



Promoting A11Y Financial Services within the Kenya Banking Industry

PWD Pilot Project Official Report

Version 2020



PWD Accessibility Pilot Objectives

Following insights from the 2019 Banking Industry Customer Service Survey, Kenya Bankers Association (KBA) partnered with inAble and FSD Kenya on a project to enhance digital accessibility within Kenya's Banking Industry. KBA's objectives were to:

1. Assess accessibility of banking services for Persons with Disabilities (PWDs) in response to increased digital-led banking models
 - Areas for assessment were Hearing (deaf and hard of hearing), Visual (blind and low vision) and Mobility impairment
2. Raise awareness within the banking industry regarding the need to incorporate PWDs in the Financial Inclusion Narrative
3. Build industry capacity in line with the KBA Strategic Plan (2019 to 2023), which raises the need for banks to promote PWD and gender inclusion

With support from the KBA Customer Service Working Group and funding from FSD Kenya, KBA engaged inAble to undertake the Pilot Project in close collaboration with the KBA Secretariat.


Partners



KENYA BANKERS
ASSOCIATION


fsd
Kenya

Co-Sponsors



inABLE
powering potential

Implementing
Organization



absa

GCB BANK

EQUITY

FamilyBank
With you, for life

KCB

Rafiki
microfinance bank

Standard Chartered

Pilot Banks



The KBA Secretariat recruited banks to participate in the voluntary exercise. Ultimately, 7 banks expressed interest and participated in the project. The banks were required to cover 50 percent of the inAble project costs.



4 Month Project (July to October 2020) to Assess Status of Digital Accessibility for PWDs & Areas for Enhancement

Project Outcomes:

PWD Customer & Staff
(Survey, Focus Group with 184 interviewees)

Accessibility Assessment
(USSD, Mobile, Website)

- 1) Bank Report
- 2) Consolidated Report & Industry Recommendations
- 3) Case Study

Case Study Methodology

Customer Interviews (36)

- Hearing impairment (11), visual impairment (12), mobility impairment (13)
- Banks included KCB (10), Equity (7), Cooperative (6), Rafiki (5), ABSA (3), Family Bank (3) and Standard Chartered (2)

Customer Survey (135)

- Hearing impairment-31% (42), visual impairment-28% (38), mobility impairment-41% (55)
- Banks included KCB (24), Equity (37), Cooperative (31), Rafiki (5), ABSA (23), Family Bank (17) and Standard Chartered (1)

Employee Interviews (13)

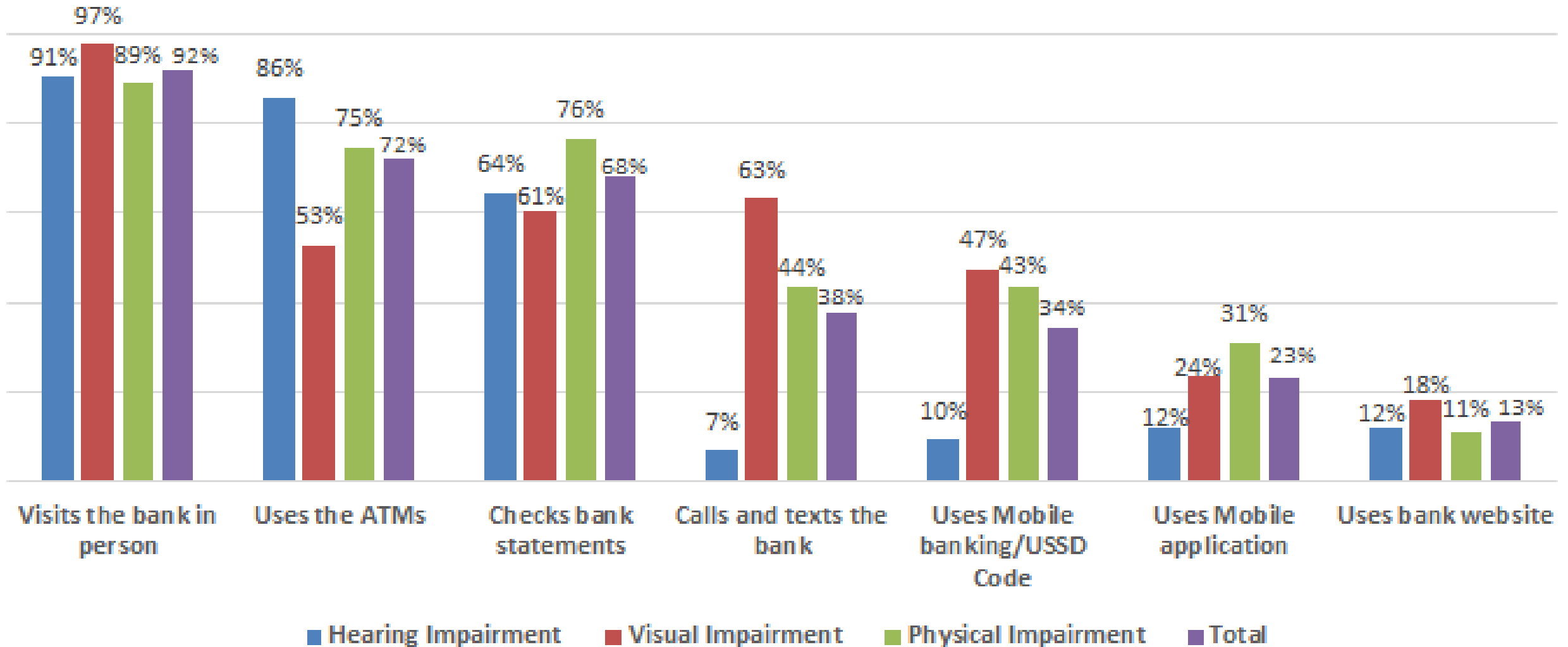
- Representation from KCB, Family, Equity, Standard Chartered, ABSA, Rafiki, and Cooperative Banks

