

SigningBanks.UK:

Enhancing Accessibility for the d/Deaf Community

A research review for ESquared



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Introduction

ESquared, a small social enterprise which runs a project called Signing BanksUK, has commissioned a consultancy project aimed to review how the project can pursue its aim of enhancing accessibility and inclusivity within the banking sector for the d/Deaf community. This document presents the findings and recommendations derived from research conducted by a group of students studying on the Consultancy in Practice programme at Kingston University Business School. The research team consisted of Sanjida Akther, Alex Vieru, and Adebola O Faloye. The research conducted some secondary and primary research to identify key challenges facing the d/Deaf community when engaging with financial services. The research team went on to propose some recommendations for Signing Banks in its work with banks and financial services organisations and some advice to d/Deaf customers

Background

SigningBanks.UK

Signing Banks started as an Erasmus+-funded European collaborative project which set out to support better inclusion of the d/Deaf community as customers by the financial and banking world. There were five partners representing four countries: Bulgaria, Italy, Spain and the UK. ESquared was the UK partner. This project concluded at the end of April 2023 having undertaken research and developed resources for use by both banks and d/Deaf customers. Whilst engaged in Signing Banks ESquared began working with the Government's Disability Ambassador for Banking, Kathryn Townsend, who has set accessibility for d/Deaf customers as a priority and had brought together representatives of many of the leading banks and financial organisations to form an industry working group. ESquared became a member of that group. To sustain this collaboration, ESquared created the bespoke SBUK project.

The d/Deaf market in United Kingdom.

Size of the d/Deaf market in United Kingdom: The size of the market for financial services tailored to the d/Deaf community depends on the number of people who identify as d/Deaf or with level of hearing loss. However, these numbers can vary due to the diverse nature of the community. This includes individuals who use sign language, those who are deaf from birth, those who have lost their hearing over time, people with partial hearing loss, and others, including those experiencing age-related hearing loss.

Characteristics

- The prevalence of British Sign Language (BSL) usage in the UK underscores the importance of recognizing and supporting the diverse communication needs of the deaf and hard of hearing community. Despite the lack of consensus on the total number of BSL users, estimates suggest a considerable population, with approximately 22,000 individuals in England and Wales using BSL as their primary language and around 151,000 individuals across the UK using BSL in some capacity (RNID, 2023). Additionally, with at least 50,000 deaf children in the UK, it is evident that early intervention and support are crucial to addressing their communication needs (RNID, 2023).
- Deafness and hearing loss affect approximately 11 million individuals in the UK, presenting significant challenges in communication and daily interactions (RNID, 2023). The impact extends beyond communication difficulties, often leading to social withdrawal, emotional distress, and feelings of loneliness among affected individuals. To address these challenges, interventions such as hearing therapy,

lipreading classes, and sign language education are vital in facilitating communication and improving quality of life.

- As a society, it is essential to recognize the broad impacts of deafness and hearing loss and take collective action to support affected individuals (Health Assured, 2023). Increasing awareness, advocating for accessible services, and fostering inclusivity are key steps towards creating a more supportive environment for the deaf and hard of hearing community (RNID, 2023; Health Assured, 2023). By working together, we can enhance understanding, promote inclusivity, and ensure that everyone has the opportunity to communicate effectively and participate fully in society.

Banks and their d/Deaf customer services

Primary Financial Service Providers in the United Kingdom

The financial services sector encompasses a diverse range of entities crucial for facilitating economic transactions and managing monetary activities. Within this industry, institutions such as banks and insurance firms play pivotal roles in providing essential services to individuals and businesses alike (Bank of England, 2023). The focus on consumer-centric banking underscores the importance of retail banking in catering to the needs of individual customers, offering a suite of financial products and services tailored to their requirements (Bank of England, 2023).

The efforts of regulatory bodies like the Financial Policy Committee (FPC) in ensuring the stability of the UK's financial system are fundamental for fostering economic resilience and enabling effective financial management by households and businesses (Financial Conduct Authority, 2024). Recent measures, including the adjustment of interest rates to address inflation concerns, reflect a proactive approach aimed at achieving sustainable economic growth while maintaining stability (Financial Conduct Authority, 2024).

Despite potential challenges posed by higher interest rates, UK banks demonstrate resilience and remain well-equipped to support their customers (Bank of England, 2023). Strategies such as maintaining the Counter Cyclical Capital Buffer contribute to bolstering financial stability by providing a buffer against potential losses without impeding lending activities to the broader economy (Financial Conduct Authority, 2024).

