

SIGNING BANKS

An Erasmus+ project

Co-funded by the
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of the European Union



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Research into Provision
of Accessible Services
by Financial Institutions
– the Experience of the
d/Deaf Community



How can we make financial services
more accessible for d/Deaf persons?

What kind of support is needed?

What are the steps which have to
be taken by financial institutions?





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THE SIGNING BANKS PROJECT

Deaf people have been amongst those traditionally marginalized from the financial services sector through a mix of inaccessibility, presumptions of limited need, capacity to manage finances and mindsets that did not view them as a profitable consumer base.

Signing Banks is an Innovative, Human – Centric, Technology program which aims to promote full financial inclusion to people with disabilities in particular to d/Deaf people, including traditional and alternative banking services, online payment services, financial transactions, and mobile banking.



SIGNING BANKS

I. CONTEXT

The Signing banks project is a European project dedicated on promoting financial literacy amongst d/Deaf persons. An ambitious initiative which we are passionate about and here's why.

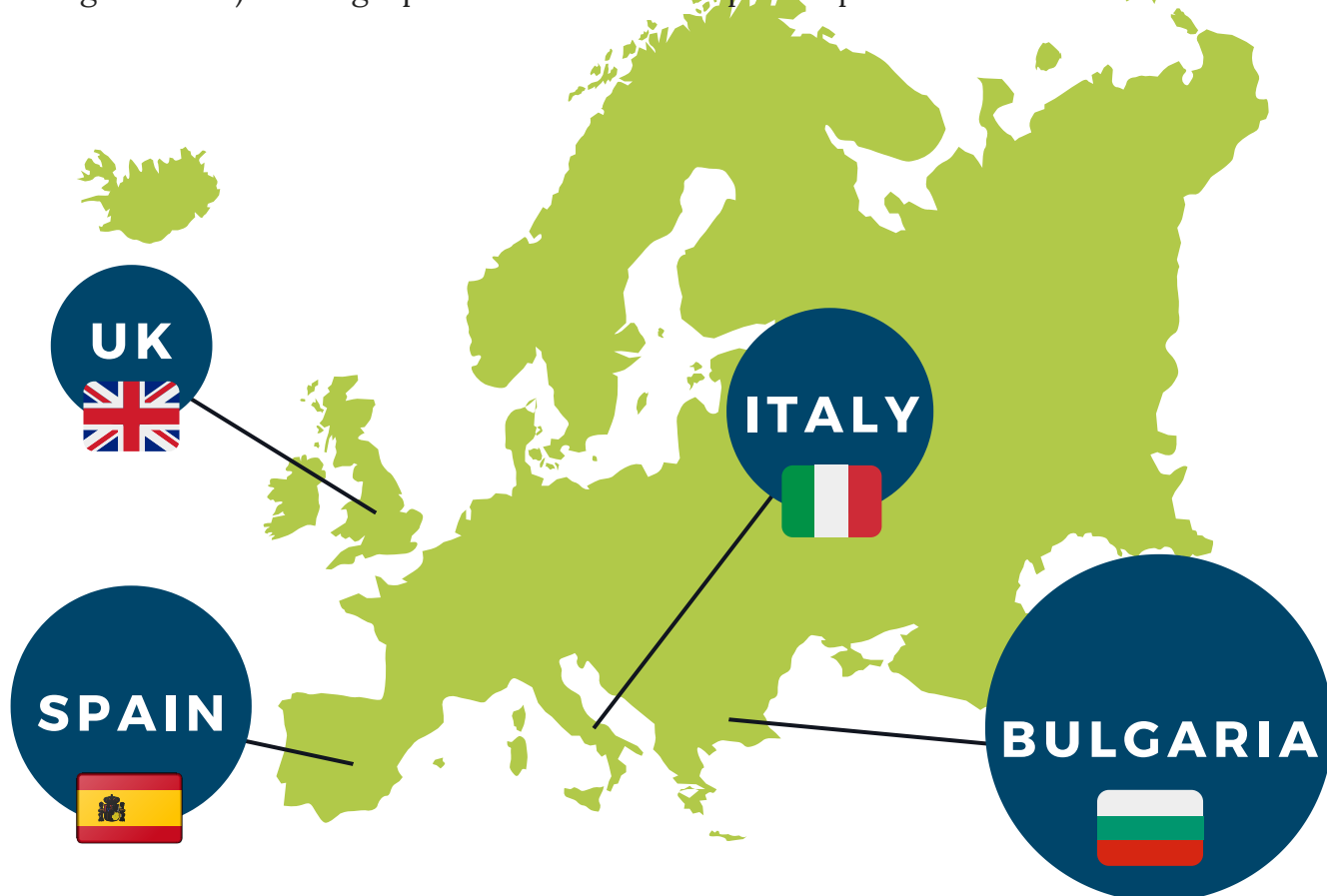
Worldwide, hearing loss is the most common congenital anomaly found in newborns. The World Health Organisation estimates that 15% of any population experience hearing loss. Accordingly, in the European Union, there is at least 1 person over 1 000 who experience hearing loss. This condition is known as a silent or invisible disability with the impact only being realized by society when someone is engaged in communicating with the person with hearing loss. Consequently, their condition is often overlooked, belittled and subject to stereotypes based on widespread ignorance. Therefore, many of them are not provided with equal opportunities in financial inclusion, products and services, as their peers and are denied their rights of being an integral part of the financial inclusion community. Signing Banks is a 2-year project, financed under the Erasmus+ programme of European Union with the main objective to promote full financial inclusion to people with disabilities, including traditional and alternative banking services, online payment services, financial transactions, and mobile banking through the provision of training materials and specific guidelines. More specifically, during the lifetime of the project, the Consortium will strive to:

- **Create a repository of best cases in order to undertake a capacity assessment and evaluate critical aspects to develop a solid understanding of how financial organizations can leverage their approaches and solutions with stronger relationships with their stakeholders and partners;**
- **Create clear guidelines for banking institutions on how to implement accessibility measures in their communication and products in order to facilitate integration of process and technologies, legacy constraints, budgets, organizational constraints and promote responsive design and personalization to promote a personal and customized customer experience;**
- **Create a training content for disabled adults to improve their financial education and ability to communicate with financial institutions.**

II. SCOPE AND STRUCTURE OF THE STUDY

Our research into the problem of financial inclusion of d/Deaf people is crucial to the success of the project. So, we carefully designed an approach to not only allows us to understand the issue better, but also give us the chance to walk in their shoes.

The first step upon achieving the project objectives was made by conducting a study, directly involving the main target groups of the project - d/Deaf people, banking institutions, as well as organizations and professionals working with d/Deaf clients, with the purpose to gain more insights and specific information needed for the successful implementation of the next stages of the project. Therefore, the partnership of the Signing Banks project conducted two surveys which were spread among all partner's countries and their relevant networks: Italy, Spain, Bulgaria and the United Kingdom (UK). Both surveys were thematically divided – the first one was addressing d/Deaf people, and the second one was targeting organizations and professionals working with d/Deaf individuals. The surveys were conducted for a period of four months (May 2021 – August 2021) ending up with a total of 54 participants from four countries.



The survey which was aiming at d/Deaf people was made up of a total of 11 questions, striving to find out the frequency and type of financial services used by the people with hearing impairments, the main difficulties they experience by using financial services autonomously, as well as the type of accessibility features, that they would like to access while using banking services.

The survey intended to organizations and professionals working with d/Deaf people consisted of a total of nine questions with the main aim to identify the existing accessibility support and services offered, the importance of having access to accessibility features, etc. The respondents were also invited to share some good practices related to the provision of support or accessible features provided by financial service organisations for their d/Deaf customers. The main goal of the surveys was to clarify the needs of the d/Deaf people related to the provision of financial services per country and to identify and analyze the existing similarities and differences taking into consideration the national context.

The results and the analysis of the surveys which will be presented further in this report will help to establish in more depth and confirm the gaps which need to be addressed and will also serve as a basis for the development of the following intellectual products of the Signing Banks projects - the provision of a meaningful package of training and resources to support the financial inclusion of the d/Deaf which, hopefully, will result in the full financial inclusion of “underbanked” and enhance their potential in successfully being integrated into the financial and banking world.

Within the next pages of this document, we will be presenting the results from the surveys by going through each of the questions and analysing the received data.

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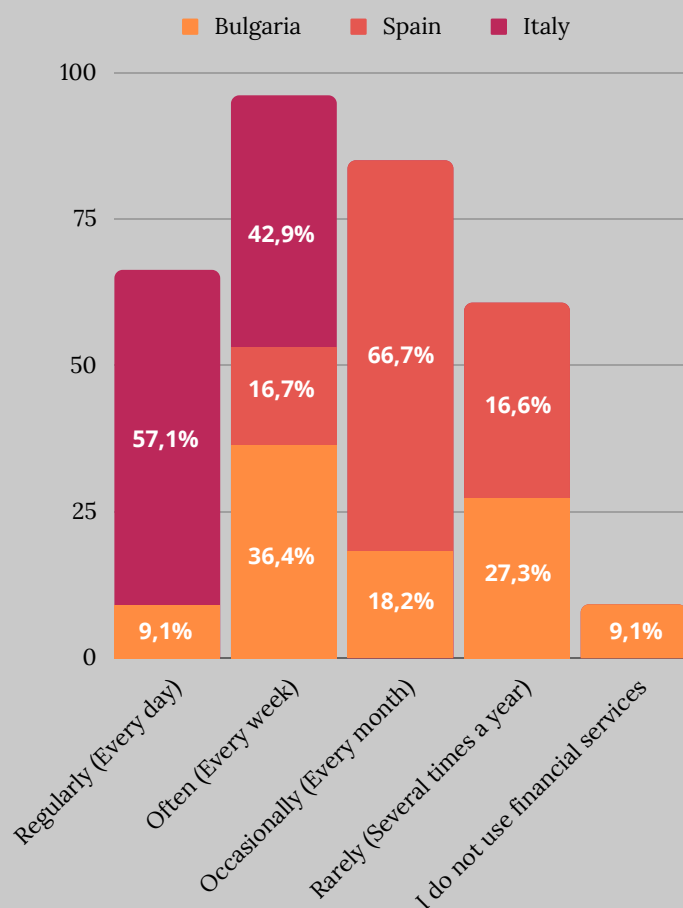
Within the next pages, the results from the surveys will be presented by going through each of the questions and analysing the received data.

III. SURVEY I

Within the scope of this survey, we got in touch with d/Deaf people from the partnering countries and we asked them a series of questions related to their experience of using financial services, where wanted them to share their feedback. Within the next pages we are presenting the methodology we used, including the exact questions we asked and the answers we received, which as expected, turned out to be of great value for our overall project goals.

The first survey was intended for the involvement of actual d/Deaf persons, and was designed and conducted in order to get a deeper glimpse on the current situation regarding the provision of financial services for d/Deaf customers, as well as the existing (or non-existing) accessibility features which are offered by the different financial and banking institutions in the four partnering countries, namely Bulgaria, Spain, Italy and the United Kingdom. The English language survey was distributed widely amongst contacts in England and on social media but did not attract any responses from d/Deaf respondents based in the UK. Subsequently the UK partners, ESquared, decided to use other routes to engage with the d/Deaf community in order to obtain their perspectives on the provision of accessible services within the finance sector. This has been reported in Appendix 1 and will address the same questions. The survey therefore ended up with the following results, involving a total number of 24 participants from Bulgaria, Spain and Italy.





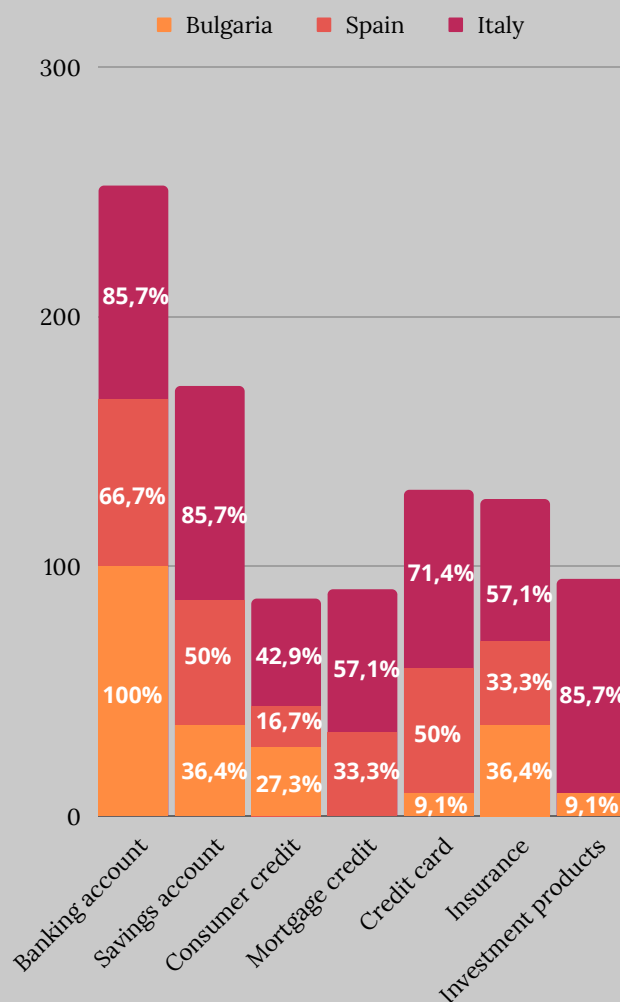
HOW OFTEN DO YOU USE FINANCIAL SERVICES?

In order to understand the attitude of the d/Deaf regarding the financial services, we decided to ask them to share how often do they use financial services in their everyday routine. Indeed, we were not surprised by the answers received. As you can already figure it out from the table below, the majority of the respondents share that they use financial services on an everyday basis, or at least every week/every month. Only 9,1% of all respondents say that they do not use financial services of any kind. The results support the thesis that d/Deaf people are no different when it comes to using financial services and use them as every person would do.

WHAT FINANCIAL SERVICES DO YOU USE?