Overall Banking Experience for Clients with Disabilities (CwDs)



Overall Banking Experience	Hearing Impairment	Visual Impairment	Physical Impairment	Total
The Bank values Clients with Disabilities (CwDs)	48%	82%	84%	72%
CwDs can access banking services independently	57%	42%	80%	62%
The Bank understands CwD needs	33%	55%	66%	53%
The Bank respected by PwDs	14%	45%	53%	39%
Overall Positive Banking Experience	57%	82%	73%	70%

Banking Services Accessed by CwDs



Visiting the Bank in Person: Challenges

1

Customers with mobility impairments: lack of ramps and queuing

2

Customers with hearing impairments: lack of interpreters and trouble communicating with bank staff

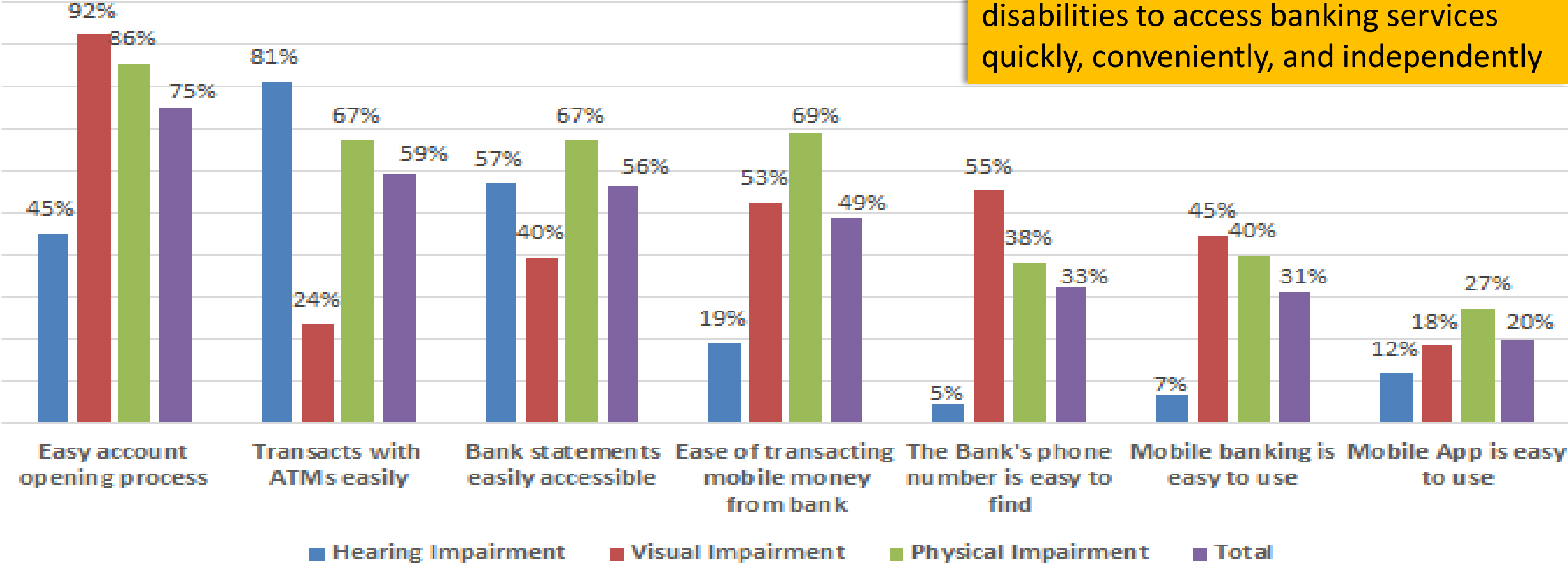
3

Customers with visual impairments: access to forms and paperwork; queuing

Collectively, these experiences can result in dissatisfaction with banking in person, especially for people with hearing impairments

Perceptions on Ease of Accessing Banking Services

ATMs and Mobile Banking offer an opportunity for customers with disabilities to access banking services quickly, conveniently, and independently

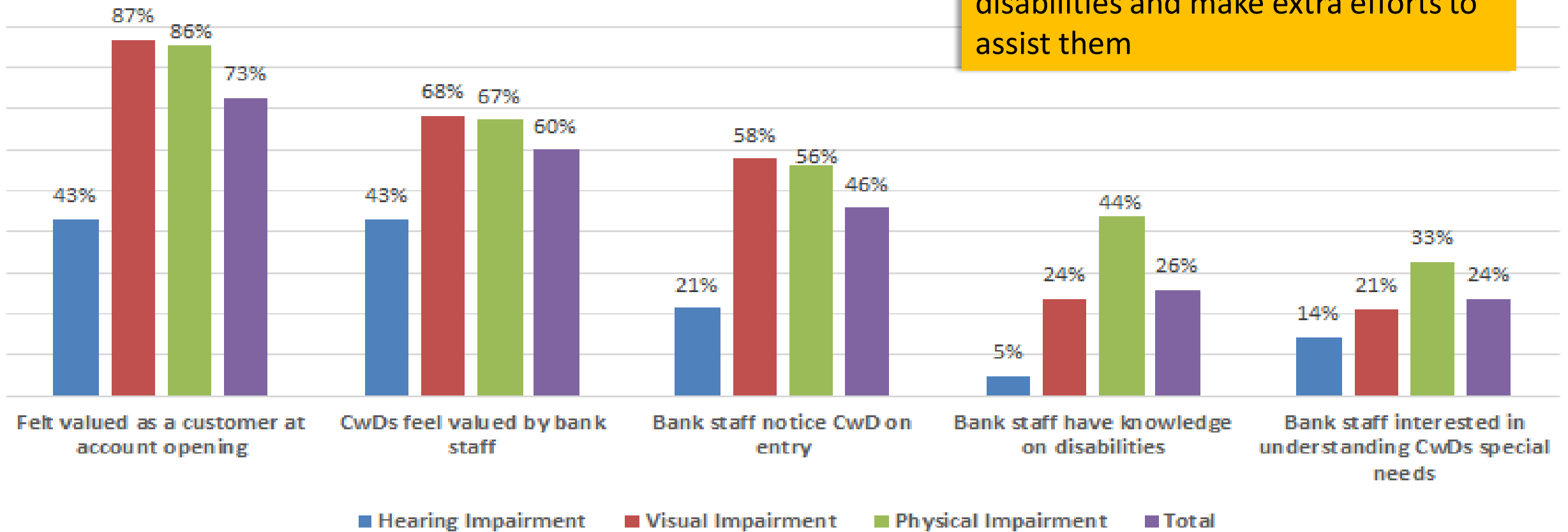


USSD Service & Mobile Banking

- USSD or Mobile Banking is used by only about a third of customers surveyed
- Digital platforms are well-liked by customers with disabilities who use it
- USSD and Mobile Banking represent an option for some customers with disabilities to access banking services quickly, conveniently, and independently
- Digital platforms require some customers with disabilities, especially those with visual impairment, to remember too much information

Perceptions of CwDs about Bank Staff

Employees care about customers with disabilities and make extra efforts to assist them



