



A Signing Banks Case Study in use of a technology solution

Introduction

This case study looks at Signly, a software company that offers sign language translation on any webpage for deaf sign users. Recently we have had conversations with Tim Scannell, who works as an ambassador at Signly giving us the Deaf perspective on the company and Mark Applin, Signly's co-founder, who has given us a hearing perspective.

Signly currently works with Microsoft and is used on the Lloyds banking website. Through our conversations with both Mark and Tim, they have given us a greater insight into some of the issues faced by the d/Deaf community when it comes to accessing financial services in the UK and how Signly can be used as a tool to bridge these gaps. Sign languages are structurally different from written and spoken languages and Deaf people who use sign language often consider it to be their first language. Lower English proficiency (LEP) means essential content in written form can be incomprehensible for those born Deaf.

Signly is therefore an exciting development, offering the ability to change written language into British Sign Language (BSL) on a website, which has been welcomed by the d/Deaf community. The computer code grabs text and turns it into BSL. It has the potential to resolve some of the many communication barriers if companies get on board and offer it as a service. Signly makes access to sign language easy, ensuring that organisations are much more inclusive, with more accessible websites, and removing barriers so that d/Deaf customers can receive the same level of service as everyone else.

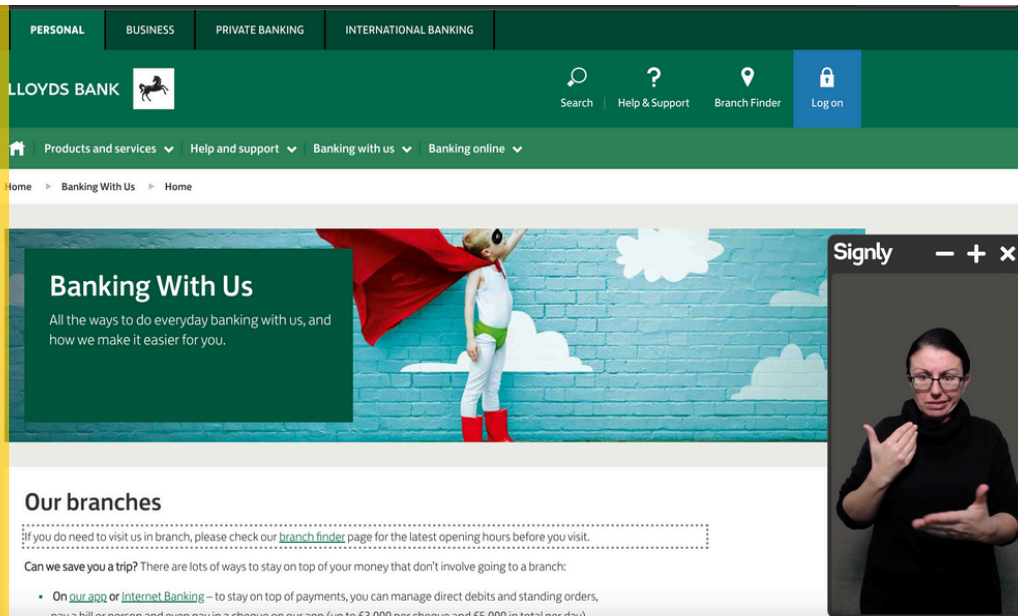
AWARENESS OF THE NEEDS OF d/DEAF CUSTOMERS

There are examples of better practice by financial institutions, including Lloyds Banking Group who have engaged with Signly. By its incorporation of Signly on its websites, it stands ahead of other banks who have not offered such translation services. Research by both Lloyds and Microsoft, both found that Deaf people can manage transactions but struggle with other more complex aspects of banking. Signly website translations can dramatically improve the online banking experience of d/Deaf customers. This also helps with issues such as scamming. A major benefit of Signly is its social impact, preventing people from getting themselves into vulnerable situations. A further area to consider is the older Deaf generation, who are not as tech savvy, as it is time constraining for them to have to always go into the branch to communicate with their bank.

Signly have engaged Deaf people throughout the Signly journey. They use native BSL translators and create jobs for Deaf people. Moving forward they are paying to have four people put through translation school to increase the base of translators in the future. Research and collaboration with Deaf signers have informed Signly and other

stakeholders about the needs of the d/Deaf community when it comes to financial services, especially as they work closely with a major UK bank, Lloyds.





Click here to see
Signly on Lloyds
Bank's Website

SERVICE PROVISION FOR d/DEAF CUSTOMERS

One of the common concerns about access and inclusion for d/Deaf customers is they often don't know about provisions offered by banks such as Signly. The information about Signly is not on the front page. Data protection concerns can also interfere, for example, banks have the data on people's needs but developers who might be able to offer technical solutions, cannot access that information. As a rule processes and procedures are not designed with users with additional needs, such as the d/Deaf community in mind. This represents a deficit in understanding of accessibility issues.

While Signly has been taken up by Lloyds and is a key element of a more inclusive response, Signly's approaches to other UK banks have often met with sentiments such as "There are not enough Deaf people to justify incorporating Signly into our online banking system", and that it doesn't provide "a return on investment" which implies that seeking financial inclusion for all customers is not a significant motivation. Often it is left to charities to lobby for change in areas such as financial inclusion. Arguably such improvements should come from the financial institutions themselves. There is discussion about accessibility, and some banks are leading the way, but overall there is little tangible improvement across the board.

TRAINING & ADVICE FOR COLLEAGUES

Looking across at banks generally, Signly have found that not enough information is filtered through the banks to their staff – there is a lack of information about available technology.

VRS (Video Relay Service) is more widely offered but many bank staff don't know how to use the service or how to book interpreters. Ideally each branch would have a VRS log in. Staff are often found to be poorly trained

and unaware of the video relay offer. A study by Signly found that only 50% of d/Deaf customers themselves are aware of VRS and staff present as unaware of their needs. This is something which could be better addressed by more comprehensive Deaf Awareness training of banking staff. A suggestion is that staff should listen in on video relay calls to gain an understanding of the access problems and the difficulties experienced by d/Deaf customers who seek to use the service. Another is to get d/Deaf people to train staff on a course, and to offer recruit staff from within the d/Deaf community.



CONCLUSION

Greater technological tools are needed. Everything comes back to communication (equal communication drives equality for d/Deaf people).

Technology helps but doesn't have all the answers to all the questions. So-called vulnerable customers are more likely to go into a bank branch in person, but more and more branches are now closing down, especially during the pandemic when face-to-face interaction was limited. Therefore, services such as Signly, which make online banking more accessible to the d/Deaf community, are becoming increasingly important.