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## The Orange Code: How ING Direct Succeeded by Being a Rebel with a Cause

### THE SUMMARY IN BRIEF

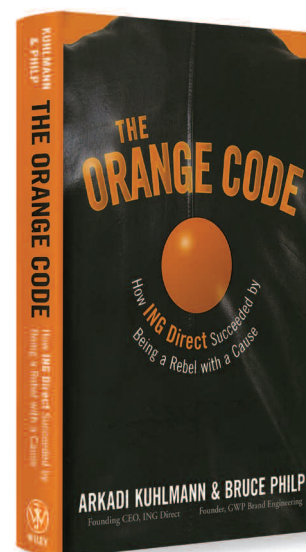
Since 1996, ING Direct has grown from a mere concept to a global enterprise, with more than 20 million customers in nine countries. From the time this Internet-based direct bank first launched in Canada, it focused on serving ordinary people who felt abandoned by today's money-hungry financial institutions. In an industry dominated by big banks with little patience for their customers, ING Direct has always strived to be different — a rebel with a cause, if you will — and in doing so, it has become the most successful online banking venture in history.

In *The Orange Code*, Arkadi Kuhlmann, founding CEO of ING Direct USA and Bruce Philp, the branding consultant who helped him make ING Direct a cause to its own people and a household name, discuss the unconventional approach to business strategy, leadership and management that built ING Direct. Kuhlmann and Philp not only address the practical principles that have propelled ING Direct to the top, but they also help you understand how the cause of personal financial empowerment has made everyone a winner in the ING Direct story.

While the idea of a business as a cause — with a brand as its constitution — might seem idealistic and even naive in theory, it's not anymore. The level of success achieved by ING Direct holds important lessons for and offers some much needed inspiration to a business world that could use a little of both right now.

### IN THIS SUMMARY, YOU WILL LEARN:

- How to create a company that has a cause.
- How any leader can ensure his or her brand says what it is and is what it says.
- How to create a corporate culture that goes beyond creating competence.
- How to make the customer a business partner.
- The temptations that can sink a business.



by Arkadi Kuhlmann  
and Bruce Philp

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# THE COMPLETE SUMMARY: THE ORANGE CODE

by Arkadi Kuhlmann and Bruce Philp

**The authors:** Arkadi Kuhlmann is the founding CEO of ING Direct USA, which has become the country's largest Internet-based bank. He also serves as chairman of the board of ING Direct Canada. Prior to starting ING Direct, he was president of North American Trust.

Bruce Philp is a writer and branding consultant with nearly 30 years' experience in the field, working with some of the world's most well-known, valuable and loved consumer brands.

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## Introduction

ING Direct made history when it became the continent's largest Internet bank and one of the largest savings banks in America, and it defied expert prediction by becoming profitable within a couple of years of its launch. It also created a product category where none existed before.

The original Orange Code is a document that emerged very early in the history of ING Direct. It was created to be a sort of ethical road map, a promise ING Direct made to itself about how it would do business.

Claiming to have a cause is not, by itself, a new idea in leadership or in marketing. ING Direct went two steps further: It attached this internal code of conduct to its mission so that every behavior of every member of its team would serve it every day. And then it made customers complicit in that promise by embedding the spirit of the Orange Code in the ING Direct brand, effectively transforming those customers into watchdogs who would keep the enterprise honest. ●

## The Guy in the Cape

Chief executive officers are a different breed, but they're by no means all the same. The best, from a branding point of view, are charismatic leaders: the bosses whose authority comes from an inspiring and genuine sense of purpose, a purpose not served by the status quo as they see it.

For ING Direct's founding CEO, Arkadi Kuhlmann, a calling such as "leading Americans back to saving" makes the leader's job description pretty simple:

"For a company that is built on a cause, shaped by and with its brand, the leader needs to carry the torch. Our credibility in the marketplace and the confidence of the people we employ can work and be sustained only if the leader can lead a company of people. We too often forget a company is fundamentally a company of people. The passion, the personal sacrifice, the belief that the cause, expressed by a vision, is real and can be actualized must come from the leader."

## The ING Direct Leadership Model

ING Direct declared itself a rebel with a cause in an era when elaborate business models were more the fashion, when entrepreneurs spent more time with venture capitalists than they did with consumers and when being clever got more attention than being authentic. Between this and the fact that nobody thought at first that consumers would even want what ING Direct had to sell, it was obvious that no mere manager was going to make this idea fly.

