

# Introductory Guides to **Inclusive Banking**

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# 1. Introduction to Disability

## Concept of Disability

Persons with disabilities include those who have long term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others. (Article 1, Convention on the Rights of Persons with Disabilities, UN)

- 15% of world's population are living with a disability.
- It is one of the world's largest minority groups.
- Women are more likely to experience disability than men.
- 20% of the poorest of the poor are living with a disability.
- Rates are increasing.

## 1. Introduction to Disability

# Types of Disability



## Types of Disability

Disability is classified into 4 types as follows:

**Physical disability** - Difficulties with movement, hearing, speaking, sight and disabled with internal organs

**Mental disability** - Difficulties with remembering, easy to forget, or unable to do the same as other people who are the same age as them

**Emotional disability** - problem with behavior, emotion, and thinking which happens regularly and disrupts their daily work.

**Other disabilities** - difficulty in daily physical functioning or participating in social activities resulted from accidents or illness

## Definitions in Banking and Finance

Globally, different sectors may refer to disabilities in different ways, dependent on which national policies they have, or which international conventions they may have signed up to.

For example, Australia is a signatory to the UN Convention on the Rights of Persons with Disabilities. Under Australian law, the Commonwealth Disability Discrimination Act 1992 (DDA) makes it unlawful to discriminate against a person on the grounds of disability.



## Definitions in Banking and Finance

The banking industry in Australia follows the DDA and these broad definitions of disability:

- Physical
- Intellectual
- Psychiatric
- Sensory
- Neurological
- Learning difficulties
- Physical disfigurement
- The presence in the body of disease-causing organisms



# Exclusion versus Inclusion

Exclusion happens when we solve problems using our own biases. When designing new banking services, seek out those exclusions, and use them as opportunities to create new ideas and inclusive designs.



Designing for inclusivity not only opens up our products and services to more people, it also reflects how people really are. All humans grow and adapt to the world around them and we want our designs to reflect that.

## Inclusion Principles

### **Solve for one, extend to many**

Everyone has abilities, and limits to those abilities. Designing for people with permanent disabilities actually results in designs that benefit people universally. This can help all of society.



### **Learn from diversity**

Human beings are the real experts in adapting to diversity. Inclusive design puts people in the center from the very start of the process, and those fresh, diverse perspectives are the key to true insight.

## The Value of Financial Inclusion

**“Many organisations are waking up to the fact that embracing accessibility leads to multiple benefits – reducing legal risks, strengthening brand presence, improving customer experience and colleague productivity.”**

- Paul Smyth, Head of Digital Accessibility, Barclays

## The Value of Inclusion

Banking, financial products and services are an essential part of life. Advances in technology have increased the efficiency and convenience of banking but have also increased the need for banks and other financial service providers to rapidly adapt to make sure all their customers, including those with disability, can access and conduct their banking safely and securely.

International reports show that people with disabilities remain the biggest underbanked (less access to financial services as bank accounts, loans, mortgages, etc.) minority in the financial sector. Inclusivity and accessibility to financial services not only supports the self-reliance of people with disabilities but also creates opportunities to attract a wider pool of talents of all abilities.

## The Value of Inclusion

Studies have shown that employing people with disabilities increases staff loyalty, productivity and reduced turnover, resulting in more efficient teams.

Creating an inclusive banking environment includes tangible and intangible benefits. Inclusivity and accessibility can:

**Drive Innovation:** Accessibility features in products and services often solve unanticipated problems.

**Enhance Your Brand:** Diversity and inclusion efforts accelerate business success with a clear, well-integrated accessibility commitment to your customers needs

## The Value of Inclusion

**Extend Market Reach:** The global market of people with disabilities is over 1 billion people with a spending power of more than \$6 trillion. Accessibility often improves the online experience for all users.

**Minimize Legal Risk:** Many countries have laws requiring digital accessibility, and non-compliance can cause legal concerns

## 2. Barriers to People with Disabilities



## 2. Barriers to People with Disabilities

# Physical Barriers

### Barriers to people with physical impairments

Physical accessibility of banks is a major problem in Cambodia with hardly any buildings being equipped with ramps and elevators. If the bank itself is made accessible, the area surrounding the bank might still provide barriers, for example, the car park, footpaths or local market. This makes it very difficult for people in wheelchairs, or other physical impairments.

