

Barriers to Banking – Towards an Inclusive Banking Environment in South Africa

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Abstract. A recent study in South Africa on the barriers to banking which involved customers in three disability groups namely mobility, hearing and vision has highlighted that currently banking in South Africa is not accessible. Customers with a disability are unable to independently use banking services across a wide range of channels. Exclusion from something as fundamental as managing their own financial affairs raise serious human rights concerns and requires committed action from decision-makers to address this. The fact that solutions to all of the identified barriers have been successfully implemented in banks in other parts of the world for many years emphasize that this is not a technical challenge. While some solutions require complex or expensive changes such as removing physical access barriers and ensuring that digital channels meet internationally accepted standards of accessibility, there are many simple and low-cost solutions which can be implemented immediately and would make a world of difference to these customers and their experience of banking. One key barrier which emerged in all the focus groups and surveys is attitudinal barriers - staff who are unwilling to assist, impatient, interact with the customer's assistant instead of directly with them and lack basic skills on how to interact with someone who has a disability. A comprehensive framework of banking was used to identify a wide range of barriers. The barriers were classified as attitudinal, barriers to physical access, digital access barriers, barriers to information, communication barriers and some generic concerns such as safe evacuation during emergencies and alternative authentication. Both the barriers and the solutions were ranked by participants. From a theoretical perspective, the benefit of a customer-centric approach to understanding these barriers and the innovation potential of a Universal Design approach is affirmed by this study.

Keywords. Banking, Barriers, Universal Design, Accessibility, Private Sector, International Best Practice, End-to-end Customer Experience

1. Introduction

World-wide the financial services sector play an important role in society. Regardless of whether the measure is in terms of contribution to GDP (typically between 16-20%)², number of people employed in the industry or its role within society as an intermediary in terms of taking deposits and granting loans, it is clear that the financial sector has an important impact on the lives of individuals within each country across the world. Independence and the opportunity for development are closely linked to financial access. If financial services are inaccessible and exclude sections of the population, for

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² Based on figures from the World Bank financial data, OECD and IMF this is an approximation

example customers with a disability, it has a negative impact on the individual as well as the economic growth of the country.

The structure of the banking sector differs in each country, however there are many cases where it is concentrated in a few firms. This is the case in South Africa where retail banking is concentrated in the Big Four banks namely ABSA, FNB, Nedbank and Standard Bank. This presents the opportunity that significant change in an industry can be effected by a few key decision-makers.

This study was done in South Africa in the context of a stable and progressive banking sector in terms of channels and services, but one which is behind international best practice as far as accessibility is concerned. This lag is attributed to the fact that South Africa lack disability specific legislation and furthermore the disability sector is somewhat fragmented resulting in sub-effective advocacy for the rights of their members. Unlike some developed countries, due to multiple layers of discrimination and exclusion from education and economic development, the disabled population in South Africa contain a large proportion of the poorest of the poor. In short, in the absence of a strong legal and economic imperative to serve their customers who have a disability, the moral imperative to do the right thing has not been enough of an incentive to get corporate South Africa to invest in accessible products and services.

The objectives of the study was to understand the barriers to banking which is currently experienced by customers who have a disability and to rank these barriers in order to provide guidelines in terms of minimum standards for accessible banking which is based on direct customer feedback.

To our knowledge this is the first study of this nature in South Africa, focused specifically on accessibility of the retail banking sector. We hope that this initial work will be followed by many more detailed and focused research to improve accessibility across the spectrum of banking services for the aged and all customers with a disability.

A combination of surveys and focus group discussions were used to gather feedback from customers to understand the barriers they experience in the full range of banking services spanning physical channels such as branches, ATM's, point of sale devices and bank cards, digital channels such as call centres, online and mobile banking and information and communication such as bank websites, marketing material and personal information such as contracts and statements as well as customer service in their interaction with bank staff.

Ranking was done twice – first in terms of the barriers to be removed and again in terms of solutions to be implemented in order to make banking accessible.

Due to limited budget and time constraints for this project, the focus was on customers with a mobility, visual or hearing impairment only. We were pleased to find that many of the solutions are indeed universally appealing to all customers, regardless of whether they have a disability or not. Furthermore, specific accommodations would benefit a much wider range of customers such as the aged or customers with a learning disability, low levels of literacy and others who were not directly within the scope of this study.

2. Methodology

2.1. Surveys

Three surveys were designed on Survey Monkey and the links sent out to individuals, participating banks and disability organizations for distribution to their members. Only people who were disabled themselves within the three categories were invited to participate. A very small number of respondents had multiple disabilities for example deaf-blindness.