For as long as anyone who knows him can remember, Kuhlmann has been a deep believer in the duty everyone has to themselves to have savings. Consumers lit this fire for ING Direct, but the fuel came from a value system. This connection between what people needed and what Kuhlmann believed in, more than any other factor, defined for him the way he would have to lead ING Direct: It would be evangelical, and it would be from the heart.

There are five fundamental things that it takes to be a leader of a company that is a cause. They aren't all from the standard CEO playbook, and they aren't all easy or



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warm and fuzzy. But they are what it took to bring ING Direct to market, and grow it profitably, against all odds:

- **A calling.** ING Direct's corporate vision statement to lead Americans back to saving was a spiritual beacon for the enterprise, a strategic true north as they built the bank from day one. A decision was made that the idea behind this bank wasn't just a revolutionary business model, but a business model in the service of a revolution.
- **The guts to make it personal.** It's just as essential that this calling comes from a real place. Otherwise, the "calling" can seem like a marketing invention and the boss's moral authority can be pretty fragile and the leader two-dimensional. The boss can't be a creation of the mission or a shield for it; he has to be its author, and who he is as a person has to authenticate it.
- **A powerful enemy.** With no wrong to right, there's no job for a white knight. But the fact of a broken status quo in retail banking does more than create a business opportunity or a strategic convenience. Having someone to blame for a broken status quo also creates a tremendously effective leadership tool. Its competitors become a monolithic enemy, a dragon to be slain. For the people who work at ING Direct, that makes coming to work a bit heroic and more of an adventure.
- **An inner circle.** Picking a team is one of a leader's most basic responsibilities and is too important a task to rely on mere formal interviews and tidy curricula vitae as the bases for making decisions. Motivation and character are the things that separate loyal, enthusiastic workers from paycheck-collecting journeymen. Don't hide behind the safety of a good-looking resume. Hire people who have experienced rejection and have something to prove to the world.
- **The possibility of failure.** The constant state of impending crisis and creative destruction is not for the faint of heart when it comes to being on a team such as Kuhlmann's. It creates a continuing feeling of being potential prey to some outside force. As ING Direct gets larger and more successful, it could run the risk of believing its own press. It could run the risk of becoming complacent and thinking that it knows all it needs to know. Its own corporate ego could become its most dangerous predator. Crisis is Kuhlmann's way of keeping the enterprise small in its own collective mind, as if it were a perpetual startup that is just relieved and happy its doors are still open. ●

## Powered by Purpose

The corporate mission statement is one of those things that went out of fashion too soon and for the wrong reasons. Such statements all too often failed at giving a company a real sense of purpose. It's hard to get adrenalinized by a multiparagraph puddle of ambiguity, diluted by consensus until it is odorless, flavorless and utterly unthreatening to the status quo.

And yet a mission — a cause — is one of the most effective leadership tools humans have ever devised. Groups with clear causes practically self-organize. They organically attract the right kinds of people and turn them into teams. They produce a more empowered employee who knows what's right, even without a policies and procedures manual. They naturally produce compelling and profitable brands and direct the way companies behave in the marketplace so that everything is magnetically consistent. A team with a purpose is infinitely more formidable than a team with a process.

ING Direct has a five-point formula for an enduring mission statement that makes things happen:

1. **Advocate for somebody.** Mission statements about how an organization works produce bureaucracies. Mission statements about those served by an organization produce armies.
2. **Make it next to impossible.** It's unlikely that ING Direct will turn everyone on Earth into a saver any time soon. It's the journey that inspires, and the horizon should always be just out of reach.
3. **Make it poetry.** The great mission statements are music to hear and read, sticky and difficult to walk away from. If it sounds like the instruction manual that came with your DVD player, keep working on it. And poetic doesn't just mean pretty; it also means pure and unnervingly simple.
4. **Write it for you.** To include every stakeholder in the audience for your statement of purpose is to guarantee that your statement will devolve into being some sort of aspirational mirage. If you write it just for the people who show up for work every day, you get the powerful advantage of making it into a battle cry.
5. **Bring it down from the mountain.** Declaring a company's purpose is a leadership responsibility. Collaborating on it or, worse, delegating it produces a perfect little storm of negative consequences for leadership. Show us a leader who magnanimously gave rank-and-file managers the job of writing a mission statement, and we'll show you a dusty plaque in the reception area. ●

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### Building a Core Team

Consensus management isn't very compatible with a young organization on a mission. You can't have an organization with any real strength or drive if you populate it with conventional people who will just do as they're told.