Employee Interviews

- Employees care about customers with disabilities and make extra efforts to assist them
- About half of employees who were interviewed had received training on assisting customers with disabilities
- Employees believe they are personally effective at assisting customers with disabilities, which could reflect overconfidence
- Quota systems that emphasize serving a high volume of customers quickly may disincentivize employees from serving customers with disabilities effectively
- Employees are interested in receiving training to improve their ability to serve customers with disabilities

Accessibility Assessment

Methodology

- Digital Banking Scenarios that were tested included balance enquiries and money transfer via M-Pesa
- Bank Web/URLS were tested under the Web Content Accessibility Guidelines (WCAG) 2.1 A, AA Standard
- The pages tested were the bank Home Page and About Us \ Contact US pages

Web Access Test

Platform	Browser	Screen Reader
Win10	Chrome	NonVisual Desktop Access (NVDA)
Android Phone	Chrome	TalkBack Google Screen Reader
iOS phone	Safari	Apple Voiceover (OS X)

Digital Banking Scenarios

Mobile App - Android

Register as an existing customer
 Username and password
 Transacting bank to MPESA
 USSD Transactions
 Send money to another account - INTERNAL
 Send money to another account - EXTERNAL

Online Banking - Desktop

View account balance
 Send money to another account - INTERNAL
 Send money to another account - EXTERNAL
 Talk to US/Contact US
 Open an Account