The three surveys were similar in structure, consisting of 19 questions each. Three of the questions were adapted to a specific disability group – these related to aids used in daily living, barriers and solutions. The survey for customers with a visual impairment contained one additional question regarding preferred alternative formats for written information such as accessible electronic formats, braille, audio etc.

A conscious decision was made to limit demographic information to the minimum, since the focus was on the experience of barriers to banking based on a disability, not age, gender, income or other differences between respondents.

The survey was also designed to allow for additional input from participants beyond the options that were provided in order to gather as much information as possible.

A total of two hundred and twenty people took part in the three surveys. This extended the reach of the project beyond the confines of the three centres where the focus groups were held.

It should be noted that because the scope was quite wide – the entire spectrum of banking channels for three diverse groups - the objective was not to gain an in-depth understanding of each individual barrier, but rather to understand the type, scope and impact of each barrier and what the differences and similarities were between the three groups as well as within each group based on the severity and nature of the disability.

2.2. Focus Groups

Focus groups were held in three main centres namely Cape Town, Johannesburg and Durban. A separate focus group was held for each of the three disability groups namely customers with a mobility, visual or hearing impairment. This resulted in nine focus groups in total. Each group represented the full range of that particular disability for example a visually impaired group would consist of customers who were blind or partially sighted.

Participants who were interested to attend a focus group were supported with transport if required and other support for example sign language interpreters or hearing loop systems were also provided where necessary.

The format of the focus groups were aligned to the questions covered in the survey, but allowed for more in-depth exploration of responses and interaction between participants.

Venues were selected to be accessible and known to participants and to encourage buy-in from the participating banks and organizations for people with a disability by involving them in the events.

The nine focus groups involved a total of ninety customers with a disability, so an average of ten participants per group. Actual group size was slightly larger since there were observers from participating banks as well as carers and support people who also attended the focus groups but were not counted as participants.

2.3. Mapping of Customer Experience against Banking Channels

The customer experience of each banking channel were explored in-depth by systematically walking through each element in sequence. This generated a lot of qualitative data regarding the barriers which are currently experienced.

We believe that mapping the end-to-end customer experience for an industry assist in re-using components from international best practice. For example, web accessibility standards are expected to be both critical and the same regardless of industry.

2.4. Review of Draft and Final Report on Barriers to Banking in South Africa

All ten participating national organizations for people with a disability as well as research participants received the draft and final report for feedback and comment to ensure that the documented barriers accurately reflect the needs of their members.

One interesting outcome of this process was that there were cross-pollination of ideas between the various disability groups who commented on issues raised outside their own group.

3. Results

3.1. Barriers to Banking have a Significant Impact on Key Human Rights

In a banking environment where there is not a single ATM with audio output, the vast majority of blind customers are unable to use an ATM independently. Those who do, are restricted to specific machines from specific banks where they have memorized the transaction flow. The fact that these customers require assistance in order to access cash from their own account impacts on their right to independence, and their right to equal access. They are forced to give their PIN numbers to someone else who then have access to their bank account, knowing what their balances are etc. This put the security of their accounts at risk, and also impacts on their right to privacy.

Digital access barriers were a great concern for this group since banks in South Africa do not adhere to any accessibility standards for their digital offerings such as online or mobile banking. These products are developed with no apparent recognition of customers who access these channels with screen-reading, speech recognition or text enlargement software.

Barriers to information also ranked high for customers with a visual impairment, since this is not made available in accessible formats. Personal information such as statements, product information and especially contracts can more often than not be accessed independently by these customers.

Accessible electronic formats were selected by 75% of the participants as their format of choice, followed by Braille, Large Print formats and audio.

Many branches and ATM's are physically inaccessible to customers with a mobility impairment and lack of accessible parking, unsafe ramps, doors which is a mission to enter through and a lack of low counters and desks were of major concern to this group.

For customers who are Deaf or hard of hearing communication barriers ranked the highest and banking without any provision for sign language interpretation, induction loops or alternative communication support together with a general lack of awareness amongst staff makes banking immensely stressful and frustrating for this group of customers. They are unable to make use of call centres and are excluded from marketing since videos do not have captions or sign language interpretation.

Table 1 in Appendix A show the percentage of respondents in the survey who felt that lack of accessible banking always, often or sometimes impact on their human rights. Considering the fact that in an ideal world no-one's dignity, independence, privacy or right to equal access should ever be compromised and thus the percentages should be as close to 0 as possible, it is certainly concerning to see percentages as high as 98% in this table.

