, starting from September 2021, Individual coaching, already available to all employees, was now also offered after hours. In addition, teams scoring low on WQ Insight measurements could request tailor-made support based on the various elements of the program.

Through close cooperation with ING, full mindfulness to changing needs, and fast, thoughtful response, Lifeguard was able to offer new solutions to new circumstances. Remaining alert, agile and responsive is our hallmark.

Five years on...

The WQ program started as a grassroots initiative, envisioned and supported by two energetic ING managers who believed that wellbeing was a crucial factor for their team's performance – on and off the work floor. The top-down involvement meant that leaders 'walked the talk', felt responsible to drive the change, committed resources, inspired and enabled the team to achieve what they set out to achieve. Working together with leaders who know their people and their business inside-out meant the WQ was tailored to suit their specific needs and was optimally integrated in the overarching business strategy. This has been a major advantage over the standard, vanilla flavor, off-the-shelf wellbeing programs and contributed to the sustainability of the WQ program. The WQ program was conceived as a high impact learning experience, both personalized and collective. People were empowered – individually and as a team – to increase their energy capacities for a better life, on all levels. Working on yourself together with your team provided plenty of opportunities for close interaction, support, inspiration and a sheer laugh.

Wide use was made of a variety of tools, methods, devices and approaches, which meant everyone was guaranteed to have a valuable experience. Learning was made possible in different ways, increasing motivation to set goals and achieve them. Equally importantly, fun was a part of the success formula. A City Swim, an ice bath, an Escape room and joint adventures with your own team, to name but a few, spiced up the track of self-improvement. From the outset the program was data-driven and measurable. Individuals could track their behavior and measure progress towards set goals, and at the global level we could see if interventions led to sustainable behavior change and improvements on outcomes. The data also was the necessary feedback to adapt and change the program as time and circumstances evolved. What started as a small scale grassroots initiative gathered momentum, became interwoven with internal ING culture and values, was rolled out far and wide within the organization and turned into the sustainable success it is today.

Make it Happen!

For five years already, the WQ program remains a high-impact and ever-changing program within ING. The energy, agility and creativity we have invested in WQ from the word 'go' are a reflection of the values we wish to inspire in others.

In that we remain true to our own fundamental belief: 'Be the change you want to see in the world'.



Onboard your team now! Just send an email to: Emmeline.Hessels@ing.com

We will contact you within two working days and set the journey in motion.