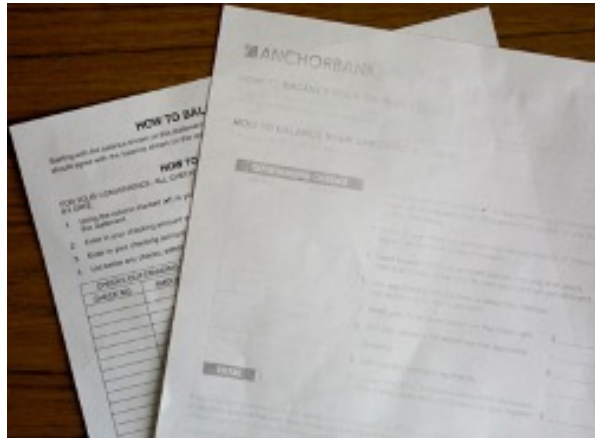


## 2. Barriers to People with Disabilities

# Visual Barriers

### Barriers to people with visual impairments

Visually impaired customers can find it difficult to navigate and even reach their banks, if the path is not clear and if the building is not provided with enough ramps and clear entrances.



## 2. Barriers to People with Disabilities

# Visual Barriers



Other barriers also include:

- Money that is similar in size and colour and not distinguishable
- Identifying and writing small print - on cheques or terms and conditions
- Touchscreen displays are not clear or have enough contrast
- ATM keys are not marked with recognisable lettering in Braille.
- No audio jack for hearing instructions
- Website is not clear, or does not have adjustable font size

## Hearing Barriers



### Barriers to people with hearing impairments

Hearing impaired customers regularly experience barriers in accessing services offered by banks because their **communication needs** are not sufficiently catered for.

Communication barriers include:

- Staff lack of training and awareness of their communication needs
- Third party call support - Banks being unable to accept calls from a third party on behalf of a deaf person due to security and data protection issues.
- Banks relying on relatives to have conversations in branches on their behalf, an inappropriate action as it is private financial information.

## 2. Barriers to People with Disabilities

# Cognitive Barriers



### Barriers to people with cognitive impairments

People with cognitive disabilities may have lower attention spans and problems with understanding complicated bank procedures and requirements. If the steps involved in using an ATM or other physical transactions are not logical and simple, people with cognitive disabilities may be unable to handle them.

People who have cognitive disabilities might also be relying on their guardians or parents to assist in operating their bank accounts, which may face other barriers due to a bank's policies.

## 2. Barriers to People with Disabilities

# Organisational Barriers

As with overall accessibility, banking, too, may have technical and organizational barriers.

The technical challenges may include inaccessible legacy products and platforms, the absence of accessible procurement policies and practices, and/or technology gaps due to the omission of accessibility criteria during the development of new ICT.

# Organisational Barriers

Organizational barriers may include:

- Lack of awareness about accessibility and the relevant technical standards;
- The view that accessibility is unnecessary or optional;
- Late recognition of accessibility needs or requirements in a program or project;
- A shortage of local experts with the necessary technical skills, tools, or training in accessibility practices
- The absence of policies or objectives related to accessibility
- An absence of responsibility or accountability for accessibility in the organization.

## **Current State of Inclusion in the Finance Sector in Cambodia**

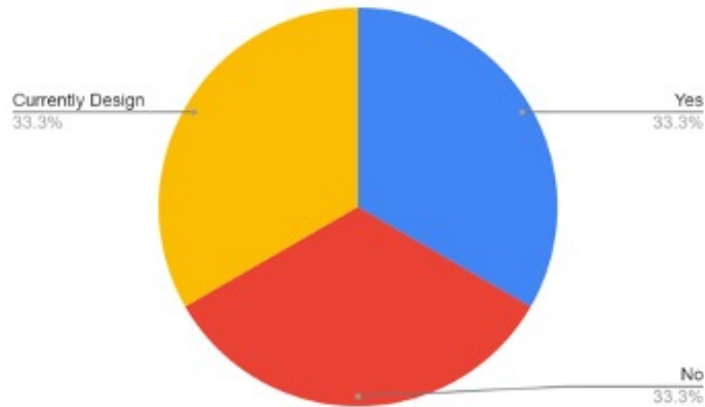
Prior to the training, Agile Development Group has conducted a pre-survey with banks and microfinances to assess the financial accessibility for people with disabilities in their respective companies. 15 responses were received from various banks and microfinances.