Comments on this topic in the focus groups included the following:

"They take our privacy and independence. It is not acceptable, it is not good customer service.

"We will feel normal, if we are catered for. Without all those barriers, it will be easy. Now they make us feel disabled."

"I want to see that the banking system will see to the inclusiveness of all people and not treat us differently but treat all people in the same way."

"We must be able to use banking as anybody else – it's not only necessary, it's a human right."

"It would be nice if you could have access to the bank yourself. If you could do whatever you want to do."

"I want to be as independent as possible, and managing my own finances is a large part of this."

"If there is a channel, it should be accessible."

3.2. Many Banking Channels and Services are Currently Difficult or Impossible to Use

Barriers were classified as:

- **Physical barriers** (preventing access to Branches, ATM's, Cards, POS machines)
- **Digital barriers** (preventing access to Online banking, Mobile banking, Call centres)
- **Attitudinal barriers** (impacting on customer service quality and experience)
- **Communication barriers** (face-to-face communication and other channels)
- **Barriers to Information** (print, digital and video)
- **Other** e.g. Safety

All three groups are impacted by attitudinal barriers and have concerns about their safety in emergencies since they do not believe that they are currently provided for.

Table 2 in Appendix B show the percentage of respondents in each group who are unable to use a specific bank channel independently or who use it with great difficulty.

Once again the expectation would be to achieve percentages as close to 0 as possible for all channels and scores of up to 93% in this table is a reason for concern.

3.3. Front-line Staff play a Key Role in Customer Experience and Customer Satisfaction

This is no surprise and correlates with all the research supporting the link between good customer service and loyalty and profitability.³

Comments conveyed the fact that while other aspects of banking are not yet accessible, staff members who are disability confident and helpful to assist in terms of their disability would make all the difference.

Survey participants were asked to rate each of the major retail banks in terms of their accessibility. Based on factual evidence, not a single bank in South Africa can be classified as being fully accessible. Yet a number of participants selected this option, especially for one specific bank. When this was explored in the focus groups it came down to the bank's open door policy combined with quick assistance for all customers as they entered the premises. Essentially good customer service drastically improved the experience of banking to the extent that other barriers did not matter as much.

3.4. Ranked Barriers and Solutions

Participants from each group were quite clear and consistent in terms of what the priorities for change are from their perspective. Not surprisingly accessible ATM's were ranked in the top three for both customers with visual and mobility impairments, while augmentative and alternative communication ranked highest for customers who are Deaf or hard of hearing.

We found it interesting that collecting data regarding personal preferences and consultation with disability organizations and customers who have a disability were seen as important contributors to accessible banking.

Participants explained the importance of consultation as follows: "The bank did not consult with us people who are disabled, for example in town there is an ATM

on the side. You can't reach it, your hands are not strong enough to push the buttons, they tried to accommodate us, but it's not working. There is a single perception of a wheelchair user – not different chairs, then the solution is too simplistic."

"They must have an understanding that they are doing things with us, not for us. If they can include us when developing, to make sure that when they are done with it, it is working. If they don't, at the end of it we find it is not working because they did not test it against different scenarios. It will also help them to reduce the costs, so that it works the first time."

Participants also felt that they should be informed of any accommodations which is in place, and have access to a complaints line in order to escalate issues regarding accessibility.

³ 2015 World Retail Banking Report by Capgemini and Efma

3.5. Human Creativity to Overcome Barriers

Question 17 in the survey produced some really interesting results. The question was “Please state what you currently do to solve some of the barriers to banking you experience.”

Responses included the following:

- **Avoidance** “I only use electronic banking. I avoid branches and call centers.”
- **Assistance** “My husband/wife/child/friend/other family member come with me.”
- **Assertiveness** “I let them know about my disability and ask for the help I require.” **Persistence** “I pursue all channels – if I can’t do it online, I try the mobile app.”
- **Humor** “Pray”, “Ask nicely and then get cross.”
- **Pretense** “I pretend to have left my reading glasses at home and hope for the best.”
- **Planning** “I tell the staff when I’m going to be at the bank.”, “I never go at month-end when the queues are long.”
- **Observation** “I check who is in front of me to know when it is my turn.”
- **Homegrown solutions** “I bite my one card to make a mark in it so that I can distinguish it from the other card.”
- **Memory** “I memorize the layout of a specific bank’s ATM and the transaction flow.”