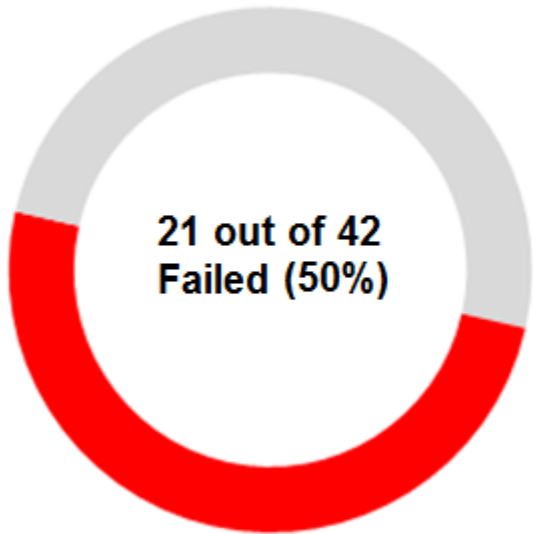
FINDINGS

URL Web Testing

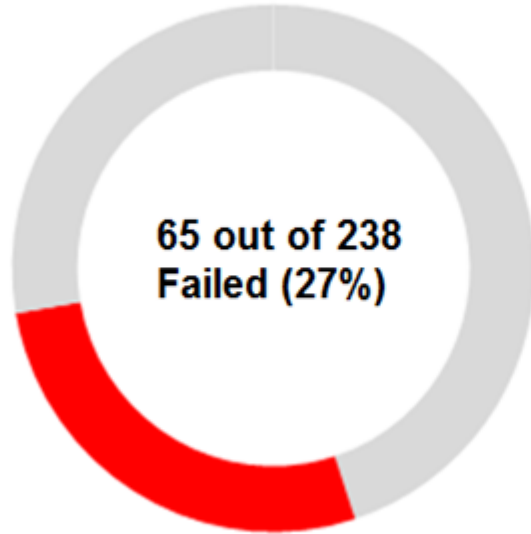
Web Testing

Web Content Accessibility Guidelines (WCAG) 2.1 A, AA Standard

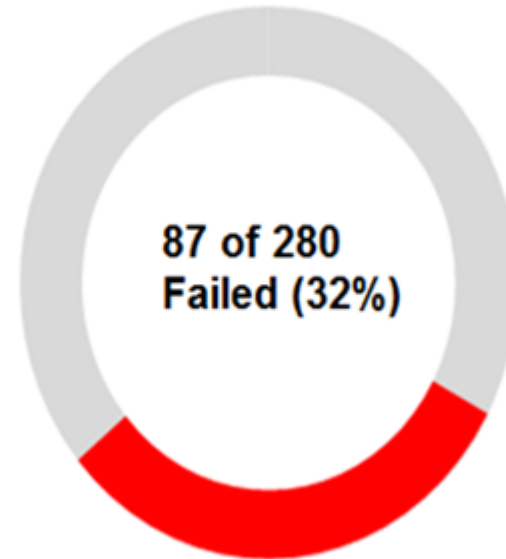
50% Robust



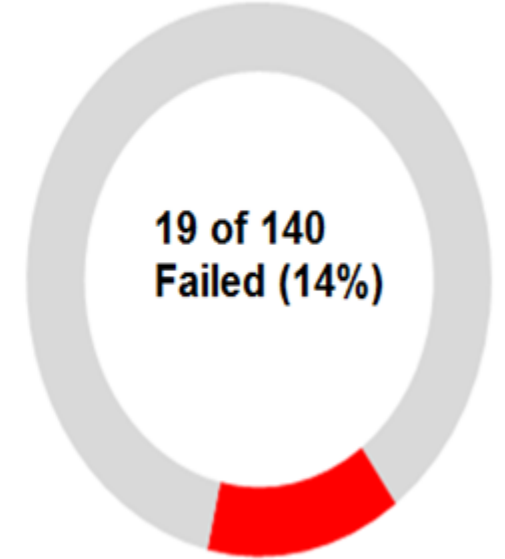
73% Operable



68% Perceivable



86% Understandable



FINDINGS

Mobile

Mobile App - Android:

- **For Android devices, 55% of scenarios tested passed**
- **The assessed banks are working to remediate 45% of the issues identified by the testers**
- **Username and password; and Transacting to MPESA were the top performing areas**
- **USSD transactions; and sending money to other bank accounts were the bottom performing areas**

Mobile App - Apple:

- **For Apple devices, the failure rate for scenarios tested was 79%**
- **The assessed banks are working to remediate the issues identified by the testers**
- **Banks fared better in the sending money to other bank accounts scenario**

Key Insights

- Banks should have readily available information on Customers and Employees with disabilities [lack of data analytics]
- ATMs offer a potential source of convenient, equitable, private, independent access to banking for customers with disabilities
- USSD & Mobile is well-liked by customers with disabilities who use it
- USSD & Mobile Requires customers, especially those with visual impairment, to remember too much information; banks do not design with PWDs in mind

Key Insights

- Employees care about customers with disabilities and make extra efforts to assist them, including security guards
- Employees are interested in receiving training to improve their ability to serve customers with disabilities
- Some banks deny ATM cards to customers with visual impairments, which is a point of frustration for customers

Overall Recommendations

- 1. Data and Engagement:** Banks need to identify their customers with disabilities and engage them as they design products and services, especially the digital services; banks should avail all services to all customers
- 2. Appropriate and accessible facilities:** Banks should individually develop an Accessibility Roadmap to ensure their PWD customers have access to banking halls and digital services; banks should ensure that all banking areas are accessible through ramps, lower ATMs or counters