## 2. Barriers to People with Disabilities

# Current State of Inclusion in the Finance Sector in Cambodia

Does your company currently have any **policies focused on ensuring your branches and outlets are accessible** for PwDs? e.g. ramps, elevators, signage etc



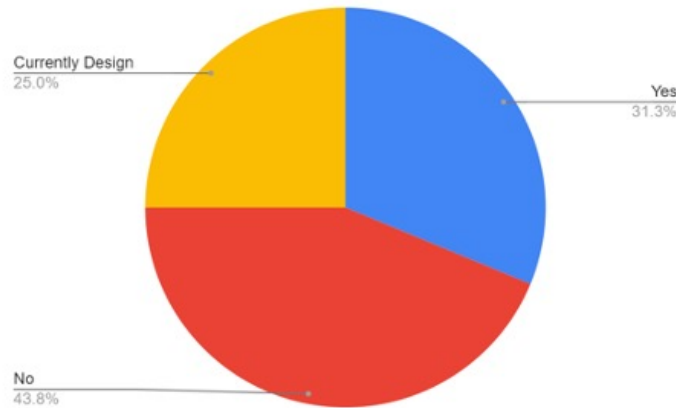
# Current State of Inclusion in the Finance Sector in Cambodia

33.3% of the respondents say their companies have policies focused on ensuring branches and outlets are accessible for people with disabilities like ramps, elevators, or signages, while another 33.3% says they are currently designing the policies. The reasons for implementation include to align with cambodian government policy and the emphasis of disability inclusion importance to their companies. The other 33.3% does not have the policies as disability inclusion is not their companies' priority and such a policy has never been considered.

## 2. Barriers to People with Disabilities

# Current State of Inclusion in the Finance Sector in Cambodia

Does your company currently have any **policies that ensure access for people with disabilities once they are inside your branches** (e.g. accessible bathrooms, elevator etc)?



## 2. Barriers to People with Disabilities

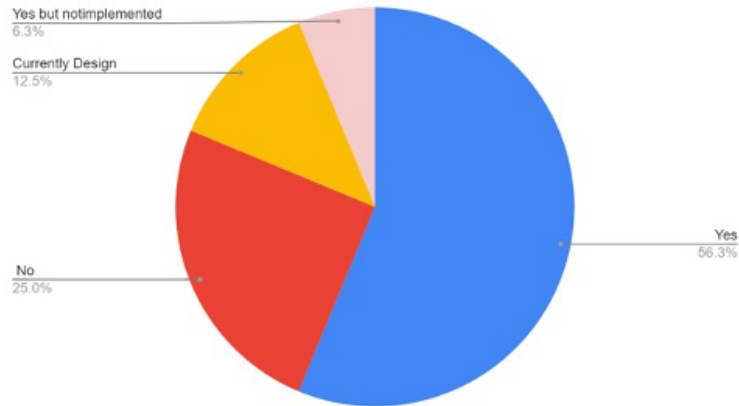
# Current State of Inclusion in the Finance Sector in Cambodia

31.3% of total respondents stated that their companies are having policies on ensuring access for people with disabilities inside the branches such as accessible bathrooms and elevators, while another 25% are currently designing. A respondent specified that they are committed to a work environment in which all individuals are treated with respect and dignity.

## 2. Barriers to People with Disabilities

# Current State of Inclusion in the Finance Sector in Cambodia

Does your company currently have any policies focused on ensuring digital access to your website?

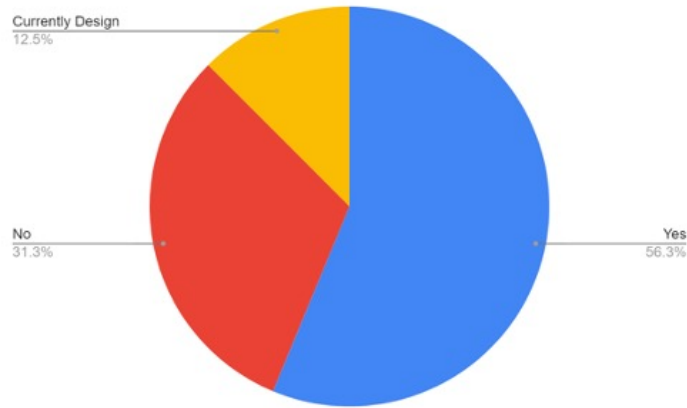


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## 2. Barriers to People with Disabilities

# Current State of Inclusion in the Finance Sector in Cambodia

Does your company currently have any policies focused on ensuring digital access for mobile banking?

