

1. The extent of the cultural change required

Inga initially hadn't anticipated this. She had originally been brought in to change the technology but quickly realised culture was a key part of that. People had been hiring the same type of people over a long period of time and behaviours were embedded into the Lloyds' culture. Inga realised that people had not supported a cultural change before on the whole because they felt like they were not involved.

Whilst there was a central management team, the majority of market was other employees. These individuals needed to be influenced in order to bring about cultural change and to introduce technology. Trying to bring everyone along with her movement towards positive cultural and digital change was a key challenge, and simultaneously a driving force, throughout Inga's tenure.

Previously, Inga noted the existence of a very hierarchical culture; for example, bulletins were issued to the market, demanding that things were done in a certain way. In order to combat this approach, Inga held a range of workshops with employees; providing a space where employees could input into new values (in terms of the actual words of the values and new approaches to technology). A key value that came up as one to focus and improve on was collaboration; this demonstrated a real move away from the pre-existing siloed mentality.

2. Changing the system of performance management

When Inga joined Lloyds, every employee had an element of variable remuneration built into their contract. Inga found that most people had come to expect this and it wasn't something that differentiated performance, as it had originally been intended to be for. Through the process of cultural change, Inga led a move away from a culture of delivery of goals and objectives directly linked to bonus payment, towards an approach that considered how these goals and objectives were delivered. The incorporation of the approach to goals, and not just the goal outcome, began to be taken into account when considering bonus payment. Awards were also introduced in terms of values and behaviours.

3. Simplifying the approach to change

Inga was aware that having as many employees as possible involved in the consultation process was critical to its success. As a result, the time frame for the consultation needed to be longer than originally anticipated. After months of consulting, a detailed blueprint was created that outlined a system for change, through 16 different workstreams.

In order to maximise the output efficiency of the workstreams, the 16 were reduced to four to focus on in the short term. Once these were complete, the next four would begin and so on. In this way, technology could be introduced and cultural change implemented in a way that was manageable, rather than overwhelming. Through a steady approach with clear and consistent communication, the support of those who were not initially as enthusiastic was won.

4. Winning support

The consultation revealed a number of unexpected surprises. One of these was that the younger generation of employees, who Inga initially thought would be most amenable to change, weren't as easy to engage with as Inga had expected. In order to combat this, Inga

made a conscious effort to engage with those who were very enthusiastic, and those who were on the fence, about the changes and use them to gradually spread the positive message to others in a less direct and overwhelming way. The use of reverse mentoring was central to this approach; to provide information (on a no names basis) about areas of particular concern for those people who weren't convinced about the changes, meant that Inga was able to gather accurate intelligence about which areas of change she really needed to further consider and focus on. Shadow executives also played a role; Inga would run major ideas regarding potential change past them and they would revert back with feedback gathered from other employees.

In order to win the support across the business, Inga's approach was consistent communication, the avoidance of corporate language and the use of clear and inclusive dialogue across all levels. In doing so, people had the ability to feel empowered to express their views and be part of the changes.

5. Failure to consult on certain decisions

A major challenge that Inga encountered came on her reviewing the HR policies of the business and realising that there was no alcohol or drugs policy in existence. In light of this, she put one together which mandated a "no alcohol at lunchtime" policy for employees who were coming back to the office to work. This approach was leaked to the press and in Inga's words "*it got the most headlines worldwide*" out of all of the changes that she'd begun to implement. Inga said that she feels her approach here was mistaken; she thought because they'd come so far in terms of the changes so far, they could do anything. In hindsight, she said that she should have held a consultation on the matter, but that she genuinely just hadn't anticipated how much of an issue it would be. This event alone demonstrated the importance of inclusive consultation and how much people respected and valued being approached for views on all areas of business change.