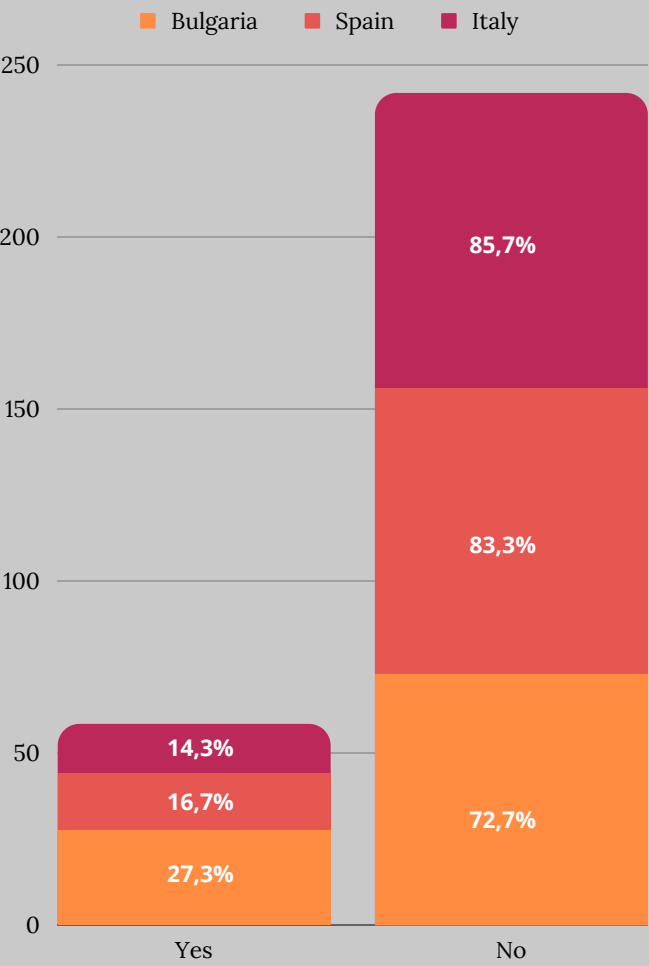
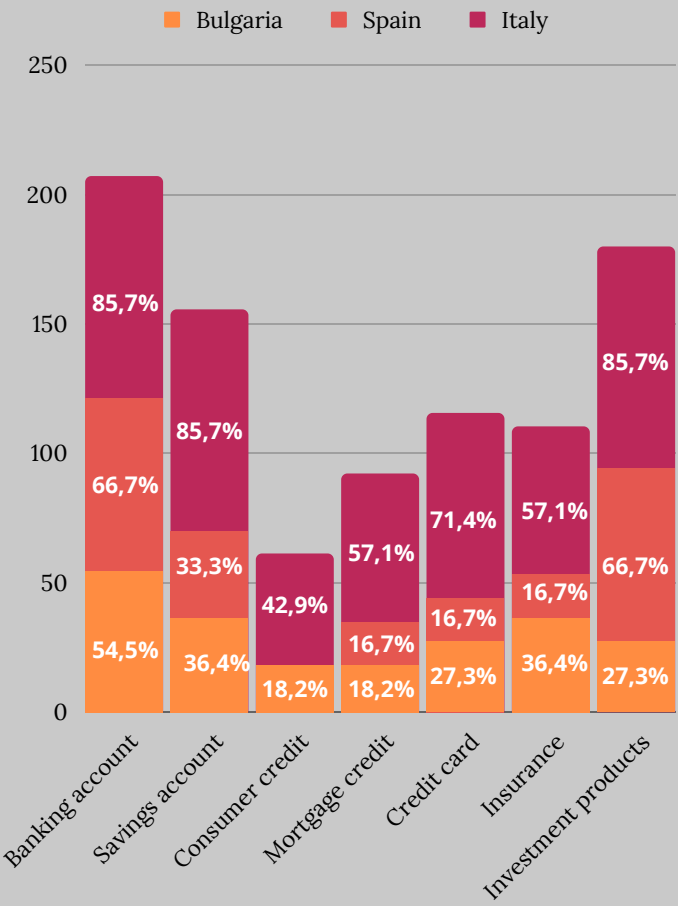
The next question we asked had to do with the financial services which are most commonly used by the respondents in the survey. According to their answers presented in the table below, we can conclude that the most used financial service in all of the participating countries is the possession and exploitation of banking account. Among the other popular answers are also savings account, consumer credit and insurance. The usage of mortgage credit or credit card is more popular in countries such as Spain and Italy, excluding Bulgaria.

Another interesting insight is that it turns out that the usage of investment products such as stocks and savings for education and retirement are among the most used services in Italy, in comparison with Spain, where the percentage is equal to 0.



WHAT FINANCIAL SERVICES WOULD YOU LIKE TO USE?

Additional question was included in order to clarify which are the financial services that the d/Deaf would like to use if they had the opportunity. As you can already figure it out, according to the results, among the services that the respondents would like to use the most are banking account, savings account, as well as investment products (again in Italy, as it was presented in the previous table). The main difference here is that 66,7% of the Spanish participants share that they would use services related to investment products as well.



DO THE FINANCIAL INSTITUTIONS IN YOUR COUNTRY OFFER ACCESSIBLE PROVISION AND ADDITIONAL SUPPORT?

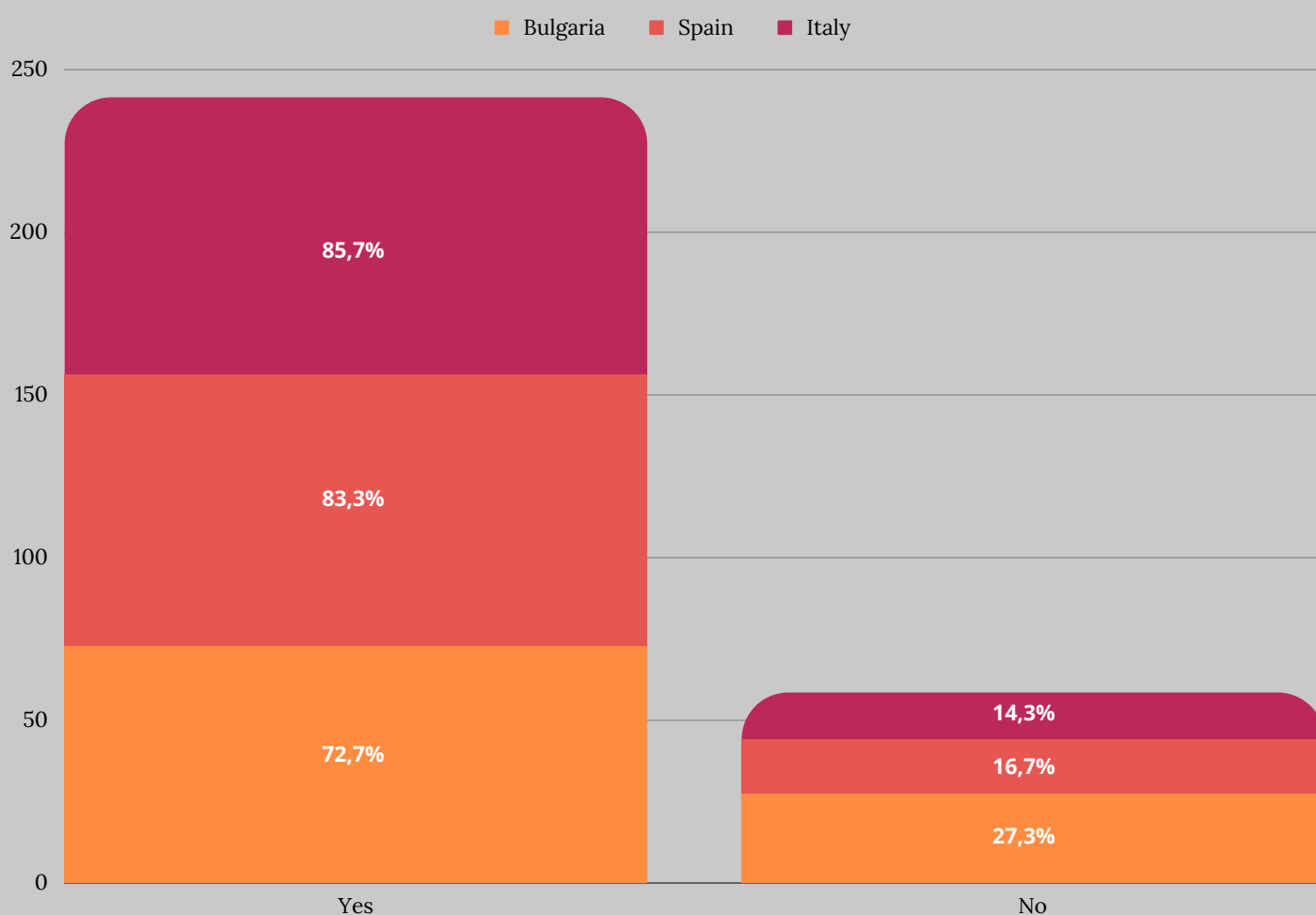
The next question was meant to explore whether the financial institutions in partner countries offer accessible provision and additional support, e.g. special Terms of Service for the d/Deaf. As visible in the table below, unfortunately, most of the respondents share that such support is not being provided in their country. Only 27,3% in Bulgaria, 16,7% in Spain and 14,3% in Italy identify financial institutions that offer such terms.

HAVE YOU EVER EXPERIENCED DIFFICULTIES IN USING FINANCIAL SERVICES AUTONOMOUSLY?

This next question was meant to explore whether the financial institutions in partner countries offer accessible provision and additional support, e.g. special Terms of Service for the d/Deaf. As visible in the table below, unfortunately, the majority of the respondents share that such support is not being provided in their country. Only 27,3% in Bulgaria, 16,7% in Spain and 14,3% in Italy identify financial institutions that offer such terms.

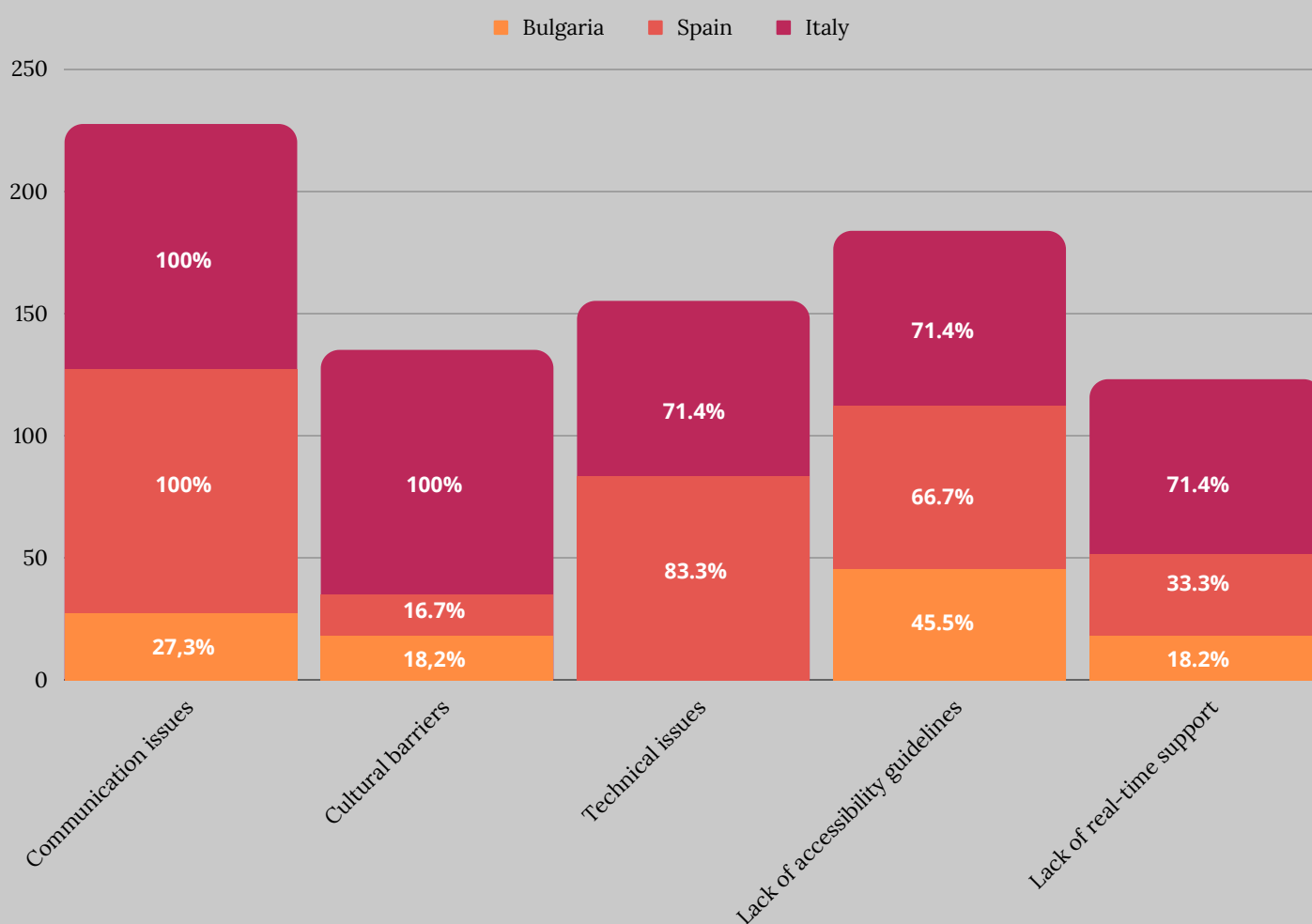
In a nutshell, the most common difficulties might be summarized in the following way:

- Employees working in the financial institutions don't speak sign language, therefore can't understand the d/Deaf and vice versa;
- There are too many "technical" words which are difficult to be understood by e d/Deaf person;
- There is no video interpretation in banks;
- Without the presence of a sign language interpreter, it is really difficult to communicate with bank employees;
- Financial institutions have prejudices, e.g., one of the survey respondents shares that the bank didn't want to grant a loan because they were afraid that the person is more likely to lose their job because of their disability.