Furthermore, ongoing initiatives to enhance the functioning of financial markets, particularly in mitigating vulnerabilities among non-bank participants, underscore the importance of global cooperation and standards in fostering a robust and resilient financial ecosystem. By addressing these challenges and implementing effective regulatory frameworks, the financial services sector can continue to fulfil its critical role in supporting economic growth and stability (Bank of England, 2023; Financial Conduct Authority, 2024).

The UK banking sector exhibits a dynamic landscape characterized by various private UK banks, international banks, and building societies. Data from 2023 indicates that there are 375 banks and 47 building societies operating in the UK, with annual growth rates of 4.1% and 1.3% respectively over the past five years (IBISWorld, 2023).

The frequency of digital banking is significant, with 86% of UK adults using online or remote banking, and 53% utilizing mobile banking (Finder, 2024). Furthermore, there has been a significant increase in the adoption of digital-only bank accounts, with 36% of Brits having such accounts in 2024, up from 24% in 2023, and with 10% intending to open one within the next five years (Finder, 2024).

Despite this growth, loyalty to existing banks remains a primary reason cited by 53% of individuals for not opening digital accounts (Finder, 2024). However, around two-thirds of UK adults use online banking and four in ten use mobile banking, indicating a steady rise in overall online and mobile banking usage (Finder, 2024). These statistics underscore the

ongoing evolution of the UK banking sector to cater to the increasing demand for digital banking services while also highlighting the importance of customer loyalty in shaping banking preferences.

In the UK banking sector, services and products offered include current accounts for everyday transactions, savings accounts with various options including ISAs for tax benefits, credit cards allowing borrowing with interest charges, personal loans with regular repayments and mortgages for property purchases (Catalano, 2024). UK banks also provide insurance and investment products and offer multiple access methods such as in-branch services, online banking, and mobile apps (Catalano, 2024). Incentives like high-interest rates, cashback, interest-free overdrafts, and signup bonuses have often been used to attract customers, and they have been offered from 2023 to now.

Navigating Financial Services: Empowering d/Deaf Customers:

The examination of major commercial banks and insurance corporations in the UK reveals a concerted effort towards prioritizing accessibility and inclusivity. Notably, the prominent mention of the Equality Act 2010 (The GOV UK, 2015) on their websites and the enactment of the British Sign Language Act 2022 (UK parliament, 2023) underlines the commitment of these institutions to providing equal access to all customers, including those with disabilities such as d/Deafness. Legislative mandates require banks to implement various measures to enhance accessibility, including policy changes and alternative access methods, reflecting a broader societal goal of promoting equality and inclusivity. (The GOV UK, 2015;UK parliament, 2023).

Furthermore, between 2021 and 2023, UK banks continued to operate under the regulations of the Financial Conduct Authority (FCA), which emphasizes fair treatment for all customers, including vulnerable individuals like those with disabilities (Financial Conduct Authority, 2024). The FCA's guidance ensures that banks demonstrate compliance with these principles, emphasizing their efforts to provide equitable treatment for all customers (Financial Conduct Authority, 2024).

Overall, the commitment of banks and financial institutions to accessibility and inclusivity, coupled with regulatory oversight from entities like the FCA, demonstrates a significant step towards fostering a more inclusive financial landscape in the UK.

Research

Desktop Review comparing 2021 Signing Banks Research with KUBS 2023 Study

Signing Banks Research 2021

In 2021, the European partners conducted desktop research examining the service offered by banks and insurance providers in terms of accessibility for d/Deaf customers. An interesting result for the UK was that services scored relatively much stronger in providing more accessible services than their European counterparts, especially amongst the larger banks. Whilst the UK appeared to perform better than European counterparts, the evidence showed there were still areas for improvement and that not all banks or financial services organisations in the UK have fully accommodated the needs of d/Deaf customers

Kingston University 2023

This research exercise was repeated in Summer 2023 to review the current provision in England. The comparison between the 2021 Signing Banks research and the KUBS 2023 research aimed to see if the banks had improved during this time. The first Signing Banks study probably gave a basic understanding of what banks were doing for d/Deaf customers. The later KUBS 2023 research likely checked if there were any changes or improvements. By looking at both sets of findings, researchers could tell if banks had made progress in helping d/Deaf customers between 2021 and 2023 as below:

Barclays: When reviewed in 2021, Barclays was found to have incorporated video explanations with sign language and subtitles on their website, alongside an in-branch SignVideo service and accessibility features in their mobile app (Barclay, 2024). The later review in 2023 did not reveal any significant changes. Nevertheless, Barclays seemed to uphold its existing accessibility measures, including the continuous availability of sign language videos, demonstrating ongoing commitment to inclusivity (Barclay, 2023).