Building a core ING Direct team meant searching for a combination of the two qualities that could reconcile the dilemma: a strong-minded internal sense of purpose and a genuine belief in what ING Direct was trying to do.

Building a high-performance team isn't a mechanical process. Character and motivation help amplify skills and aptitude. An enterprise isn't a machine, it's an unfolding story. Here are three principles to go by:

- **Don't just hire — assemble a cast.** Competence is a commodity. Sure, you need everyone in an organization to be able to do his or her job reliably and efficiently. But competence is table stakes for any employable candidate, and that means that it's equally available to your competitors. Companies will look at resumes and decide that the more years you've gone without screwing up, the more valuable you must be. But there's no profit in that. Not losing isn't the same as winning.
- **Manage your business's culture and that culture will manage your business.** To the outside observer, ING Direct's operating style can seem chaotic. Decisions seem provisional, and they're often made in a way that goes far beyond consultation. On the surface, this might seem like some kind of forced collegiality, but it's not. It's a way of making sure that everyone's input is heard publicly. That, in turn, forces the team to consider and care about the team. It eliminates silos not only functionally, but also culturally. And it promotes accountability to one another as well as to the cause.
- **Make everybody a hero.** Any revolution, even a business revolution, relies on mythmaking to keep it alive and inspired. There is a genuine and deliberate effort to give the team a sense that what they're doing is important and heroic and that it can create a legacy for each of them if they play their cards right. ●

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### The Conundrum of Advertising

Here are three pieces of advice any leader can use to make sure the brand says what it is and is what it says:

- **Think of advertising as the boss talking.**  
Today's consumers — and today's employees — want, above all, to know that what they're buying

into is authentic. This is even more acute when you're asking them to take a chance by trying something new and unproven. Whether a company intends it or not, advertising, in all its forms, is that company's most public expression of what it thinks is important and how seriously it takes its customers and employees. Ignore this, and the most you can hope for is an amusing advertising experience that might make people briefly remember you, if only for that. But be authentic in your commercial messages and people will do better than remember. They'll believe, and belief is the root of loyalty. A good rule of thumb: Don't ask your ads to say anything your CEO couldn't say with a straight face.

- **Keep your friends close and your agency closer.**  
The reputation of a company and its brand is too valuable and too fragile to trust to suppliers that are disengaged or have their own agendas and too important to trust solely to middle managers. If a supplier is being given work that the public can observe and interpret, then that supplier should feel accountable to the very top, and maybe even fear it, just a little. A brand is a leadership responsibility, not a management one, and that makes the choice of a strategic communications partner no less important than the choice of an auditor or corporate law firm.
- **It doesn't matter that people are going to judge your advertising; what matters is how they're going to judge you for doing it.** You can't afford to care about what people think of your advertising in a creative sense, short of it being offensive or damaging to your credibility. You should care only about what your advertising makes them think of your company for doing it and, ultimately, whether it makes them *want* to want what you've got to sell. Popularity isn't a business result. All that matters is whether your messages brought consumers any closer to becoming your customers. That path starts with curiosity, which becomes desire, which then seeks trust and finally becomes action. Everything else is just vanity. ●

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### You Say You Want a Revolution?

It's possible to believe that banks are an oligarchy by divine right, a royal court from which favor and excommunication are dispensed to consumers who are supposed to consider themselves lucky to be allowed to bank at all. Banks are not evil, for the most part. But their institutional self-interest combines with their legacy systems and habits of thought to produce an

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arrogant anti-consumer dynamic. It's a dynamic that, every day, leaves customers with the uneasy feeling that they need their bank more than their bank needs them.

ING Direct got a lot of things right: its mission, its leadership, its brand, its culture and team, and so on. But underneath all this, there really had to be a different way of doing what a bank has to do, so that success would never lead to arrogance. For everyone at ING Direct to believe, for the consumer to believe, that things would be different at ING Direct and, more important, to prevent the organization from devolving into the very dragon it was created to slay, ING Direct's banking business model had to be quite simple: Align ING Direct's operational imperatives with what's good for the customer. Invent a financial services business model in which, when the customer wins, ING Direct wins. And vice versa.

### What If We Started Over?

"If consumers were to think differently about money and how they dealt with it," says Kuhlmann, "then our enterprise model would have to look and work differently as well. It quickly became obvious that to make it work we needed to be a rebel."