WHAT ARE THE MOST COMMON CHALLENGES RELATED TO THE PROVISION OF FINANCIAL SERVICES WHICH D/DEAF PEOPLE FACE IN YOUR COUNTRY?

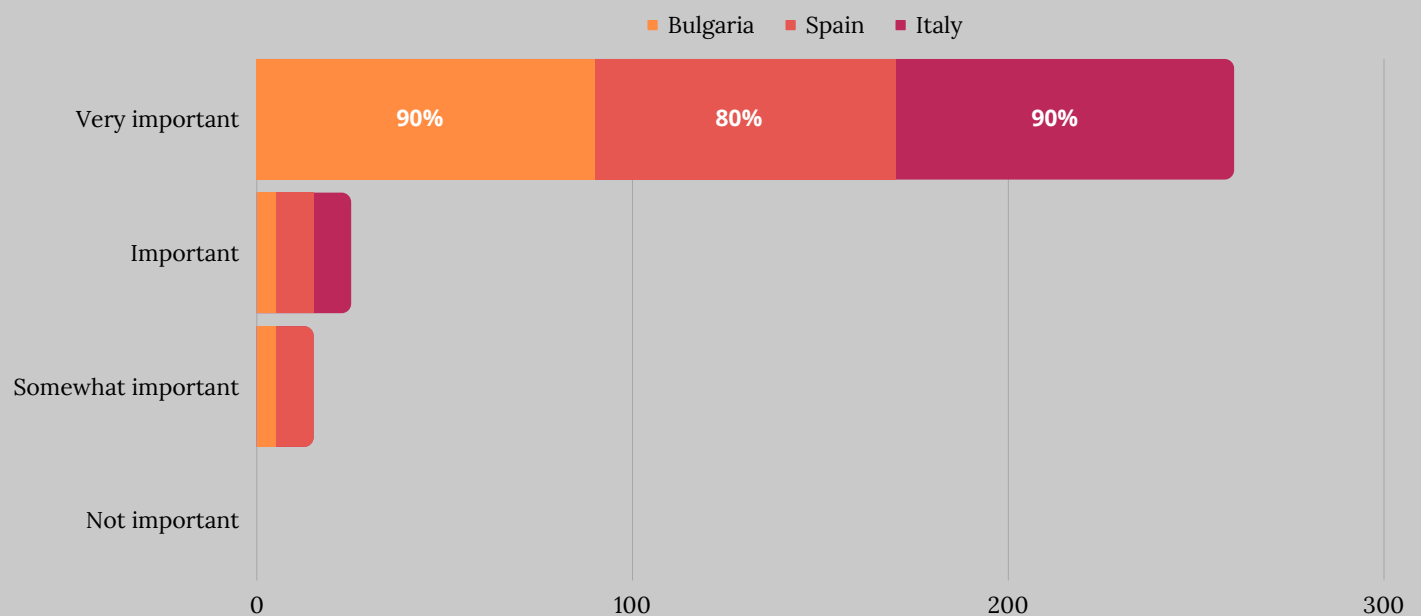
When asked about the most common challenges related to the provision of financial services which d/Deaf people face in their country, 100% of the respondents in both Spain and Italy note that the most common obstacles faced are the communication issues, such as that the employees working in the financial institutions neither understand nor speak the sign language which results in difficult or even impossible realization of any kind of communication between client and employee. 100% of the survey respondents in Italy also say that cultural barriers are also a common challenge, meaning that there is a low level of awareness regarding the challenges faced by the d/Deaf which also often leads to lack of understanding and even discrimination. On the other hand, the percentages for Spain and Bulgaria are lower – only 16,7% and 18,2% of the respondents admit that they've been facing issues involving cultural barriers. The answerers in Spain – 83,3% and in Italy – 71,4% also say that it is the case that they often face different kinds of technical issues, e.g., there is a lack of devices and digital tools that support accessibility features for the d/Deaf. On the contrary, none of the survey participants in Bulgaria indicated that they encountered technical difficulties. Lack of accessibility guidelines and real-time support are also among the challenges that the respondents indicate as common.



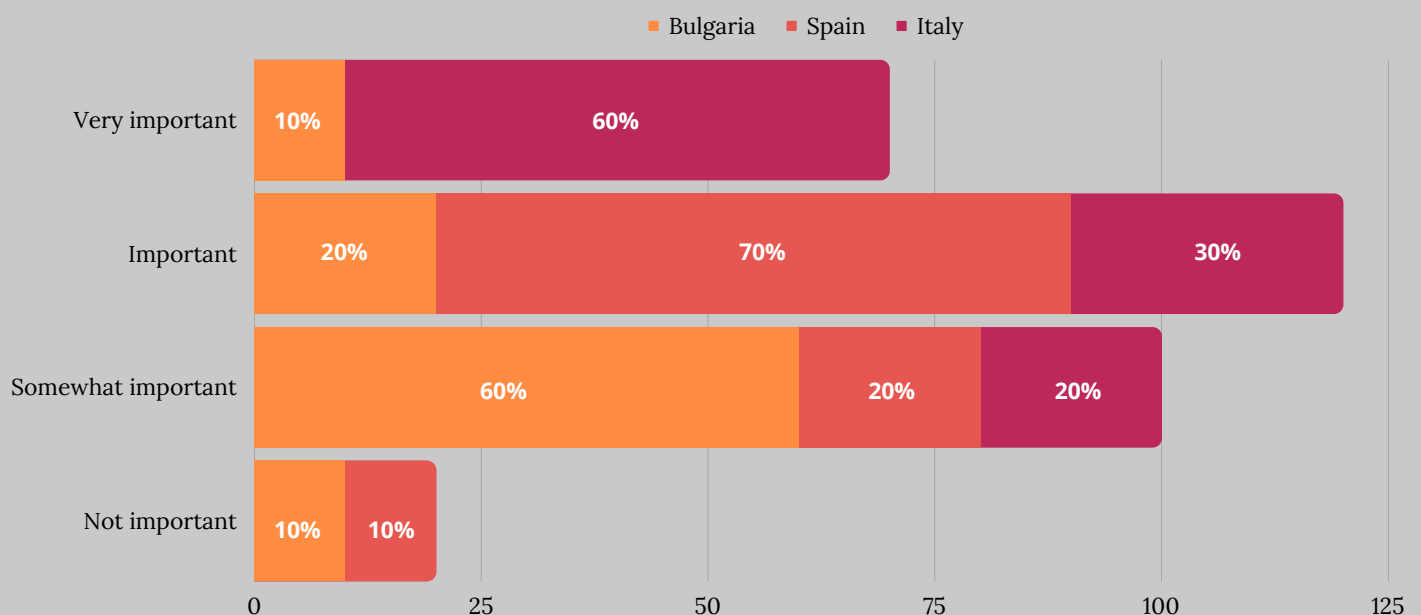
FINANCIAL SERVICES FEATURES OF IMPORTANCE FOR THE d/DEAF

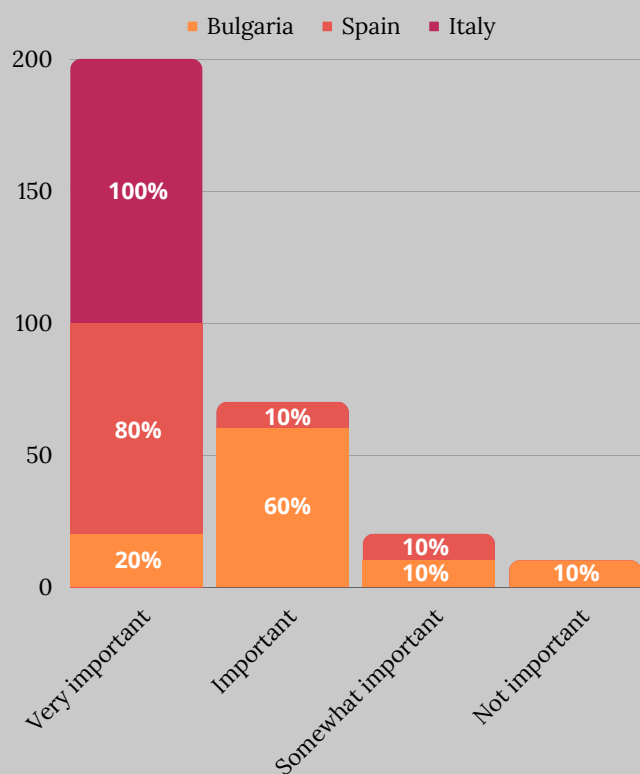
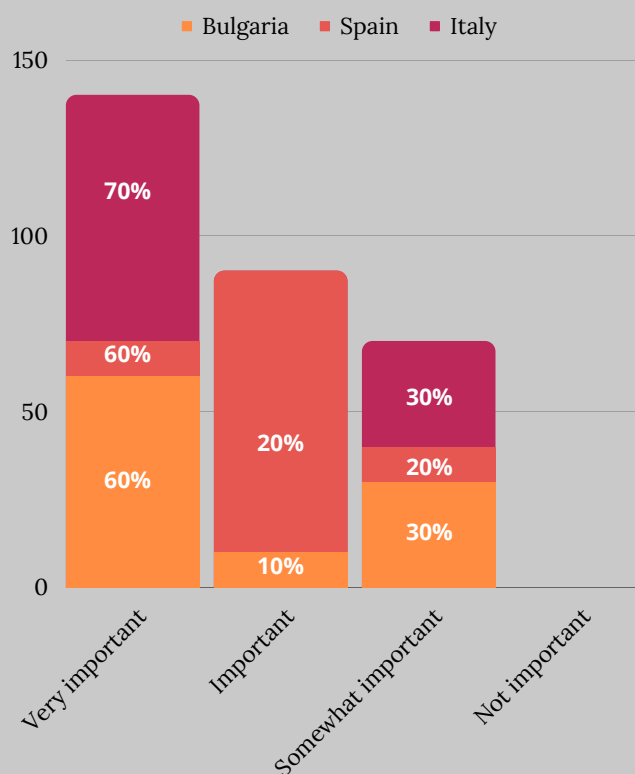
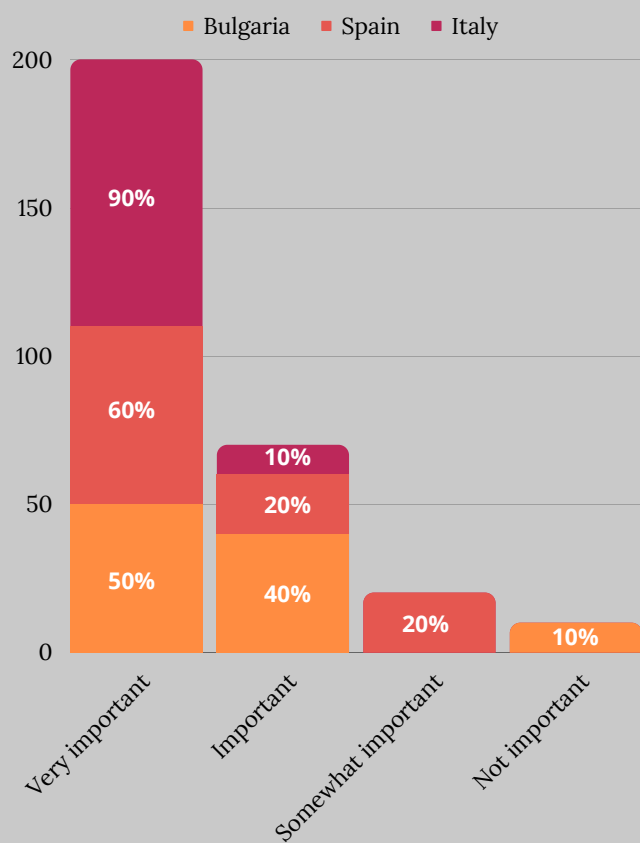
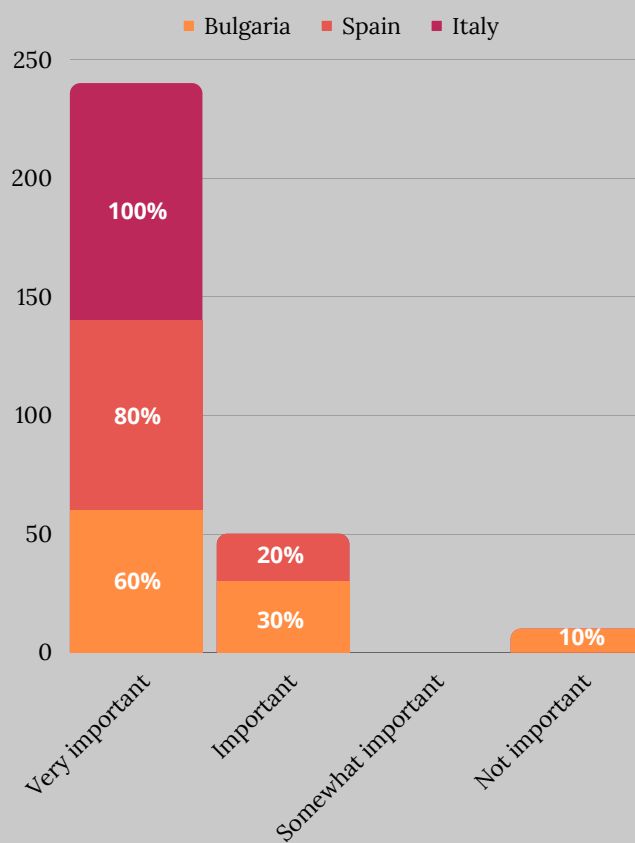
The next question was meant to explore how important is to have access to specific options when using financial services. To help us understand better, the survey participants were asked to rate the importance of the following options indicating whether they find them as very important, important, somewhat important or not important at all.