Santander provided accessibility features like Relay and sign video on their website and app in 2021 (Santander, 2024). When checked again in 2023, there were no changes noted. Santander maintains an offering of accessibility services, like continuing support for Relay, braille, large print or audio CD, sign language interpreters upon request and sign video, showing they still prioritize inclusivity (Santander, 2023).

HSBC had included video explanations with sign language and subtitles on their website, along with accessibility features like video remote interpretation and enhanced colour contrast in 2021 (HSBC, 2023). The following research in 2023 didn't indicate significant

changes. HSBC appeared to maintain their accessibility efforts, maintaining video explanations with sign language and other accessibility features, ensuring ongoing support for the d/Deaf community (HSBC, 2024).

NatWest provided limited information about in-branch options and mainly utilized the Relay UK app service at the start (NatWest, 2024). The following examination in 2023 revealed minimal changes. NatWest continued to depend on the Relay UK app, indicating a potential requirement for further efforts to support the d/Deaf community (NatWest, 2024).

Lloyds: In 2021, Lloyds used the Signly extension and had BSL translations on their website. The 2023 review found Lloyds had developed further accessibility features, adding a section for complaints, with an indication they working further on being inclusive (Lloyds, 2023).

Metro Bank: Although Metro Bank lacked a dedicated section for the d/Deaf community on their website, they provided accessibility options like large print and braille statements. However, it appeared they prioritized assisting visually impaired users over the d/Deaf community (Metro Bank, 2023).

Halifax: Halifax is a brand associated with Lloyds Banking Group, offered web chat, video explanations, BSL interpreter services, and a dedicated complaints area for accessibility concerns. Halifax displayed notable improvements compared to its earlier state, possibly benefiting from its association with Lloyds in enhancing accessibility features, such as expanding the availability of video explanations and interpreter services from 2021 and 2023 (Halifax, 2023).

Allied Irish Bank: Allied Irish introduced a text relay service and redesigned their website for improved accessibility in 2021. However, no significant advancements were reported beyond these measures in the subsequent assessment in 2023 (Allied Irish Bank, 2023).

Co-operative Bank: Co-operative Bank committed to promoting equal access and provided various accessibility features, including BSL interpreters through Action on Hearing Loss from 2021. Their efforts remained consistent with the initial research findings, such as continued availability of BSL interpreters, indicating a sustained commitment to inclusivity in 2023 (Co-operative Bank, 2023).

Tesco Bank claimed to have accessibility features for its app but lacked visibility on the website itself in 2021. No significant enhancements were identified in the following research. (Tesco Bank, 2023).

Starling Bank: In 2021, Starling Bank provided accessibility features such as text relay services and large print options on their website. They also offered a personalized accessibility service where customers could discuss their specific needs with a specialist. However, no further specific provisions for the d/Deaf community were mentioned. Starling Bank continued to offer accessibility features such as text relay services and large print options on their website. However, there were no specific evidence of enhancements (Starling Bank, 2023).

Monzo Bank: Monzo, another online-only bank, appealed to a younger demographic and offered a personalized accessibility service in 2021. Customers could communicate their accessibility needs, and the bank would review their account to identify potential assistance. Monzo also provided information in audio format, and sign language was available upon request. Monzo Bank sustained its personalized accessibility service in 2023, allowing customers to communicate their specific needs. However, no specific advancements were reported compared to the previous assessment (Monzo bank, 2024).

Based on the comparison between the 2021 Signing Banks Research and the KUBS 2023 Study, it is evident that several banks have maintained their accessibility efforts for d/Deaf customers over time.

Barclays, Santander, HSBC, and Lloyds have continued to provide accessibility features such as sign language videos, Relay services, and BSL interpreter services, demonstrating ongoing commitment to inclusivity.

NatWest, Metro Bank, Allied Irish Bank, and Tesco Bank, while initially providing limited accessibility options, have shown minimal changes or improvements in their services for d/Deaf customers between 2021 and 2023, suggesting a need for further efforts in this area.

Co-operative Bank, Starling Bank, and Monzo Bank have sustained their commitment to promoting equal access and providing various accessibility features, indicating a continued dedication to inclusivity.