The first order of business was learning "What does the customer really want to pay for?" and "What do we absolutely need in order to profitably deliver it to them?"

Instead of working to create customer value by trying to overcome the basic nature of an institution, Kuhlmann and his team focused ING Direct on the point where the bank and the customer meet and built its solution outward from that moment of truth. For ING Direct, that felt like something more familiar and comfortable to the average American: a retailer.

Kuhlmann explains the distinction: "As a retail business, we are confronted with high volume and inventory turnover and small margins. Profits can only come if you get everything right. Your sales and marketing are on trial every day. Bottlenecks are deadly. Trust and reputation are being built constantly, and word of mouth is a big factor in success. A great retail business is built and operated from the customer's point of view."

For traditional banks, this approach is almost impossible to emulate. Kuhlmann explains why it worked for ING Direct: "As a new bank that wanted to use this strategy, we could develop business practices that supported our vision of a bank with a cause, because we had no legacy to serve."

ING Direct's idea evolved from letting the customer

tell them how to run the bank, to making the customer a partner in it.

For a company with a cause, change is not a defensive tactic; it's a way forward. ●

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### Saving the Savers

It's hard to overstate how important it has been to ING Direct's success that there was no formally defined target group for what it had to offer. ING Direct was created for someone called the saver, a creature that, when the bank launched, seemed Sasquatch-like in its rarity and reclusiveness, if it existed at all. In a very real sense, ING Direct invented its customer, a consumer defined by attitudes and values rather than by its demographic characteristics.

"In any new startup or big push forward in business, many personal agendas need to be reconciled, not accommodated, along the way," says Kuhlmann. "As with any army marching off to battle, it gets organized by having a shared, larger objective in mind. It marches on its stomach, the saying goes, but it fights for a cause. In the end, the result is glory, and the human spirit triumphs by having done something good and just for man and country. If people's personal goals get met in the process, that's fine. It just can't be the focus."

If you make things hard for people, nobody is going to believe for a second that you're here to save them. Words, if they're long enough and you use enough of them, make walls. Eventually, people get the message they aren't welcome.

Simplification, as obvious as it might seem in hindsight, has been one of ING Direct's most fundamental ways of saving the saver. The products themselves must be simple. The process of signing up for one must be simple. The experience of using it must be simple. And this drive is not motivated by the belief that people aren't smart enough to handle complexity. It's motivated by the understanding that simple means honest. ●

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### It Takes a Village

Good leaders try to motivate their employees. Great ones try to inspire them. But ING Direct went further, declaring the people who work there to be the brand incarnate, and a full-fledged community, one with its own language and customs, its own obligations of citizenship, and its own gathering places. It's called being "orange," and the experience of citizenship in the community begins the day they walk through the door: The first training material they receive is a booklet called

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“Your Official Orange Passport.” The subhead on the cover is, “Get ready for the adventure of your life.”

The word “values” comes up a lot in the ING Direct story. Values are the structural components of ING Direct’s sense of purpose, its “pixie dust.” This company’s ability to inspire consumers and be nearly immune to being copied by competitors comes not from a proprietary business model, but from the cause the model serves. So it’s natural that the team ING Direct builds has to be made up of recruits with an affinity for those values. And it’s essential that the company appear to be guided by those values in the way it sells. But if ING Direct stopped there, its values could quickly become abstract and irrelevant to the way work gets done from day to day. They’d become an artifact of its culture, maybe, but not necessarily central to the way it operated.

For Kuhlmann and his team, that wasn’t going to cut it. Such a lack of authenticity would be devastating to ING Direct’s credibility as a cause. And it would be terribly unsatisfying to the people who worked at ING Direct. This was supposed to be, after all, a revolution. You can’t have people just “phoning it in.” They have to have evangelical fire in their bellies, and a book of rules isn’t going to put it there. The leadership of this new bank needed something more organic, a way to make the organization live these values almost without thinking. And it needed the people who work there to expect this from one another just as constantly as their leaders expect it from them.

The solution was to prove one of the defining decisions in ING Direct’s success: They recruited the brand as the key instrument of leadership.

### The Brand as the Moral Standard

The word *brand*, for most people, instantly evokes marketing. They think of it as the name a company gives to its value proposition, making it recognizable to prospective customers. Most companies confine the subject of brands to their marketing departments just as they’d confine the subject of dental benefits to their HR departments. ING Direct made it mean much more. What it calls its brand is actually the moral standard to which everything the company does it held. It’s what everybody and everything has to live up to. As Kuhlmann once put it, “Everybody thinks that the leadership of ING Direct shaped the brand. But it’s not true. It’s the brand that shaped the leadership.” This turned the creation of ING Direct into something akin to nation building.