4. Discussion

4.1. *The Private Sector Should Play a Larger Role Towards Achieving an Inclusive Society*

It seems that there is greater focus and commitment to Universal Design from a government perspective than in the private sector. This has a negative impact on the lives of people with a disability because it means that they remain excluded and unable to use various services such as banking because it falls within the private sector.

Various participants commented on changes in government which have had a positive impact for them as something the private sector could learn from.

“I went to SARS (South African Revenue Service) at reception, within fifteen minutes my application was submitted, everything sorted. The government has made some progress. They’ve got signs saying “Please let us know if the loop system is not working.” You don’t have to go to the queue, you tell them that you have a hearing problem, and they have made provision for us. You have to make them aware and then they can assist you. The Banks should take what works, it was relatively easy to implement.”

“The new ID cards from government have braille on, surely this technology should be available for banks as well.”

4.2. Customer Experience Benefit from an End-to-end Process Perspective

Probably the most graphic illustration of this was in a discussion with a group of facility managers when we pointed out the various physical barriers from the parking area to the entrance of a branch. We could not quite understand the logic of a step next to the disability parking and various other barriers on the way to the branch. The source of the problem became more clear when the facility managers explained that they only start thinking of the customer who use a wheelchair once they have gone through the door of the branch. If and how they managed to reach the door was not an area of concern. This flawed logic probably also explains a disability toilet on the third floor with no lift to get there.

While it is critical to prioritize and will probably always be necessary to make some trade-offs because of limited resources, we believe that taking an end-to-end view of an industry ensures that all the elements of the customer experience is thought through resulting in a better design.

4.3. A Modular Approach Allows for Re-use

It is also helpful to understand that there are common barriers for each group of customers with a disability regardless of industry sector. This means that research and solutions from one environment can be re-used in another environment. For example websites which is not accessible is a critical barrier regardless of whether the customer is trying to make an online booking in the tourism industry, or an online payment in the banking industry. The Web Content Accessibility Guidelines (WACG) is probably one of the best examples of a single shared international standard addressing a specific aspect of accessibility.

We believe that it would be helpful to continue working on defining other common international standards for example for accessible documentation, accessible ATM's etc., so that there is clarity for companies on what is expected of them and at the same time consistency in the customer experience regardless of industry.

Time and again participants in the focus groups remarked that banks in South Africa should take cognizance of international best practice.

"We must first see what is overseas and not start reinventing the wheel."

"We are part of an international community and we know what the standards are. Internationally a lot of work has been done and these solutions have been tried and tested."

4.4. Solutions Offer Choices – The Goal Should be to Eliminate a Barrier Rather Than Simply Improving the Customer Experience

Each barrier that was highlighted during the focus groups can be typified as a customer moment of truth – in this case the customer interaction leads to the negative realization that the bank did not take the needs of a customer with a disability into consideration at that point of the process. Once the barriers have been mapped the next step is to find solutions.

A key insight from the CEM method, a popular client centred methodology, is that there is a choice to either improve a customer moment of truth or eliminate it and that eliminating a customer moment of truth leads to innovation.⁴

For example, one customer moment of truth for a customer who makes use of a wheelchair is the difficulty they have to enter a branch. One solution might be to optimize this experience by changing the type of door, but the most innovative solution would be to eliminate this moment of truth completely by for example having an open-door policy.

A customer moment of truth is defined as anytime a customer comes into contact with any aspect of the business. This interaction could be any of the following:

- Person to Person – for example a customer interacting with a staff member at the branch
- Person to System – for example a customer interacting with a bank website
- System to Person – for example a customer receiving an automated update of their bank account balance via a cellphone message
- System to System – for example importing data from a bank account to an accounting system
- Person to Product – for example a customer using a POS machine
- Product to Person – for example a customer making use of a bank card

Using this approach to analyse the various barriers and select between alternative solutions will assist to maximize the use of scarce resources and lead to optimum outcomes.

4.5. Connection is Required to Move Beyond Compliance

Participants raised an important point namely that accessibility should be on on-going approach with Universal Design embedded within an organization.

In their words: “Accessibility is not a box to be ticked.” and “Accessibility must feature in every decision.”

Since they are faced with digital barriers, customers with a visual impairment also expressed a keen awareness of the fact that change is a constant, and too often an “upgrade” for the majority could be a “downgrade” for customers with a disability if their needs are not taken into account.

“Mainly the new technology and devices impact me as I like change, but due to my needs I get used to a method, then suddenly things change making it difficult for me to function.”