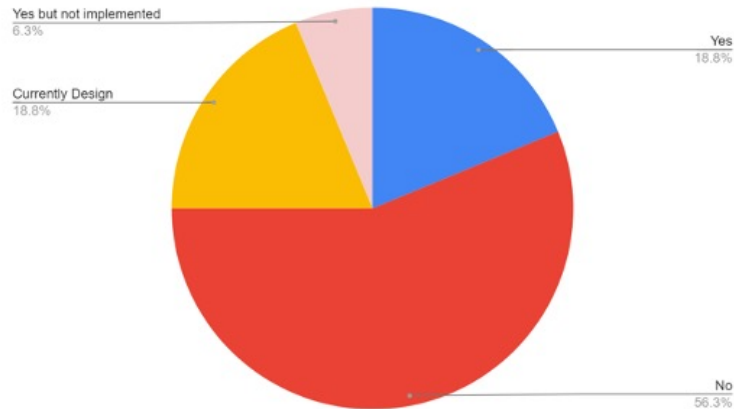


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## 2. Barriers to People with Disabilities

# Current State of Inclusion in the Finance Sector in Cambodia

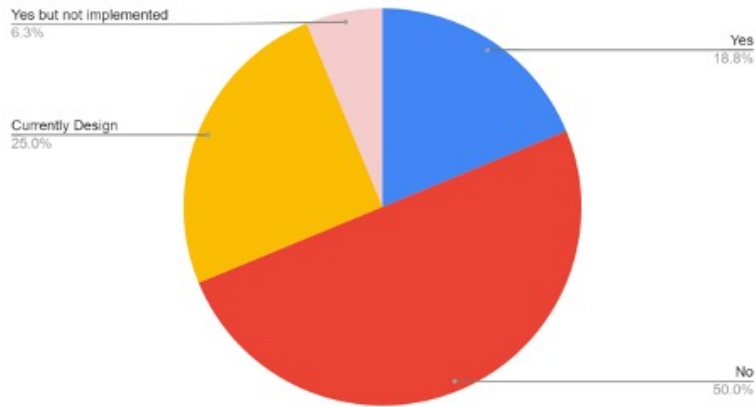
Does your company currently have any policies focused on people with disabilities can access ATMs?



## 2. Barriers to People with Disabilities

# Current State of Inclusion in the Finance Sector in Cambodia

Does your company currently have any **financial products** designed to increase banking for people with disabilities?





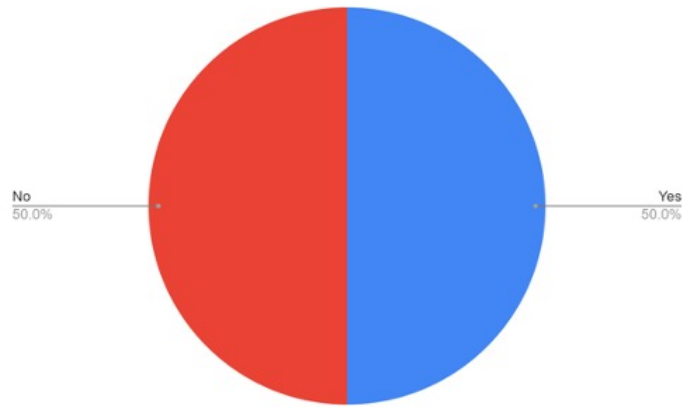
## Current State of Inclusion in the Finance Sector in Cambodia

18.8% of the respondents has **financial products** designed to increase banking for people with disabilities, which includes rickshaw hire or purchase, digital banking products tailor-made to various types of clients including clients with disabilities, loan and saving etc.