“The 12 statements in the Orange Code are not linked to a single theme but are a collection of thoughts

that express a philosophy,” explains Kuhlmann. “The Code states how things should work in our business, by stating how we should be. We did not turn it into a rules-based formula.”

### The Lesson: Don’t Try This at Home

ING Direct got phenomenal performance out of its organization by making its brand an instrument of leadership. As a consequence of that leadership decision, the traditional wall between marketing and operations was torn down. The wall between the consumer and the organization got torn down too. The people who touched the consumer in any way became the brand incarnate, creating a classic virtuous circle: The organization stands for something; hires and operates in that image; efficiently attracts customers who share those values, who then have their attraction to the brand authenticated by their experiences with it.

You can see the power of this virtuous circle in ING Direct’s numbers, whether it’s in the high percentage of customers acquired through referral, the phenomenally low cost per acquisition, and behind this the phenomenally high conversion rate (often hovering in the 40 percent range); the strong staff and customer retention; or the exceptionally high satisfaction ratings.

Before a leader decides to try to substitute a moral purpose for a commercial one, he or she should try this simple gut check: What is the very last thing anyone in my company could get fired for? At ING Direct, it would be quite difficult to get fired for anything you did to help customers save their money, so long as it was legal. If the last thing you can get fired for sounds a lot like your company’s declared mission, then hoist the flag. You are a brand nation. ●

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## The Money on the Table

Offering more products and services is obviously not a bad idea. It can be quite a good one, in fact, especially if it’s a leader’s job to build shareholder value. But it can also be messy and unproductive, and it usually goes wrong in one of two ways: Companies either make the move into a new category too soon, before they have enough credibility and resources to support it, or they move into a category that’s just too different, in the consumer’s mind, from the one that earned them trust in the first place.

This was what put Kuhlmann at odds with some of his original mortgage team. To them, a mortgage was another financial service, something a bank just does. But to the customer, Kuhlmann knew, the wrong

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mortgage was an invitation to spend too much money, coming from a brand that stood for saving it. It would be dissonant, and dissonance like that destroys trust.

It's not that going after the money on the table is a bad idea. It's just that trying won't be easy or free. There are some costs that no financial model can measure, but that a leader should consider carefully:

- 1. It can change you.** Adding products and services pushes an organization away from advocacy and toward bureaucracy. Power bases get built. The organization Balkanizes around product categories. These little empires can start defining themselves by how they're distinct with the organization rather than how they serve its overall mission.
- 2. It can weaken you.** The risk of dividing resources is much broader than just to marketing. Leadership bandwidth gets divided too. So does the infrastructure of the organization, and it all has the same effect: It pulls the organization apart, bit by bit, creating a collection of pieces that are considerably weaker than the former whole was.
- 3. It can make you look bad.** For all the marketing consequences of being greedy, there is a more basic danger, one that is especially scary if your business has publicly described itself as a cause: You can look as if you didn't mean it. Here again, let your brand's code be your compass. ●

### Steering by the Stars

A funny thing happens when an organization is completely sure of what it stands for. It suddenly finds itself more nimble. Instead of a massive strategic playbook-in-the-sky that anticipates every challenge to its goals and prescribes a process for getting from A to B, it simply has a center of gravity and a sense of direction, a certainty about its purpose that is so solid that it isn't afraid that circumstances might intrude and contaminate its plan.

Without the pressure of executing the prescribed process, it can be fully watchful for the next source of momentum. The clearer your purpose, the less fixed your plan needs to be. Or, at least, a plan serves the organization's purpose rather than the other way around.

A clear sense of purpose is strategically liberating. Serendipity has always been a theme in ING Direct's success. But serendipity has never meant mere luck or opportunism; the company has always known who and what is needed and where it was ultimately going. ●

### A Community Presence

There are three things that drive ING Direct's approach to charitable activity: We want to make a real difference, we want to be hands-on and engage everyone at ING Direct in what we are doing, and we want to focus our giving on causes that reflect our own values as a company and a brand.