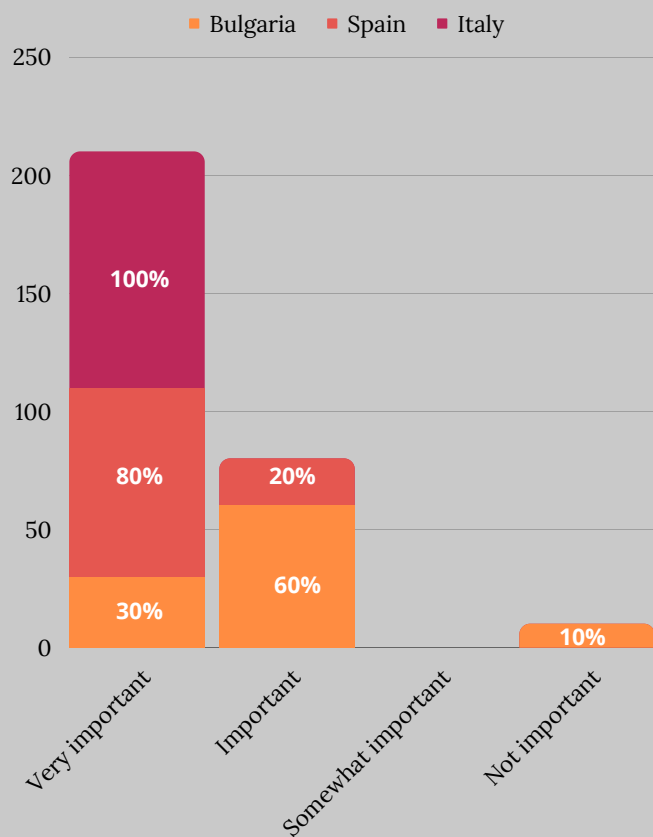
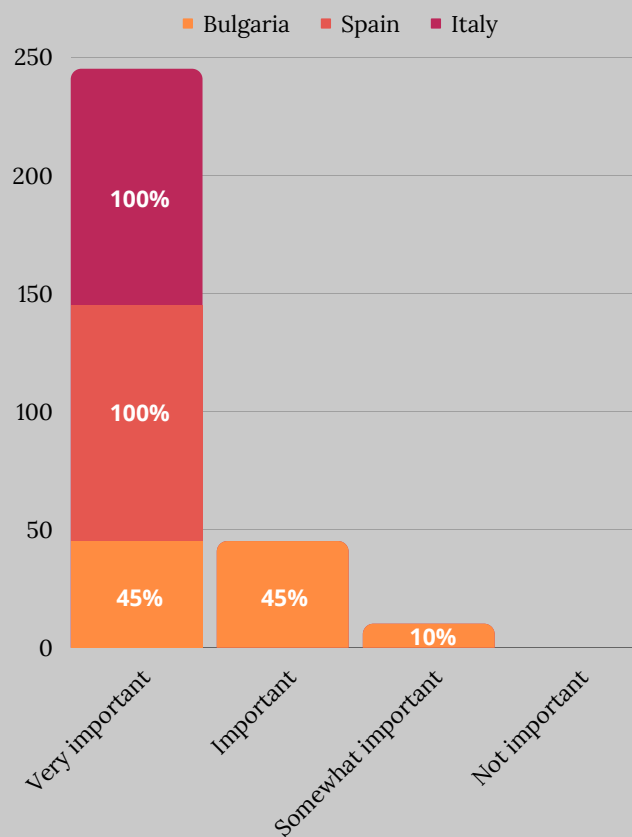
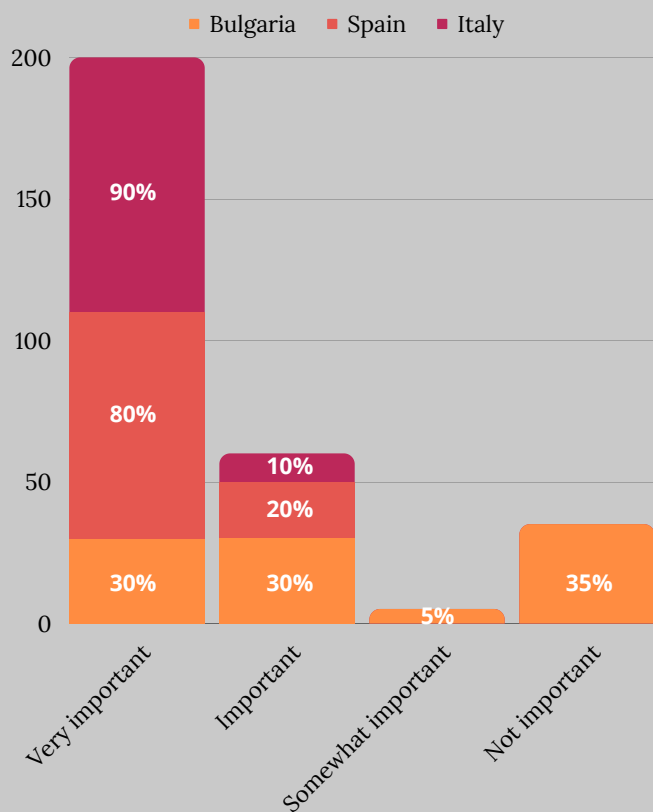
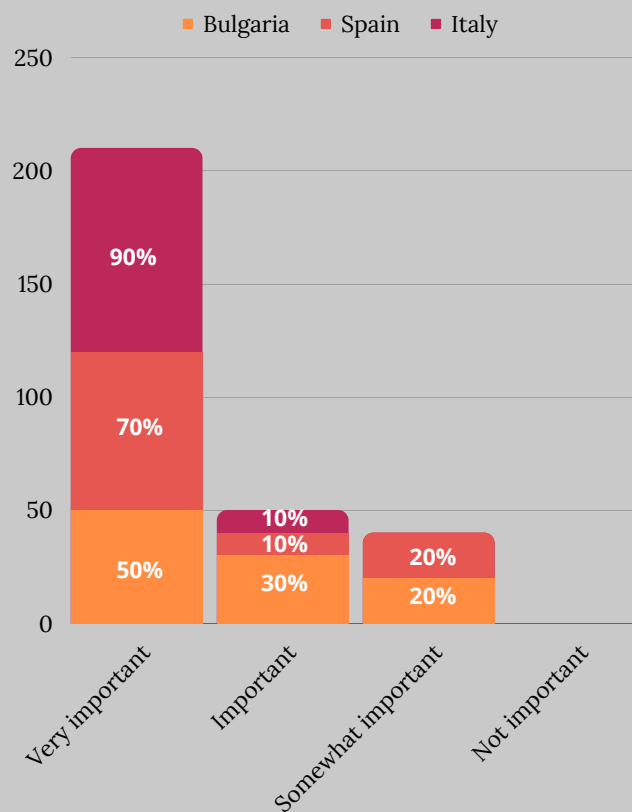
PLAIN LANGUAGE



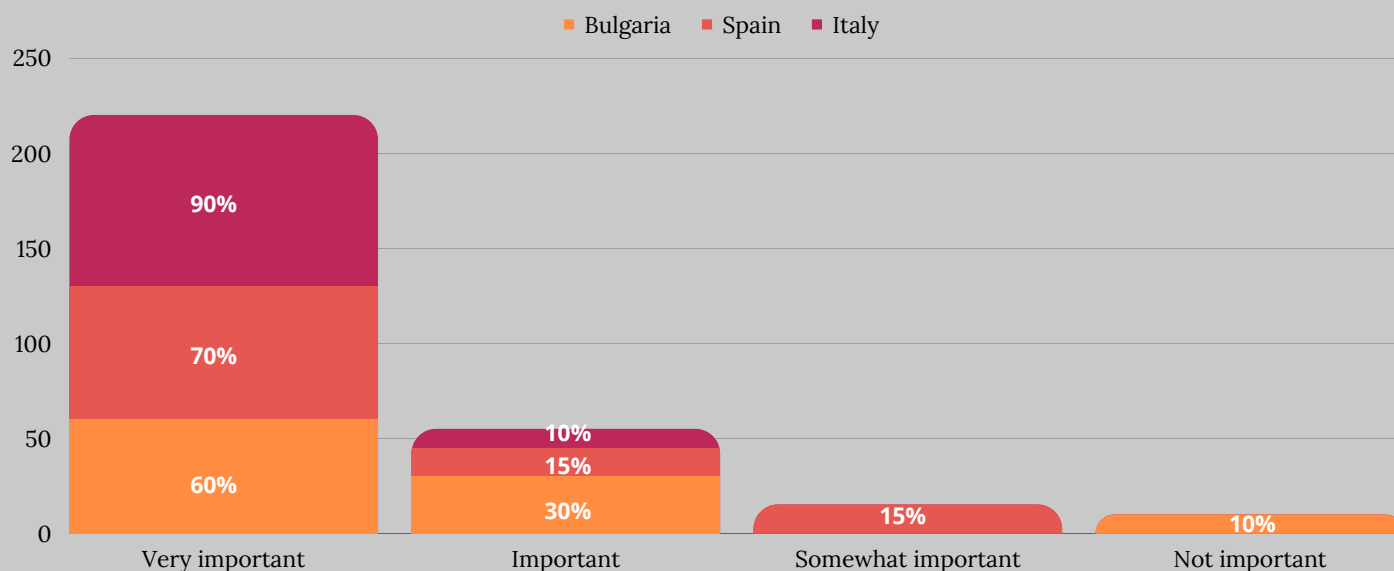
LARGER PRINTS



VIDEO EXPLANATIONS (WITH OR WITHOUT CAPTIONING)**INFORMATION VIA TEXT MESSAGES (MOBILE)****INTERNET BANKING****MOBILE APPLICATIONS WITH ACCESSIBILITY FEATURES**

**WEBSITE WITH
ACCESSIBILITY FEATURES****REAL-TIME ACCESS TO
CUSTOMER SERVICE****REAL-TIME SIGN LANGUAGE
INTERPRETATION****ACCESSIBLE ISSUE
REPORTING**

ATM ACCESSIBILITY STANDARDIZATION



As seen from the percentages presented in the table above, the results from each country show more or less the same picture. On the other hand, the presence of larger prints is not considered as this important by the survey participants, especially in Bulgaria – 60% of all respondents argue that this feature is just somewhat important for them.

However, the video explanations with or without captioning, as seen from the received results, are highly valued by the d/Deaf customers, when using financial services. Also, internet banking, mobile applications with accessibility features, real-time access to customer service, real-time sign language interpretation, accessible issue reporting, as well as ATM accessibility standardization are all features which are marked as very important or important to have access to when using financial services. Probably the only specific option which is not considered as somewhat important or not important at all is the receipt of information via mobile text messages. We also wanted to figure out which are the accessibility features which are missing from the above-mentioned ones, so an additional question was asked to the d/Deaf participants, to help us clarify.

The received answers did not differ, regardless of the country of the respondent, and can be summarized as follows:

- Banking staff and customer service should know how to communicate through sign language.
- There should be video-interpretation and chats for the d/Deaf on site at banking institutions.
- There should be created videos in sign language accessible for the d/Deaf.
- There should be opportunity offered for real-time financing.
- Financial institutions should offer consulting services for the d/Deaf in sign language.
- Banks should think about and organize open days to present the services it can offer to the d/Deaf customers.

ADDITIONAL PROVISIONS

In addition to the answers given to the questions in the survey, some of the respondents further contributed by giving their own opinion on any suggestions for improvement and personalization of financial products and services based on their personal customer experience. Among the suggestions given by the survey participants, we can highlight the following answers:

Provision of sign language translation and written information presented in a short, clear and simple way, with an emphasis on the most important aspects of each financial service.

Provision of information for the d/Deaf in sign language on the websites of the financial institutions.

Aside from this, you may also utilize surveys and e-mail marketing.

Provision of financial/banking services entirely via online means.

Provision of same kind of treatment and attention for all clients, including the d/Deaf.

Financial literacy should be added in the curricula yet from the primary school.

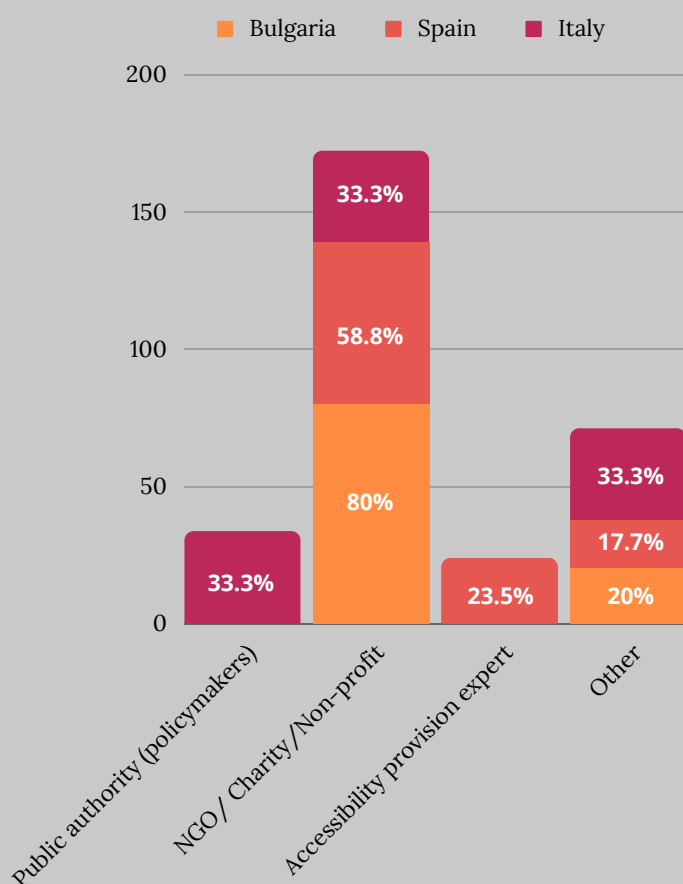
Usage of subtitles (simple and slow enough for their content to be well understood) for the videos used by the banks for presentation of their services.

IV. SURVEY II

In order to acquire a better understanding of the problem we decided to involve actual professionals who work with d/Deaf people and organisations who provide additional support for them. We asked them to share their opinion on the matter and to share their professional and personal views regarding financial accessibility for d/Deaf. Below we are sharing their feedback.