Overall, while some banks have maintained their accessibility efforts, others may need to enhance their services to better support the d/Deaf community. Continued efforts from all banks are essential to ensure equal access to banking services for all customers, regardless of their abilities.

Banking experience of the d/Deaf Community 2023

Methodology

The research team chose the Mixed Methods approach because it leverages quantitative and qualitative research strengths. The survey provided broad insights through quantitative data, whereas the interviews yielded in-depth views of participants' experiences and perceptions.

Selection of research participants: Our sample comprised a group of 12 UK Banking service users in the d/Deaf community, mostly in the age range, under 35.

Data collection: We collected most of our data through a survey (See Appendix A), which provided an extensive overview of the effectiveness of UK banking services. We also held individual interviews to gain deeper insights into the participants' lived experiences and challenges, ensuring a comprehensive data collection approach.

Data analysis: The data collected from the survey underwent a preliminary visual analysis. This method gave us a basic understanding of the responses' patterns, trends, and primary features. With such a visual approach, we could interpret the immediate insights and broad trends without using complex statistical models.

In addition to the visual examination, the Team used "The Statistical Package for the Social Sciences" or (SPSS) to delve deeper into the data. Although SPSS is renowned for its capability to handle a plethora of advanced statistical tests (Field, A., 2018), for the scope of this research, our emphasis was on its descriptive statistics tools. Employing these tools enabled us to quantify basic metrics such as means, medians, standard deviations, and response frequencies, thereby providing a numeric foundation to complement our visual observations.

Our analytical approach primarily focused on capturing the data's core insights without overcomplicating the analysis. As we progress and as the dataset grows, we recognise the potential to apply more advanced statistical tests, such as inferential statistics, t-tests, ANOVAs, or regression analyses, to derive deeper insights and draw more definitive conclusions. By grounding our analysis in visual interpretation and basic descriptive statistics, we sought to balance simplicity and comprehensiveness, ensuring that our findings remained accessible and interpretable while being rooted in quantitative metrics.

Ethical Considerations: Throughout our research, we consistently prioritised ethical considerations. Being keenly aware of our positionality as researchers, we faced challenges, such as securing adequate survey participation from the d/Deaf community. We guaranteed all participants' anonymity—from surveys and interviews—to uphold their privacy and confidentiality. Furthermore, we interpreted the data to respect participants' experiences and perspectives while recognising the relationship between the researchers and the participants. The narratives shared held profound importance, and we approached them with the utmost respect and sensitivity. Our commitment to ethical standards also guided our communication, ensuring it remained clear and accessible throughout the research process.

Research Findings:

Overview: Financial inclusion and communication equity remain paramount in our research. Ensuring marginalised groups, particularly the d/Deaf community, can confidently and knowledgeably navigate financial services is necessary. Financial literacy and transparent communication are pivotal as the banking landscape continually evolves.

Our study, grounded in these core values, delved into the nuanced experiences of the d/Deaf community within UK banking. We meticulously engaged with a diverse sample of the d/Deaf community to uncover insights.

A significant trend underscored the d/Deaf community's preference for mobile banking, with approximately 91% (10 out of 11 participants) marking it as their primary banking method.

Key Findings:

The study recruited 12 volunteer participants who identified as d/Deaf individuals.

Participants varied in age from 18 to 64 years old (with the majority aged under 35 years old).

In-depth follow-up interviews are a qualitative data gathering approach that facilitates the gathering of a large quantity of information based on the behaviour, attitude, and candidate views (Brounéus, 2011). The implementation of in-depth follow-up interviews with d/Deaf persons adds a unique touch to this study. These interviews give insights in the form of further quantitative data and widen the research findings, expanding the study's comprehensiveness. The follow-up interview process consisted of:

- Using the interviews to delve further into the issues, experiences, and alternatives that deaf people face.
- Twelve Deaf participants were asked to confirm their availability for an interview and questions were prepared based on their experience, tools, and obstacles.
- Interviews were conducted with Twelve Deaf participants and a consultancy group of two members via the Microsoft Teams app.
- Successful tactics and strategies were identified based on feedback from interviews, which expanded the study findings and allowed researchers to develop solutions for improvement that will be good for E2.

With these insights and grounded frameworks, we present a roadmap to guide stakeholders in constructing a banking environment committed to financial inclusion and communication equity.