Consider this and you begin to see a strategic pattern in the kinds of causes ING Direct works for in its communities:

- **Children are the future.** Primarily through the ING Direct Kids Foundation, children are given the chance and the means to learn, which, in turn, empowers them to believe in themselves.
- **Financial literacy.** There is more to self-determination than saving, and yet even this simple habit is one that too few people learn early enough, too often condemning them to a life on the treadmill of debt.
- **Housing for those who can't make that all-important start on their own.** For Americans, there is no more fundamental symbol of security than a home, no more powerful step in the journey to independence.

### Herding Cats

The enemies of organizational integrity for an enterprise come in two basic varieties: The first is more of a nuisance than a threat, though it can still be pretty destructive, and that's the disparate individual agendas of the people on the team. If a company is more managed than led, the fact that everyone has his or her own agenda is just part of the deal.

But in a company whose leadership is striving to unite it around some kind of mission, those moments when employees ask about why they can't decorate their cubicles or why they have no titles make the leader's job seem like herding cats. You sometimes wonder who is really working for whom and how it came to be that a good day is just one when none of these cats pulled down the curtains or shredded the couch. Still, if you hire well and stick to your principles, this is a tolerable leadership challenge. Every good person, in the end, wants to play for a winner.

The second kind of enemy is more worrisome, because they're here to help. They're the professional managers, people with resumes studded with the names of corporate icons, and maybe even some management-

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consulting experience. They talk about process and measurement and they toss data around like a circus knife-thrower. They think life is lived in fiscal quarters and that every business plan is a chance to start over again. To them, an enterprise is a machine, not a community. Their horizons are always short-term, and their rhetorical style is characterized by rationality and coolly embroidered with numbers. They are irresistible because, for a while anyway, they can fatten everybody's bonus check — and because they seem so darned reasonable.

Still, two things remain certain: An enterprise must grow, and that means more and more people with no cultural memory of a company's founding cause. And as it grows, it needs professional managers, because the bigger and more successful you become, the fewer technical mistakes you can afford to make. The challenge for tomorrow's leadership is not to avoid growth, but to somehow keep the flame alive in the face of it. ●

### Peeling the Orange

The Orange Code did two crucial things for ING Direct. First, it collectivized the brand, made it everyone's business and responsibility. And second, it connected leadership to the operation of the company on a spiritual level. Instead of quietly assuming ING Direct will make money, the Orange Code loudly declares how it will be done. Without this sturdy bridge between the idea of ING Direct and the practical realities of the enterprise, it very likely would not have survived. This is how Kuhlmann defines the code:

1. **We are new here.** Every day is a new beginning, a new set of challenges, a chance to reinvent ourselves.
2. **Our mission is to help people take care of the wealth they make.** Money is the fruit of work, and saving it is fundamental to freedom. Few missions could be more important to the lives of our customers than this one.
3. **We will be fair.** Everyone has value. Everyone deserves a chance at independence. So everyone will be treated equally here.
4. **We will constantly learn.** Every experience we have will make us wiser and better at what we do. That will always be true.
5. **We will change and adapt and dwell only in the present and in the future.** The world does

not stand still. Neither will we. We will not resist change. We will be exhilarated by it. The value of the past lies only in what it has taught us. Our greatest treasure is our potential. We are nourished by thinking about what can be done.

6. **We will listen; we will invent; we will simplify.** Our customers can make us better if we let them. But we must first understand them. We can find a solution or create one, but if our invention does not make our customers' lives better, it will not make our business better.
7. **We will never stop asking why or why not.** Nothing can be sacred here except for our mission. To be challenged is not to be criticized. It is to be invited into the process of invention.
8. **We will create wealth for ourselves, too, but we will do this by creating value.** Our customers want us to succeed. Profit is the proof that we are fulfilling our mission, and it is only rewarding when it is earned.
9. **We will tell the truth.** We cannot succeed without the trust of our customers and of society.
10. **We will be for everyone.** To be our customer, people need only a dollar and the will to be independent. Though we welcome everyone, we will have the courage to accept that not everyone will hear the call, and we will remain true to ourselves.
11. **We aren't conquerors — we are pioneers; we are not here to destroy — we are here to create.** We have competitors, not enemies. We will respect them. We came here to offer people a choice. It is for them, not us, to decide who will prevail.
12. **We will never be finished.** Every generation will have its own hunger for independence and its own challenges in achieving it. We will be there for them, as new then as we are today. ●

#### RECOMMENDED READING LIST

If you liked *The Orange Code*, you'll also like:

1. ***Driving Change* by Mike Brewster and Frederick Dalzell.** To most people, UPS is a reliable fact of life. Brewster and Dalzell show why Big Brown is a company to emulate.
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