The second survey was targeting organizations and professionals working with d/Deaf individuals to analyze the problem related to the provision of financial services for the d/Deaf in an accessible way, considering the opinion of various stakeholders who are in touch with d/Deaf people. The questionnaire was distributed in the four partnering countries which are Bulgaria, Spain, Italy and UK. As with the survey aimed at the d/Deaf community directly, the English language survey for stakeholders was distributed by email to stakeholder contacts in England and on social media but stakeholder organisations in the UK did not seem willing to engage with a survey. Subsequently the UK partners, ESquared, have pursued further contacts and sought to gain some engagement in gathering views by interviews rather than the survey, as reported in Appendix 1. Therefore, the results of this exercise involved a total number of 30 participants, from Bulgaria, Spain and Italy whose answers are thoroughly summarized in the next pages.



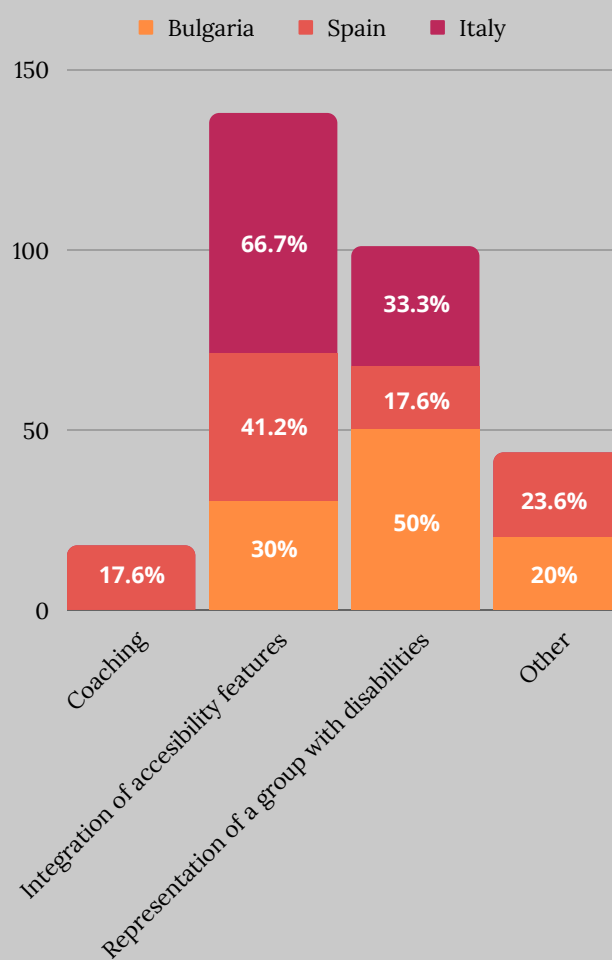


WHICH OF THE FOLLOWING STAKEHOLDER GROUPS DO YOU REPRESENT?

To understand more about the respondents in the survey and shape their expertise, they were asked to share the stakeholder group to which they do belong. From the answers received, it becomes clear that most of the respondents represent non-governmental, charity or non-profit organizations, followed by accessibility provision experts, and public authorities/policy makers. In addition, there is representative of a government institution, as well as a parent of a d/Deaf child.

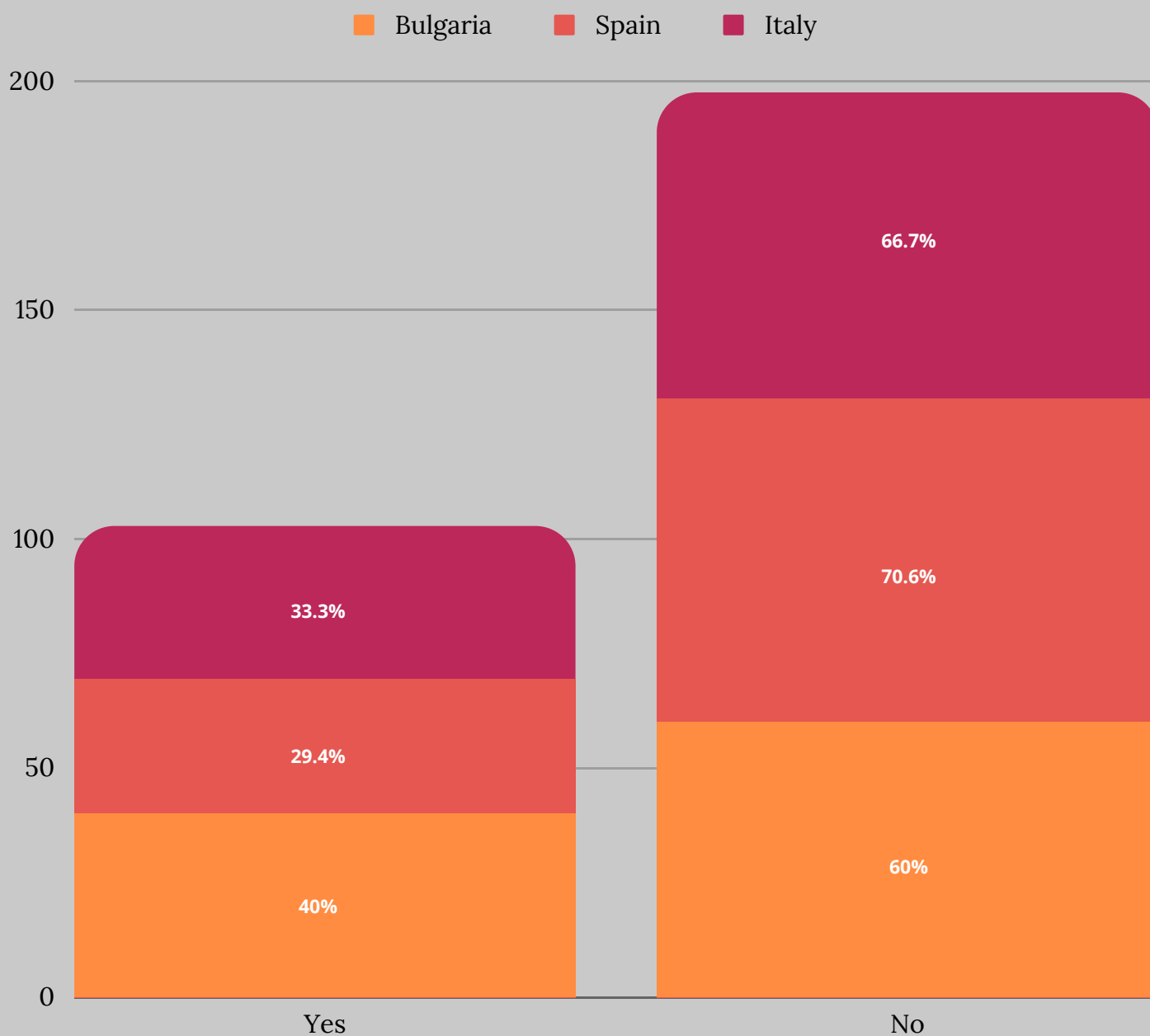
WHAT TYPE OF ACCESSIBILITY SUPPORT OR SERVICES DO YOU OFFER?

We thought that it will be also valuable to understand what type of accessibility support or services the survey participants offer to their d/Deaf clients, if any. According to the answers received, it turns out that the majority of the respondents work for organizations that provide integration of various accessibility features or provide representation of a group with disabilities. Only 17.6% of all respondents, all of which are from Spain, say that they provide coaching services. Some additional suggestions received as "Other" include the provision of psychological and educational support for students with functional diversity, as well as sign language training activities.



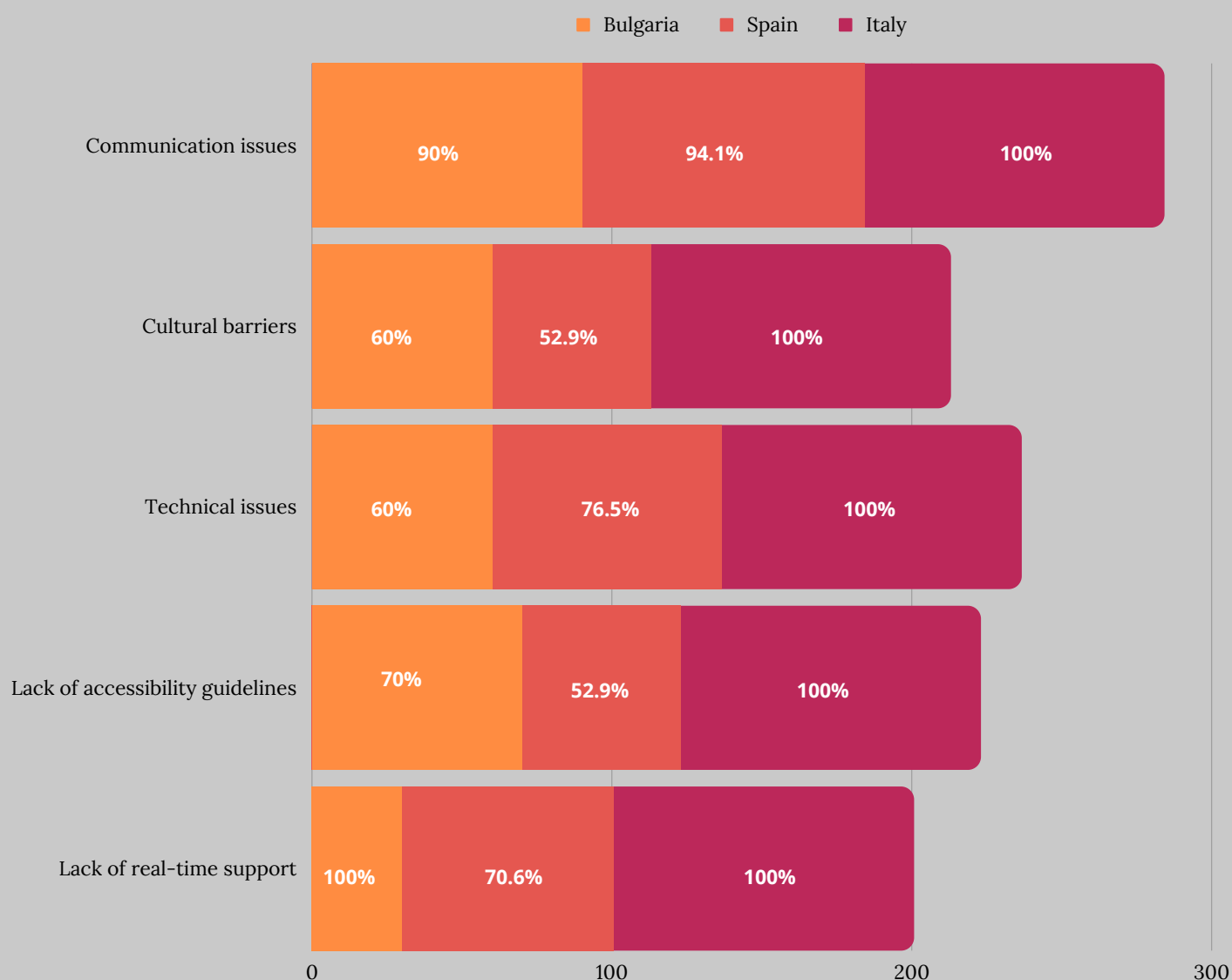
DO THE FINANCIAL INSTITUTIONS IN YOUR COUNTRY OFFER ACCESSIBLE PROVISION AND ADDITIONAL SUPPORT

As in Survey I, the participants were also asked to share whether the various banking and financial institutions in their countries provide additional support, such as special Terms of Service for their d/Deaf clients. As seen from the table below, the received answers are diverse, however, more than half of the respondents in Bulgaria, Spain and Italy state that the financial institutions in their country do not offer any kind of special services to their customers.



WHAT ARE THE MOST COMMON CHALLENGES RELATED TO THE PROVISION OF FINANCIAL SERVICES WHICH D/DEAF PEOPLE FACE IN YOUR COUNTRY?

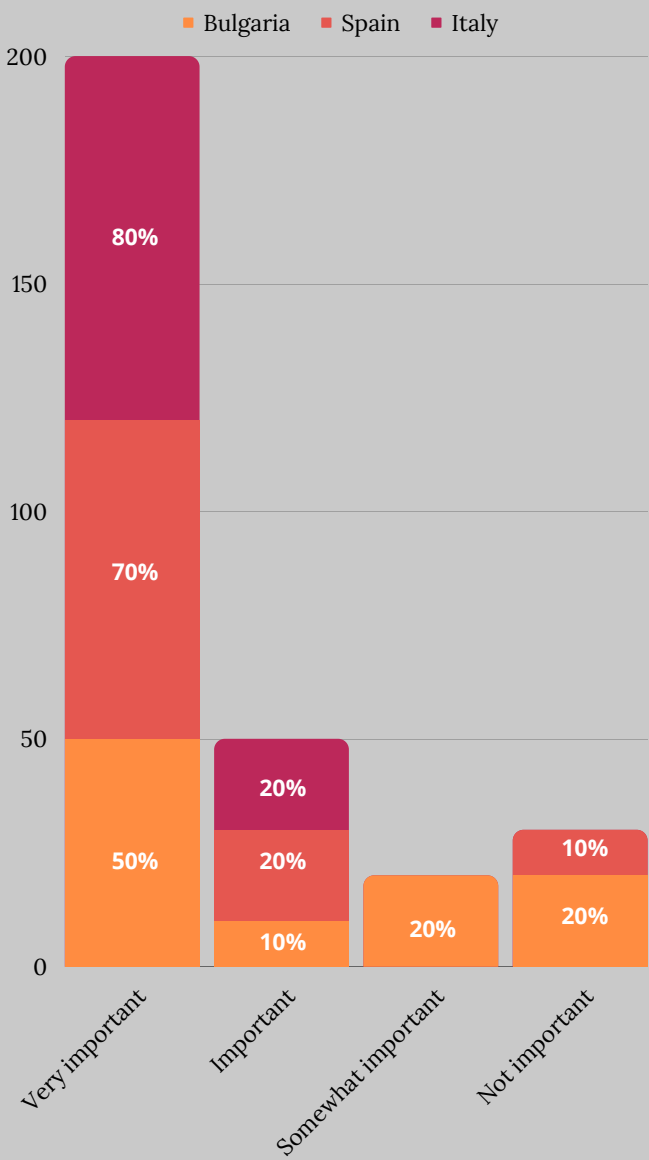
In Survey I, we asked the respondents, part of the d/Deaf community, what are the most common challenges related to the provision of financial services that they face. We thought that it will be equally valuable to ask the same thing the representatives of organizations working with the d/Deaf to obtain more accurate information. In Italy, 100% of the survey participants say that d/Deaf people face all the difficulties listed – communication issues, cultural barriers, technical issues, lack of accessibility guidelines, and lack of real-time support. In Bulgaria and Spain, the communication issues are among the most common challenges, followed by technical issues and lack of accessibility guidelines. Also, one of the participants adds that as a common challenge should be considered the lack of a national sign language service center to meet the needs of the d/Deaf clients.