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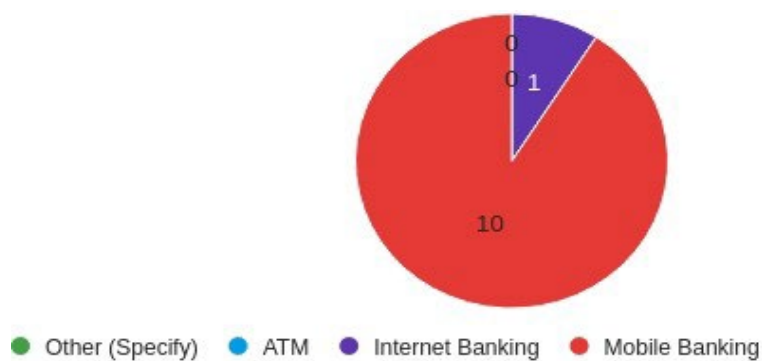


Figure 1: Question 5: Which platforms/applications do you use to access your banking services?

- This affinity for digital banking matches global tendencies. However, accessibility remains a concern, emphasising the necessity for user experiences tailored to the d/Deaf community.

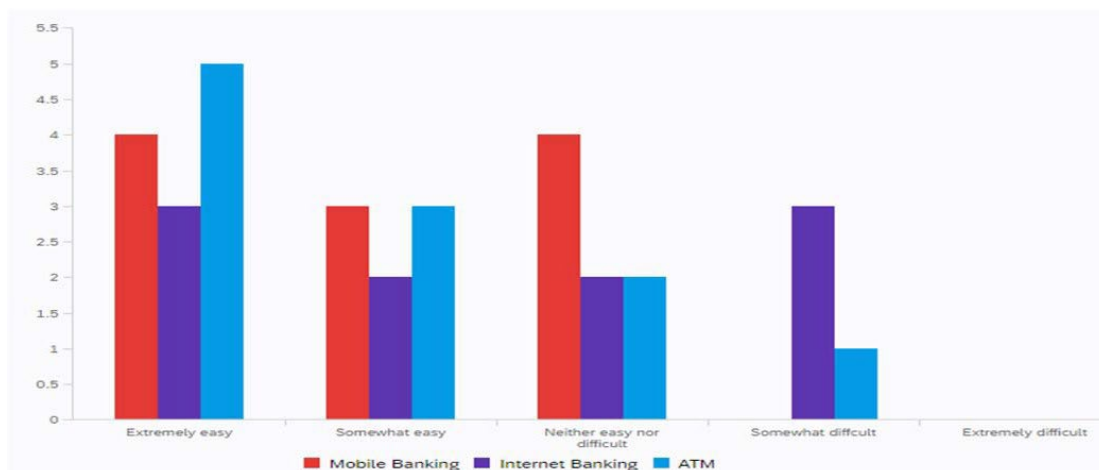


Figure 2: Question 6: Rate your overall ease of use with these banking tools

Responses indicate that while some participants find digital banking platforms easy to use, many do not see them as easy but rather somewhat challenging, underscoring the need for improving accessibility.

- In the broader sphere of digital inclusion, the threat of the digital divide looms large, potentially hindering complete access for specific communities, especially the d/Deaf.



Figure 3: Question 11: Are there any services banks provide that do not work so well?

These responses suggest a gap in the services provided by banks to cater to the unique needs of the d/Deaf community, reinforcing the need for tailoring tools to meet the specific needs of the d/Deaf community.

- On examining accessibility, varied perspectives emerged:
 - Only 36.4%, or four respondents, stated that their bank provides specialised services for the d/Deaf community. (See Figure 7)

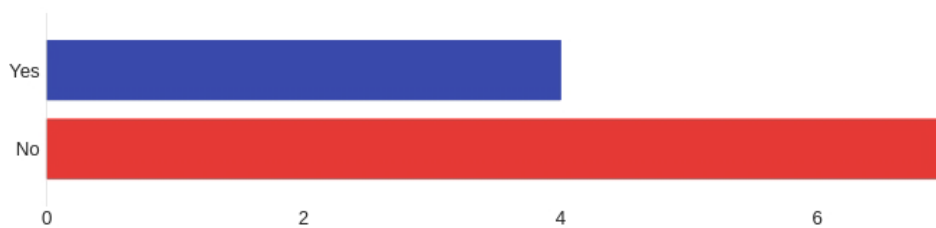


Figure 4: Question 7: Does your bank provide specific tools to help you with access, specifically for the d/Deaf community? (E.g., video relay services, text-based customer service)

- Respondents highlighted tools like Video Relay Services (VRS) and 24/7 live chat but their effectiveness varied.



Figure 5: Question 8: If yes, what are these tools?