- 3. Train relevant branch staff (including security guards):** Banks need to ensure their branch staff are alert and sensitive to PWDs by (i) recognize customers with disabilities; (ii) enforce consistent queuing policies; (iii) aid customers with disabilities in skipping queues; and (iv) direct customers with disabilities to the correct counter
- 4. Inclusive Banking Industry Policies:** Banks should have policies in place that will transition their banking services and technologies to full inclusiveness to persons with disability, including adherence with internationally-recognized best practice accessibility standards

Specific Recommendations & Timelines

- 1. Roadmap to Digital Accessibility:** Banks need to develop roadmaps to outline how they will ensure that their websites, mobile applications, and written or electronic banking documents will be accessible in line with internationally-recognized best practice accessibility standards. The Bank PWD Digital Accessibility Roadmaps should have clear timelines, action owners and required support they would need from KBA.
- 2. Quick Wins:** All banks should immediately issue ATM cards to all customers with disabilities who want them, including customers with visual impairment, and make ATMs accessible to all customers, including those with visual and mobility impairments.

Specific Recommendations & Timelines

- 3. Train Staff:** Banks should capitalize on staff interest to begin training staff on basic sign language. Training of bank staff should be incorporated into the Digital Accessibility Roadmaps.
- 4. Industry to Observe PWD Day:** Commencing December 2020, all banks will observe *International Day of Persons with Disabilities* which is marked on 3rd December annually, and will promote financial services accessibility for PWDs during the month of December.

Contacts



inAble

George Siso

Business Development
Manager

George@inable.org

+254-711-328-577

Kenya Bankers Association

Nuru Mugambi

Director of Public Affairs

nmugambi@kba.co.ke

+254-717-023-318

Hesborn Nyakundi

Communications Officer

hnyakundi@kba.co.ke

+254-725-562-637

FSD Kenya

Francis Gwer

Policy Specialist

francis.gwer@fsdkenya.org

+254-20-513-7300



Asanteni.