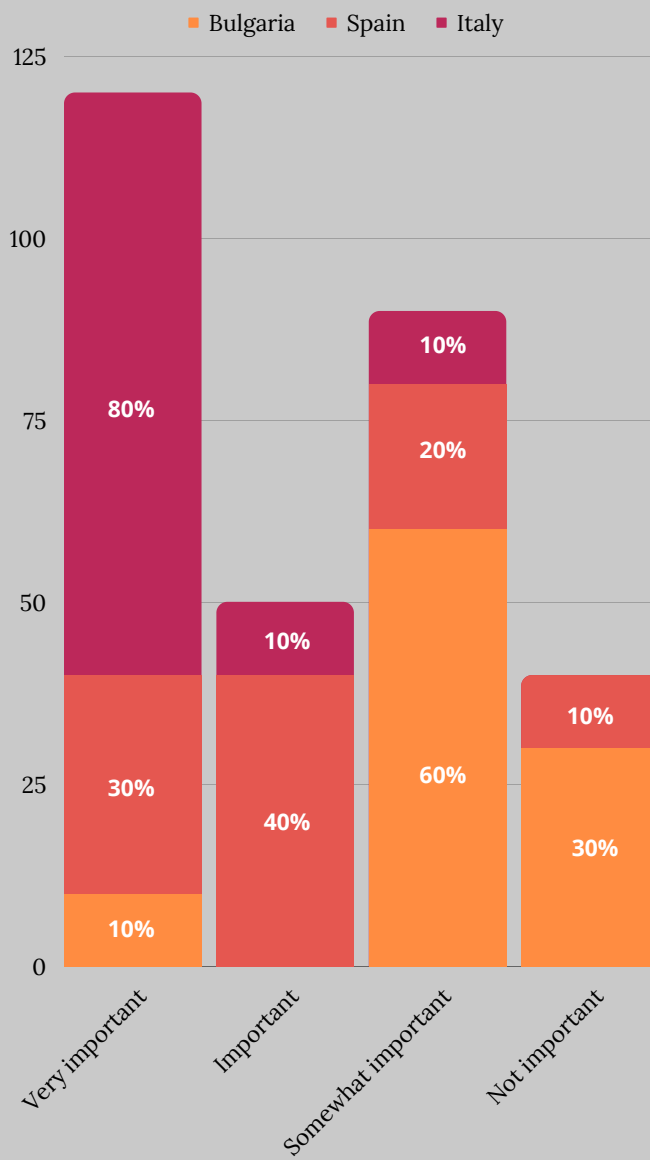
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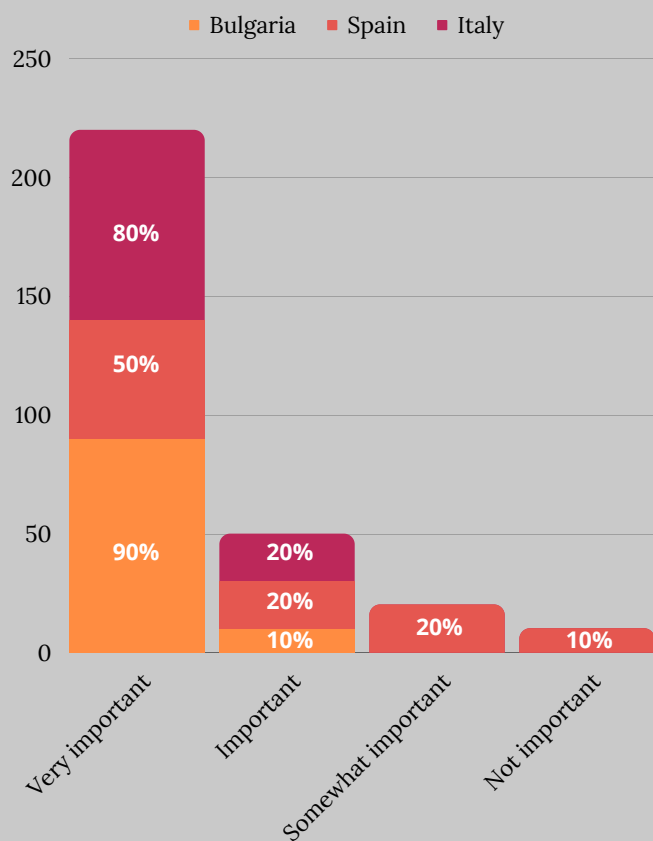
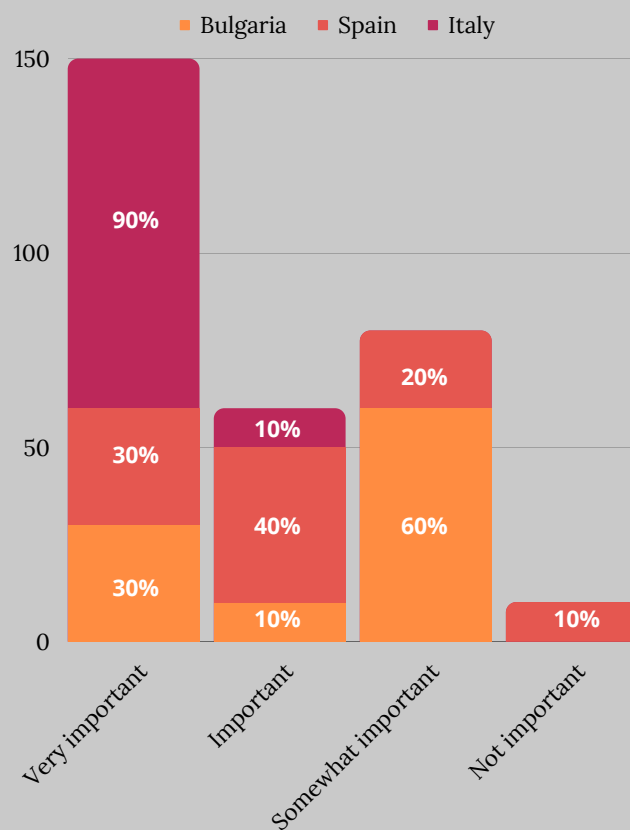
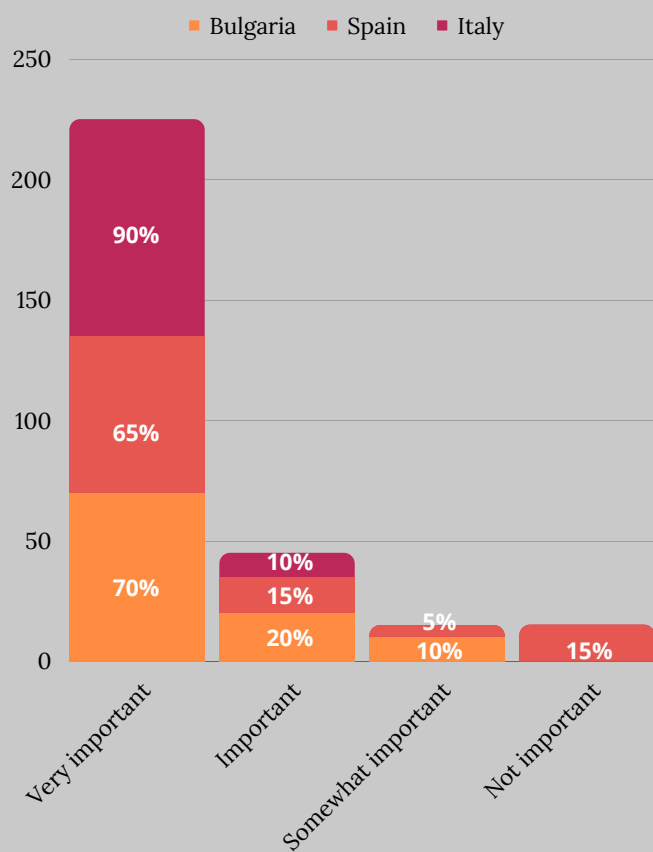
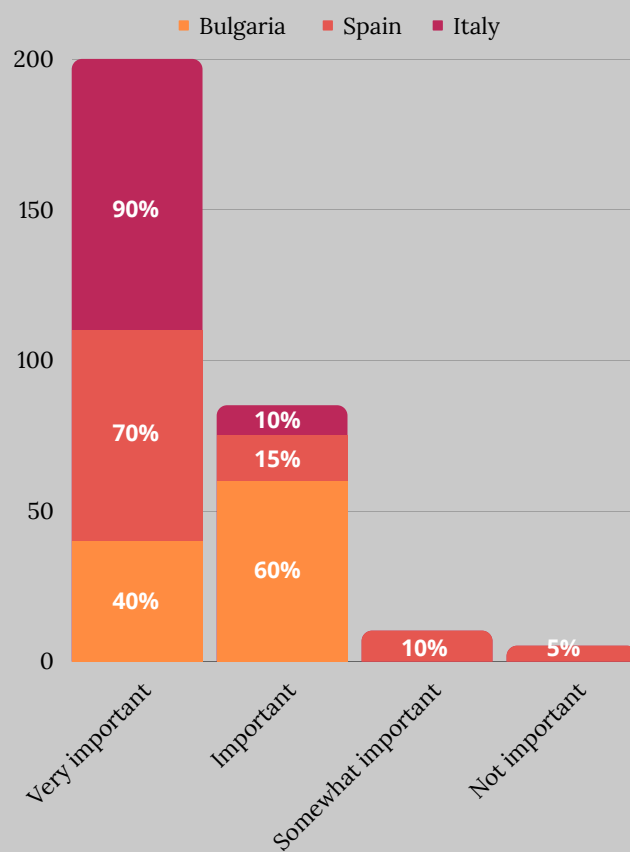
Similar to Survey I The next question had the main objective to explore how important is to have access to specific options when using financial services, as seen from the experience of the stakeholders working with people with disabilities. To help us figuring it out, the survey participants were asked to rate the importance of the following options indicating whether they find them as very important, important, somewhat important or not important at all:

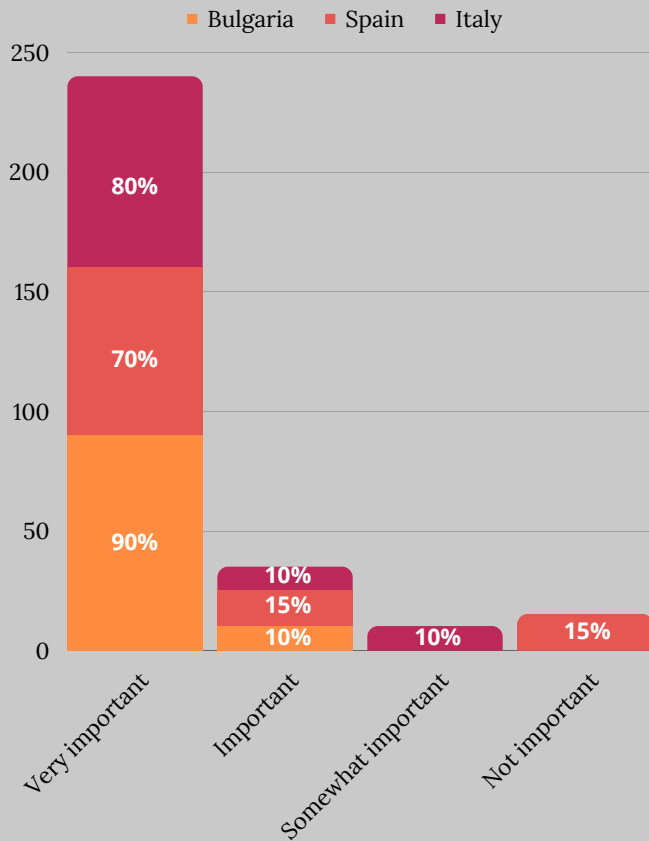
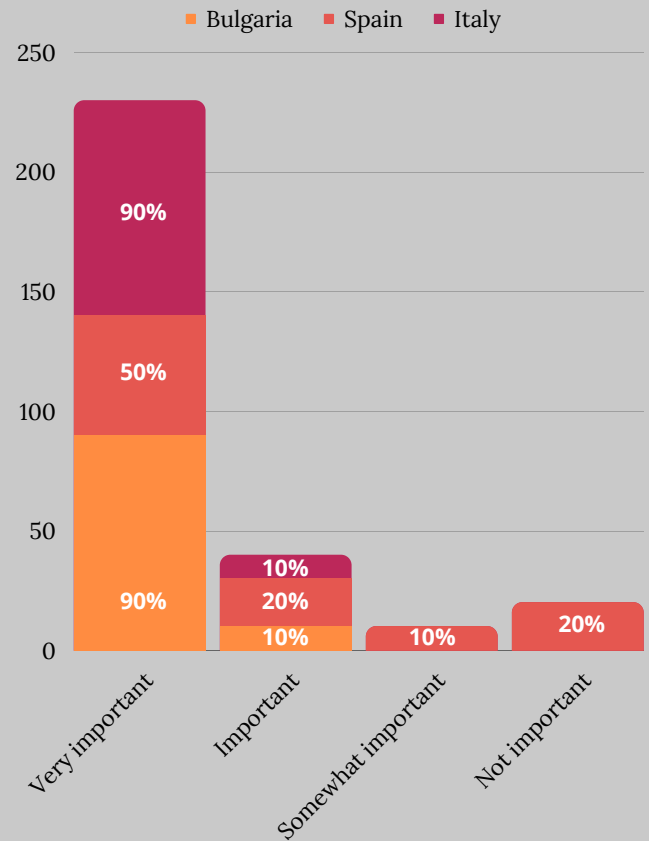
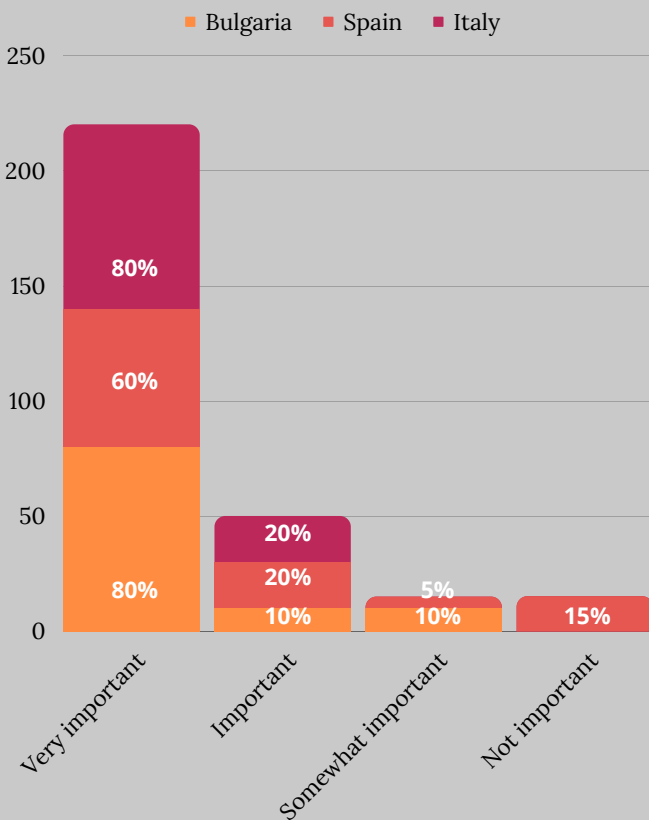
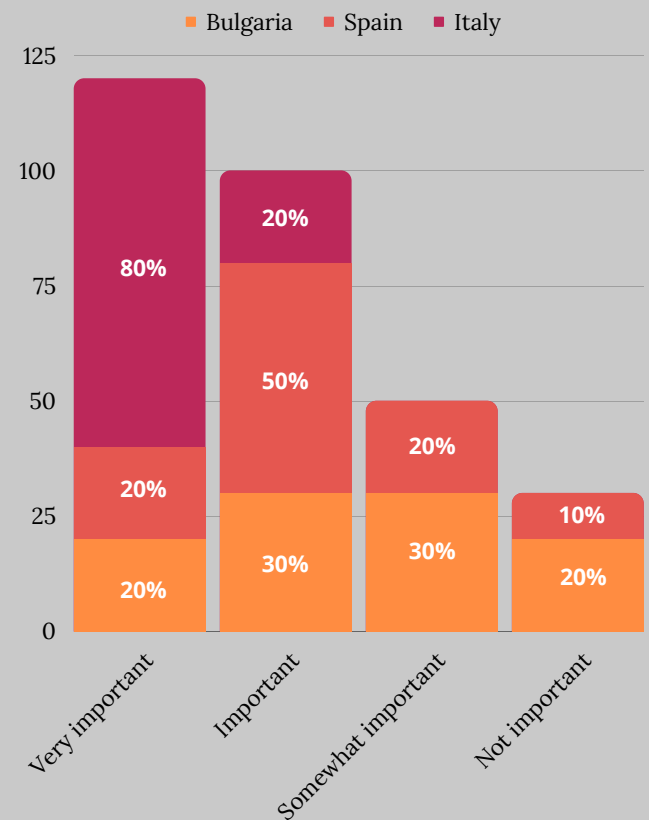
PLAIN LANGUAGE

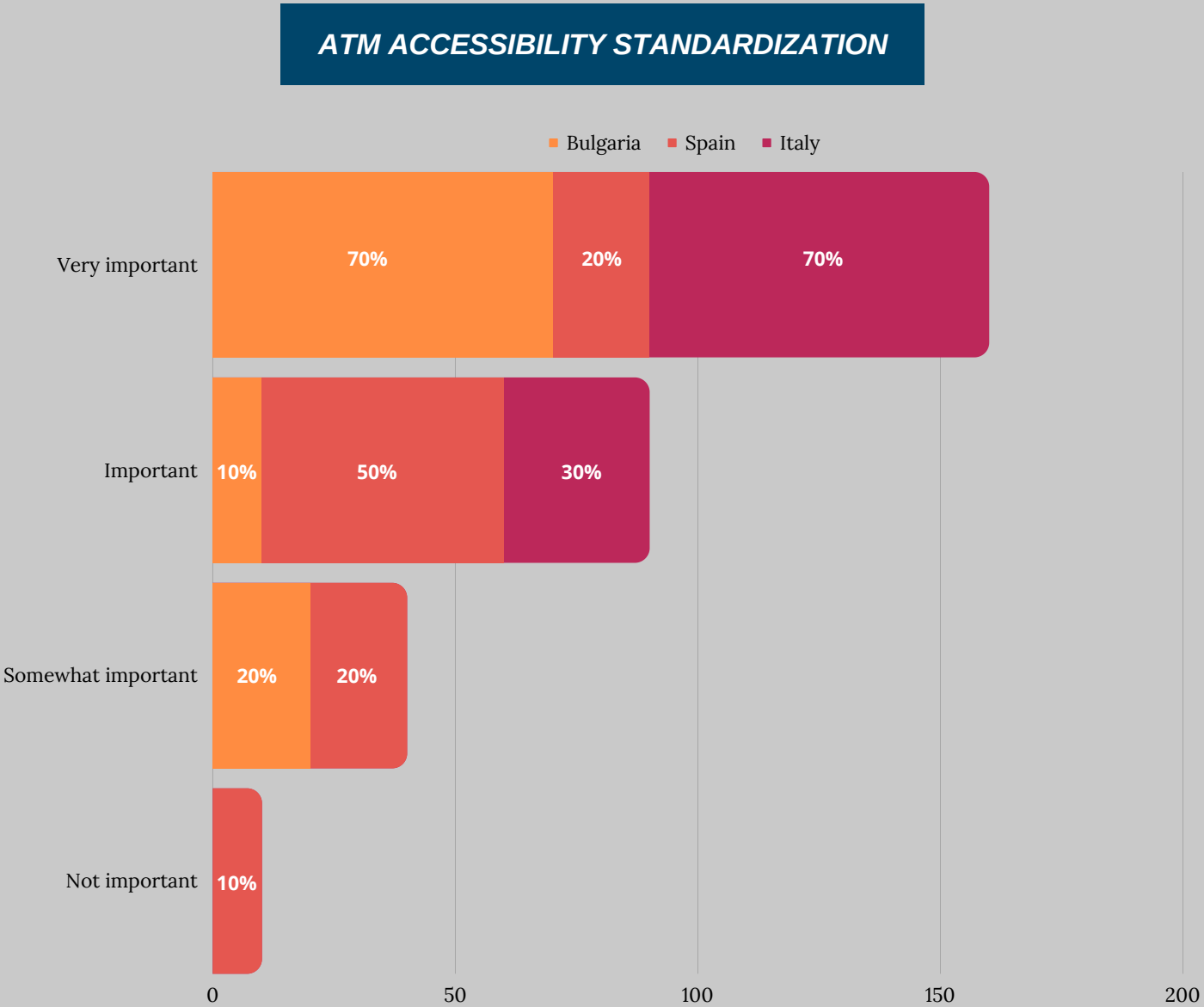


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The answers, given by the respondents, who are representatives of organizations working with d/Deaf people to a large extent are very similar to the answers received from the survey directly targeting the d/Deaf. The experts indicate as very important to have access when a d/Deaf person is using financial services the usage of plain language, the incorporation of video explanations, internet banking and also the existence of website including specific accessibility features. In addition, the majority of the survey participants argue that the ATM accessibility standardization, the real time access to customer services, as well as the real time sign language interpretation are features that are of high importance for the d/Deaf people who are dealing with financial institutions. Options such as the availability of larger prints, the receipt of information via mobile text messages and the opportunity for accessible issue reporting are not considered as so significant as the above-listed ones.

ADDITIONAL PROVISIONS

Our group of stakeholders were also asked to give their comment on the accessibility features which are missing from the above-mentioned ones, so an additional question was asked to the representatives of organizations working with d/Deaf persons to help us clarify. The received answers did not differ, regardless of the country of the respondent, and can be summarized as follows:

Videos used by banks and financial institutions for presentation of their services should always include subtitles.

There should be training programmes for employees in bank/financial institutions on disability and how to work with clients representing some of the groups of people with disabilities.

Banks must think about providing personalized attention to each d/Deaf person, in order to ensure good customer experience.

There should be counselling services in sign language as regards the different services that a bank can offer to the d/Deaf customers.

There should be chatbots, accessible to d/Deaf people, available 24/7.

Provision of a dedicated Sign Service Center through which there will be a permanent service in sign language available.

There should be incorporation of d/Deaf employees in the financial institutions.

Provision of a sign language content on the online pages/websites of the financial institutions.

Usage of subtitles (simple and slow enough for their content to be well understood) for the videos used by the banks for presentation of their services.

In addition to all the questions included in the survey, the participating stakeholders were encouraged to share some good practices existing in their sphere of work, which are related to the provision of support and accessibility features for the d/Deaf by financial service organizations. Among the suggestions given by the survey participants, we can highlight the following answers:

- The Spanish bank **“Bankinter”** provides video-interpretation and counseling services for their d/Deaf clients;
- The Spanish bank **“ABANCA”** is initiating a project through which the support to their d/Deaf customers will be made possible;
- The Italian bank **“Intesa Sanpaolo”** has activated a collaboration with Fondazione LIA (Libri Italiani Accessibili) which has been working for years with the Italian Publishers Association and with the Italian Union of the Blind and Visually Impaired to extend the accessibility of its documents published both on the internet and on the corporate Intranet. This service is also useful for d/Deaf customers, since the fonts/prints that they use are larger and thus more accessible and adequate for d/Deaf.
- The **Bank of Italy** is committed to diversity and inclusion issues with the aim of ensuring accessibility and the best working conditions for its staff and the usability of services and information by the community. To make the toll-free number 800 19 69 69 more accessible to citizens, the Bank of Italy offers services for d/Deaf people through a customization of the free App "Pediùs" for smartphones and tablets. The application provides easy access to some information related to the services of the Bank of Italy: COVID-19 emergency, Financial Banking Arbitrator, Central Risks, and Interbank alert center.
- **BNL Gruppo BNP Paribas** is the first bank in Italy to activate an innovative project for the inclusion of deaf colleagues and clients.

Thanks to the remote technology, the bank will be able to offer the best advice to current and future d/Deaf clients who represent a strong community in Italy. Emanuela, Nicholas, Luca and Vincenzo are four d/Deaf colleagues in the Direct Banking Individuals team who will be able to provide their best advice in sign language, making the banking services even more accessible and inclusive.

V. MAIN CONCLUSIONS

Our research has reaffirmed our belief that financial services not only should be made more accessible for d/Deaf people, but that there are some very easy and simple solutions to begin with. More importantly, the latter can be easily replicated not only by financial institutions, but by any other existing organisation out there.

Adequate provision of access to financial services is key to the quality of life of every person. However, people with disabilities are often neglected by financial service providers for several reasons – inaccessibility, presumptions of limited need and capacity to manage finances, as well as mindsets that do not view them as a profitable consumer base. It is for these reasons that the Signing Banks project emphasizes on the fact that this paradigm is now rapidly changing with growing evidence of their demand and need for access to services as well as the increasing income base of persons with disabilities around the world.

The feedback received from both surveys – the one for the d/Deaf and the other for the representatives and organizations working with d/Deaf clients once again proves the importance of having proper access to basic services such as the financial ones, to maintain good living standard. Most of the survey participants share that they use financial services (such as possession and exploitation of banking and savings accounts, as well as insurance and consumer credit management) on an everyday basis or at least every week/month, even though they belong to the d/Deaf community. This immediately dismisses the stigma that the d/Deaf are not profitable consumer base. Taking into account the answers given by the survey respondents, it turns out that most of the financial institutions in the partnering countries also do not provide any kind of accessible features, additional support or special Terms of Service for d/Deaf clients, or for people with disabilities in general, placing them in a situation in which they have to use a specific type of financial service facing various difficulties deriving from the fact that they are excluded from the mass group of customers.

As one of the main objectives of the Signing Banks project is to develop specialized guidelines for banking institutions on how to implement accessibility measures and promote personal and customized customer experience, it was

crucial for the analysis to ask survey participants to share their personal experience and the most common obstacles they have encountered when using financial services autonomously. More than half of the respondents in each of the surveyed countries – Bulgaria, Spain and Italy admit that they have faced significant difficulties when dealing with financial institutions. Among the most frequently encountered issues experienced by the d/Deaf, related to accessing financial services are the existing communication barriers caused from the inability of the bank employees to understand and speak sign language, as well as the cultural barriers meaning that there exists a low level of awareness related to the challenges faced by the d/Deaf leading to lack of understanding and discrimination. In addition, some of the respondents also admit that it is a common practice for the financial institutions not to provide devices and digital tools with accessibility features or real-time support to facilitate seamless customer experience for the d/Deaf clients.

However, the main idea for conduction of the surveys was to identify specific suggestions and guidelines for improvement and personalization of financial products and services based on the real customers experience of the d/Deaf customers – which is the main reason for the implementation of the Signing Banks project. The survey respondents shared important problems that must be taken into consideration, as well as specific recommendations that would improve their experience with the use of financial services and their communication with the financial institutions in general.

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KEY RECOMMENDATIONS

Taking into consideration these recommendations for improvement of the use of financial services for d/Deaf people, we can successfully highlight the following ones:

01. Utilization of sign language

The staff and customer service of the financial institutions, or at least one person per organization, should be able to communicate with the d/Deaf clients using sing language.