“Banks should pay more attention to accessibility in everything they do, and think about the impact of what they do, for example when they do upgrades etc.”

Given that the barriers to accessible banking in South Africa have been identified and documented, the next step for South Africa towards an inclusive banking system is the definition and public acceptance of standards for accessible banking within the banking industry.

This will form a basis and framework for the implementation of solutions by each individual bank. However, we also know that standards, however critical it might be,

⁴ CEM (Customer Expectation Management) method by Steve Towers from the BP Group

is not enough. One danger is that standards inevitably seem to lag behind new technology.

Therefore, another important task is to create connection between decision-makers and people with a disability. For example, if decision-makers could imagine themselves in a wheelchair, aisles would be wider and there won't be steps next to the disability parking. If decision-makers could imagine themselves to be Deaf or hard of hearing, alternative and augmentative communication would be provided for and if decision-makers could imagine themselves to be blind, ATM's would have audio output.

5. Conclusion

Further research should include other groups that were not in scope for this study.

The key lessons learnt from this study emphasize the value of involving customers in understanding what their requirements are. As an example, no amount of facility managers could come up with the number of simple and practical suggestions regarding wayfinding and queuing systems which a small group of partially sighted customers did. The lived experience of these customers were priceless in understanding what the priorities for change are.

Suggested solutions highlighted the potential for innovation that is always present when searching for alternatives. For example both customers who are visually and mobility impaired suggested a card-less interface to ATM machines thereby completely eliminating a host of physical access barriers which currently prevent them from using this channel. Deaf customers suggested SMS texting as a viable alternative to call centres to report a lost or stolen card, and a centralized video interface to access sign-language interpretation in a cost-effective way. Low tech innovations included a combination of a credit-card sized signing guide with tactile indicators so that it would double as a money counter although the preferred solutions were electronic signatures and money which was accessibly designed, again offering innovative options to eliminate some barriers with universal customer appeal.

Approaching the customer journey as an end-to-end experience across various channels was helpful in understanding the various points of interaction that are currently creating barriers to banking. A systems approach is critical to ensure that accessibility is not inconsistent or an afterthought.

Ongoing consultation is suggested as the best way to ensure that solutions are tailored to meet the needs of customers with a disability. Involving staff and customers who have a disability in the design and testing of accessible solutions and provision of training to front-line staff have the potential to not only improve the solutions but also to create benefit through job-creation for a segment of the population who are arguably most disadvantaged.

Clear priorities emerged such as accessible ATM's and accessible digital channels for visually and mobility impaired customers and augmentative communication and alternatives to call centres for customers who are deaf or hard of hearing.

Finally, from a policy point of view, more should be done by the South African government and disability organizations to ensure that the private sector is held accountable to ensure that their products and services are accessible to customers with a disability.

Appendix A: Impact of barriers to banking on key human rights

Table 1. Lack of Accessible Banking impacting on key human rights

Right is impacted Always, Often or Sometimes	Deaf or Severe to Moderate Hard of Hearing	Mildly Hard of Hearing	Quad	Paraplegic	Blind	Partially sighted
	N= 32	N=25	N=18	N=14	N=58	N=42
Independence	84%	48%	79%	92%	98%	90%
Equal Access	63%	36%	93%	83%	93%	88%
Dignity	59%	40%	86%	75%	88%	83%
Privacy	59%	36%	93%	83%	90%	80%

Appendix B: Exclusion from multiple banking channels

Table 2. Bank channels which is difficult or impossible to use

I use it with difficulty I can only use it with assistance I cannot use it, but would like to if it was made accessible	Deaf or Severe to Moderate Hard of Hearing	Mildly Hard of Hearing	Quad	Paraplegic	Blind	Partially sighted
	N= 32	N=25	N=18	N=14	N=58	N=42
ATM's	9%	4%	93%	75%	93%	83%
Branches	53%	36%	86%	58%	83%	83%
Bank Cards	16%	4%	79%	33%	52%	55%
Internet Banking	9%	4%	14%	8%	69%	50%
Mobile Banking	12%	4%	7%	17%	40%	55%
Bank websites	12%	4%	21%	17%	69%	67%
Phone banking	34%	16%	7%	25%	17%	38%
Call centres	66%	64%	36%	17%	19%	36%
Product information	47%	24%	50%	33%	67%	74%
Contract and statements	41%	12%	21%	17%	84%	81%
Staff awareness and ability to assist in terms of my ability	59%	52%	79%	58%	59%	79%