However, when we asked these respondents more specific questions about discovering and using personal tools for access (Figure 6) and the tools or devices that work best for them, they provided markedly different answers (Figure 7).



Figure 9: Question 9: Do you use any other applications you discovered?



Figure 7: Question 10 - Which tools work well for you?

Advice for d/Deaf customers in selecting banking services

With these insights and grounded frameworks, we present a roadmap to guide stakeholders in constructing a banking environment committed to financial inclusion and communication equity.

The research findings underscore the critical importance of prioritizing accessibility and inclusivity in financial services for the d/Deaf community. By implementing the recommendations outlined in this document, Signing Banks UK can play a pivotal role in bridging the communication gap between banks and d/Deaf customers, thereby ensuring a seamless and inclusive banking experience for all.

We have developed further recommendations for d/Deaf customer based on insights gathered from our recent study. This guidance aims to empower d/Deaf individuals to navigate digital banking platforms effectively and ensure a seamless banking experience tailored to their needs.

1. Mobile Banking is an option: Given the ease of use for applications among d/Deaf individuals, we recommend prioritizing mobile-friendly banking apps. Mobile banking offers intuitive interfaces, accessibility features, and real-time communication options such as live chat and video support, making it an ideal choice for d/Deaf customers.

2. Explore accessibility features: When selecting a banking app or platform, explore the accessibility features available for d/Deaf users. Look for options such as text-based customer service, video relay services (VRS), sign language interpretation, and visual communication tools. These features can significantly enhance communication and accessibility in digital banking interactions.

3. What are the communication channels?: Ensure that the chosen banking platform offers multiple communication channels tailored to the needs of d/Deaf customers. Look for options such as live chat, email, and video support with sign language interpretation. Having access to diverse communication channels allows for flexibility in engaging with banking representatives and addressing queries or concerns effectively.

4. Seek tailored services: Consider banking institutions that offer tailored services specifically designed for d/Deaf customers. Look for banks that prioritize accessibility, inclusivity, and customer satisfaction for the d/Deaf community. Explore available resources, support programmes, and dedicated customer service teams trained to assist d/Deaf customers.

5. Stay informed: Stay informed about updates, advancements, and new features in digital banking platforms that enhance accessibility for d/Deaf users. Advocate for inclusive practices and accessibility improvements within the banking sector by providing feedback to banks and financial institutions. Your input can drive positive change and contribute to a more inclusive banking environment for all.

d/Deaf individuals should be able to navigate financial transactions with confidence and autonomy. Together, we can continue to advocate for inclusivity and accessibility in digital banking, ensuring equitable access to financial services for all members of the community.

Roadmap of recommendations for SigningBanks.UK

Enhancing Digital Banking Accessibility: Guidance for d/Deaf Customers

Accessibility Tools: Participants identified crucial accessibility tools such as NGT Lite, Video Relay Service (VRS), and Sign Video as essential for effective communication with banks. However, concerns were raised regarding the lack of availability and effectiveness of these tools provided by banks, highlighting the need for tailored services for the d/Deaf community. This is something ESquared can feed back to their industry working group. Customers should be able to identify what is on offer.

Willingness to switch banks: Despite the preference for digital banking, participants expressed a strong willingness to switch banks if offered better accessibility and inclusivity. This underscores the potential business impact for banks that prioritize accessibility and demonstrates the financial imperative of meeting the specific needs of the d/Deaf community.

Website Accessibility Review: A comprehensive review of the Signing Banks UK website was conducted to identify areas for improvement in enhancing accessibility for d/Deaf users. Recommendations were made to improve menu navigation, search function visibility, content relevance, and image inclusion to ensure an optimal user experience for the d/Deaf community. ESquared proposes a new website for launch in May 2024.

Guidance for d/Deaf Customers: Based on the findings from the survey and interviews, tailored guidance was developed for d/Deaf customers engaging in digital banking activities. The guidance emphasizes prioritizing mobile banking, advocating for accessibility features such as live chat and video support, and seeking out banks that offer tailored services for the d/Deaf community to ensure a seamless and inclusive banking experience.

Preference for Mobile Banking: The research revealed that Mobile Banking emerged as the preferred platform among d/Deaf individuals, with 91% of respondents indicating its primary usage. This underscores the importance of mobile-friendly interfaces and accessibility features tailored to the needs of the d/Deaf community. It is noted that the majority of the group surveyed were younger customers (under 35) For SBUK this means making more reference to digital banking in the resources.

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