02. Modern digital accessibility features

The financial institutions should be able to provide video-interpretation and chats for the d/Deaf on site.

03. d/Deaf awareness events

Banks, and the financial institutions in general, should regularly organize open days on site, to present the services that can be offered specifically for the d/Deaf clients.

04. Sign language for websites

The financial institutions should ensure that all the information containing on their websites is available in sign language.

05. Additional accessibility via d/Deaf subtitles

The usage of subtitles (simple and slow enough, so they can be well understood) for the presentation of services, financial tools and even promotional videos used by financial institutions should be considered as a common practice and adopted by most of the organizations out there.

The survey results have shown some important insights which would be impossible to be obtained otherwise. All the data which was gathered from the countries participating in the project, and then analyzed, proves that despite the fact that we are living in such globalized world, there are still specific groups of the society who are excluded from using autonomously simple services part of the everyday life of an average person. Referring to the following document, the partners of the Signing Banks project will work towards the development and provision of resources and information package to support the financial inclusion of the d/Deaf and highlight the benefits for offering fully accessible financial services.

Did our research showed the same findings in the case of United Kingdom? Let's find out.

APPENDIX I

In the next few pages we will be presenting you the results from our UK research on financial inclusion of d/Deaf people, where we had both similar issues as well some unique national cases to share with you.

Introduction

As discussed in the main report the UK team experienced a nil response to the primary research intended to gauge how the d/Deaf community experience access to financial services. As an alternative strategy the team focussed on contacting the d/Deaf community directly to explore the 'lived experience', something we found quite challenging to begin with as we needed to establish trust with a community that has been often ignored in the past. Using our own network we established contact through an organisation based in Stratford, East London called DeafRoots. They work to address Deaf and Hard-Of-Hearing people's long-term needs, to ensure they have access to the opportunities and services they need in order to enjoy a fulfilling life and become integrated into their local communities.

We also added to our research through conversations with the wider d/Deaf community through d/Deaf 'champions' such as Professor Bencie Woll who set up the Deafness Cognition and Language Research Centre at University College London (UCL) she provided us with contacts for the:

- Royal Association for Deaf People
- National Association of Deafened People.
- European Federation of Hard of Hearing People
- Royal National Institute Deaf

We were also introduced to Signly. They are an organisation which provides synchronous, in-vision, sign language translations on any webpage for any Deaf sign language user. Signly, a world-first, enables Lloyds Bank and Microsoft to go beyond compliance and welcome and include deaf people who use sign language.

We are exploring the options to use them with their bank contact as an in depth case study. Their own customer research is a major insight into how the d/Deaf community experience access to financial services: www.youtube.com/watch?v=0cMEQI07hvl.

Through these further conversations, as well as a more formal focus group set up with DeafRoots, we have begun to explore in greater detail the service provided by financial institutions in the UK for the d/Deaf community. We have found that what the UK big banks promote and say on their websites is not always being translated to or experienced by the Deaf community. An underlying issue of inconsistency, poor communication between financial institutions and the d/Deaf community can be seen as the root of the problem and a reflection on our society as a whole. However there are exceptions as our current on-going research and case studies will illustrate as the next part of the project.

Community

First with the help of d/Deaf people we needed to understand their community better. It became clear to us that within the d/Deaf community are many subdivisions that make up the wider community and that while there is a strong Deaf culture, it is not homogenous. Not all Deaf people are the same; there are variations in culture, upbringing and the age at which they lost their hearing, e.g. those who became deaf later in life and those who became deaf before the development of speech in early childhood. There are also those who are Deafblind who use a form of sign language known as tactile signing which involves touch. The levels of signing needs also differ between the professional d/Deaf community and the general Deaf community. As a result, no one single provision or solution provided by the banks will fit every Deaf person's needs, and more should be done to accommodate these groups by the financial institutions themselves. Statistics provided by Professor Bencie Woll suggest that one in 800/1000 British Sign Language (BSL) users are born deaf, which is an estimated 70,000 of the UK population. The British Deaf Association, using a wider definition of deaf, estimates that the

figure is around 87,000. A further 1 in 7 of the population are likely to be hard of hearing – usually acquired through age. This is a large customer base for financial institutions, and they would benefit greatly from consulting them further and addressing the accessibility issues raised.

Something which came across strongly from our focus group at DeafRoots was that there is a lack of knowledge and appreciation by UK banks that BSL is the first language for the majority of the UK's Deaf community, with English being their second language. The d/Deaf community's access to English is quite limited, with an estimated 85% of UK Deaf people unable to follow information clearly when it is given in English. This was supported by our contact at UCL who informed us that people aged over 50 who grew up as Deaf have very poor literacy. The current median literacy level of those born Deaf is 11 years old, which has improved from 30 years ago when the level was 8 years old. In addition, the UK Census doesn't reflect BSL as a main language of a household, indicating a deeper societal problem of ignorance towards the Deaf community reflected in the service provided by financial institutions in the UK.

Sign language is constantly evolving and changing over time. Regional variations in sign language, much like regional accents or dialects, are also not appreciated by UK banks when it comes to accessibility of their services. We have been told through our focus group that, although a service may be provided by the banks, it is not always advertised appropriately to the d/Deaf community who remain out of reach due to instructions being in English.

We have discovered that International Sign Language is different to national sign language providing an additional challenge to international organisations trying to reflect national best practice to a wider international audience. This was also a factor in our failure to engage a d/Deaf audience in UK using a survey translated into ISL. One example of a good practice intention which may not work out so well in application. Almost all of our researched banks claim to offer

a sign language interpreter when you visit one of their branches. However, this appeared to be new information to many of our focus group participants who are often obliged to ask friends and family to interpret for them. Access to a bank funded interpreter would be subject to pre-booking and significant waiting times. Language Brokers e.g. family members are useful but not always appropriate when it comes to confidentiality. In the UK there are only about 1200 British Sign language professional interpreters who operate to a codes of ethics making them a scarce resource. Through the focus group we discovered that in Deaf culture, parents often heavily rely on their children, meaning that they can often miss out on their childhood. For one of our participants, this was quite an emotional recollection for her, and she described it as “a form of abuse”.

From the research, banking does not appear to be a Deaf-friendly experience, with Deaf people often left feeling frustrated by the banking services at their disposal. Queues at banks make people feel embarrassed and different to everyone else. Deaf people are fed up with having to wait a long time for service in branch or having to bring a family member to act as an interpreter.

It was also reported to us that in the branch employees do not appear to understand or be familiar with Deaf culture, even though they may have had accessibility training. A recent issue caused by the increased use of masks has not helped, making it impossible to lip read as often it is the bank's policy for staff not to remove their masks. We were told that people have to resort to writing things down in order to communicate. These everyday barriers for Deaf people can create psychological problems such as anxiety and confidence issues. The sign health report states that Deaf people are more likely to suffer mental-health problems through not having access to services such as banks.

This shows the importance of greater inclusion of the d/Deaf community within our society, with the major issue being that the d/Deaf community are not consulted by banks on any of these issues raised.

Technology

The best technology-led practice in the UK is usually in two forms:

- Gaining access to information on services and products using video signing services. Technology that allows sign language users to access sign language translations
- Using voice relay – in effect a translator – to ask questions or get more information about the product or deliver the service.

The UK offers a variety of different technologies available to the d/Deaf community and these for the most part are offered by the majority of big banks in the UK. They can vary from video relay services (VRS) or text relay services, the biggest of which is Text Relay UK. The modern RelayUK app service aids communication for anyone with hearing difficulties, as well as the d/Deaf community over the phone.

This is done by connecting the caller to a relay assistant who speaks on the person's behalf while they type.

However, there can often be a breakdown in this modern technology. Our participants at our focus group informed us that, due to the difference in structure and syntax between BSL and the English language, often the grammar and sentence structure were different making communication poor and thus making RelayUK difficult to use. One participant explained how he would become frustrated with the text relay service, and that often there is an attitude problem in the response from translators. These different services can also take a long time to use, with some members of the focus group saying that simple calls to their bank can take up to four times longer using Text Relay UK. When it comes to VRS, the banks themselves claim on their websites to organise the interpreters. However, as explained previously this information is not being effectively communicated to the d/Deaf community. The role of the interpreter is vital. If they are Deaf themselves, there

is a much more accurate interpretation of sign and a better understanding of Deaf culture, as well as a better understanding of the regional variations of BSL.

Through the focus group we found that there was a lack of trust in the system and new technologies aimed at helping the d/Deaf community. One participant said, “There is goodwill, but it doesn’t always materialise,” showing again the poor communication between banks and the community at large. On top of this, the recent closure of banks due to restrictions and lockdowns imposed by governments has exacerbated the problems faced by the d/Deaf community. Closure of face-to-face branch services will unduly affect sign language speakers.

One participant returned to the UK from India during the pandemic and was told she would have to use the banks app Service, which she couldn’t access or even get into. A major issue we have uncovered through the focus group research is that hearing loops, a sound system used to aid the use of hearing aids, is not compatible with modern digital hearing aids, as it only works with older analogue models. This is something we found particularly surprising as our desk research showed that almost all of the banks’ websites promoted the use of hearing loops in their branches.

As technology advances rapidly, there is a feeling among the d/Deaf community that they are often being left behind. Technology that uses voice recognition can be a challenge to Deaf people, even if they can hear or read the commands, because the software cannot recognise their voice pronunciation. Many of our focus group participants used Amazon’s Alexa as an example of technology changing that is not inclusive of their community. While there is technology available, it can at times be hidden from the Deaf community. Accessibility to information about these technologies and services provided by financial services is a recurring issue and one that needs to be addressed by UK banks. However, it is not all bad when it comes to technology. There has been a big push in recent

years to make modern technology more inclusive and accessible. People who design these new technologies need to understand that the Deaf community's English is not always their first language. We have seen in recent years technology becoming more diverse, with the ability to adapt based on the sign language of the country of origin and translate between them.

An example of good practice shown to us by a focus group participant comes from the Lloyds banking website. They use a company called 'Signly', discussed earlier, which incorporates sign language video clips as a translation service on banking websites.

This is a solution of great interest and innovation and one which we hope to investigate further through our case studies. New phones are also becoming more accessible with built-in text relay services, which are said to be "not perfect but a step in the right direction." While many of these services are in the trial phase, it is encouraging that a conscious effort is being done to include the d/Deaf community in today's rapidly changing world.

Interpretation

As we have seen, the d/Deaf community embraces many different sub-groups. The 'sign-language community' is different to the 'deafened' and the 'acquired hard of hearing', and they are all represented by different organisations. This can go some way to explaining the poor communication between financial institutions and the Deaf community. Our UCL contact explained how "reasonable adjustment" leads to varying interpretations as to what is practical and reasonable to provide in service to a user.

In the UK, banks often set up rules that can get in the way. For example, sometimes banks won't talk to an interpreter as they are not the account holder. On the whole it appears that policy application is inconsistent. This is something which came across very strongly in our focus group - that the level of service often depends

on the person you get in branch.

Another issue is that deaf people may have to choose a bank based on how they can communicate rather than on ethics or product choice. We found out through our UCL contact that banks often roll out a staff member who has been on a six-week introductory course on BSL as their key contact. They therefore only have a very rudimentary grasp of the language. Staff therefore may not be aware that Deaf people have different needs, and that one service is not going to work for everyone.

The focus group respondents agreed that an example of good practice is when the employees of a banking branch show willingness to learn about d/Deaf needs. Basic sign language would be very useful from those who work in branch. However, most important of all, in-branch staff need to improve their basic customer service, even down to such things as expressions on faces, speaking clearly for lip readers and politeness. All these were considered very important by those we interviewed

One final major issue we uncovered is that there is a lack of auditing and reviewing of resources and services to see how accessible they really are in practice. Many of those we interviewed described their banking experience as “potluck”, with different services sometimes being provided and sometimes not. One solution given to us was for major UK banks to work together in collaboration with the Deaf community, and for increased funding and awareness so as to create new innovative uniform services. A uniform service for all financial institutions would greatly benefit those who require greater assistance. One participant in our focus group said that “there should be an accredited uniform system for all banks, like a tick to show what services are Deaf friendly.” All this would go a long way to make banking as easy and accessible as possible for those in the d/Deaf community.

Conclusion

We were informed by one participant that the Scottish system appears to work much better when it comes to BSL and inclusion of Deaf people. This is due to the BSL act 2015 which is now a part of Scottish law as Scotland, with its devolved parliament has different laws from elsewhere in the UK. This legislation with the aid of the BSL National Advisory Group came into force in October 2015. It promotes the use of BSL in Scotland, primarily by requiring certain authorities to develop BSL plans that outline how they will promote and raise awareness of the language. . It is expected to be introduced in Ireland very soon and a European version is already in place in Germany. These are all positive steps that hopefully will permeate through to the rest of the UK. A Bill to declare British Sign Language (BSL) as an official language of the United Kingdom is now before the UK Parliament. This provides for a British Sign Language Council to promote and advise on the use of BSL; to establish principles for the use of BSL in public services; and to require public bodies to have regard to those principles and to guidance issued by the Council. If successful, this will become law in 2022.

Although there is legislation in place, it often comes across as box-ticking with little thought for, or communication with, the d/Deaf community. One illustration is that UK financial institutions, which should adhere to the 2010 Equality Act, 'must provide all customers with equal access to all of its products and services.' However, what we are finding is that these services and new technologies are far too often hidden from the Deaf community, with poor advertising due to language barriers creating a key accessibility issue. There is clearly a service provided by the UK banks, but it is about translating that service to reach the Deaf community so that they can access it.

Finally, what has become very clear from the outset is that studying the d/Deaf community from a hearing perspective is not ideal. That perspective is one which the financial institutions in the UK are steeped in, and so it is imperative that there be greater consultation between financial groups and the many organisations that represent the d/Deaf community so as to better understand their needs.

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Visit the official Signing banks project website, where you will find easy access to all project results, including other valuable tools and research supporting the full financial inclusion of d/Deaf people.



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