## 2. Barriers to People with Disabilities

# Current State of Inclusion in the Finance Sector in Cambodia

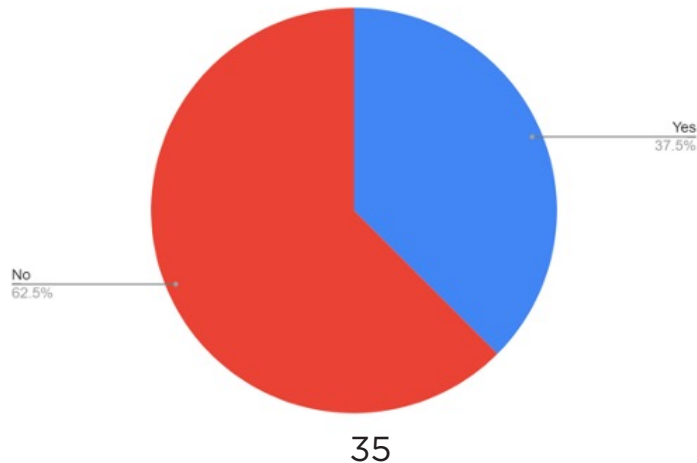
Does your company currently have any **policies focused on hiring or working with people with disabilities?**



## 2. Barriers to People with Disabilities

# Current State of Inclusion in the Finance Sector in Cambodia

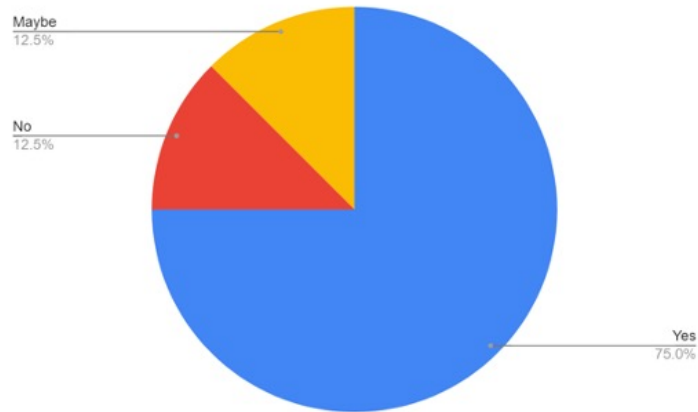
Does your company currently provide any training to staff on disability inclusion and awareness?



## 2. Barriers to People with Disabilities

# Current State of Inclusion in the Finance Sector in Cambodia

Would you be **willing to implement disability awareness and inclusion training?**



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## 2. Best Practices Guide to Inclusive Banking

## **Accessibility Implementation Strategy**

To create a truly accessible user experience, the best practice is to integrate accessibility into the design and development process, the culture and processes.

When accessibility is a component of every phase of the product development lifecycle, and when accessible features and functionality are built into design, content, and code, the result is a product that is accessible and enjoyable for everyone.

All it takes is the first step!

## Physical Accessibility

The growing range and supply of services available through the Internet or mobile apps has minimized the need to visit physical banking facilities, but some activities still require in-person encounters.

These sometimes include opening the initial account, initiating loans, establishing retirement or investment plans, or withdrawing significant sums of cash. Even visits to traditional banking locations may be overwhelmingly dominated by access through ICTs at kiosks and ATMs both inside and outside the facility. But these locations are also subject to the standards for physical accessibility.

### 3. Best Practices Guide to Inclusive Banking

## Physical Accessibility

The accessibility of in-person banking at bank locations is dependent on several factors for physical access to the environment. This includes access accommodations from:

- Disability parking spaces
- Disability ramps and rails
- Automated doors
- Non-slip surfaces,
- The availability of elevators if needed
- Customer access points (counters or ATM machines) positioned at ergonomic heights.





## Social Accessibility/Disability Etiquette

- Showing interest by asking questions
- Listen actively and show empathy
- Using appropriate body language
- Ask how they want to be supported and adjust your communication style accordingly

## People-First Language

**People-first language** reflects the social model of disability - it puts the person before their impairment

So instead of being: A disabled person

- It's a person with a disability.

Instead of disabled women

- It's a women with disability.

## Digital Accessibility

Digital accessibility means making sure your website, mobile apps, and other electronic resources are able to be used and navigated by customers with a wide range of disabilities.

This means ensuring your customers with disabilities can log into your website or use your mobile app to do all the things abled customers can do, including check their balance, pay bills, transfer funds, or even deposit checks.

## Accessible Websites

Web accessibility means that “people with disabilities can perceive, understand, navigate, and interact with the web, and that they can contribute to the web”. The bank website, any additional software applications used on the site, informational media, and posted documents should be accessible to persons with disabilities of all kinds, and users of assistive technologies of many kinds, especially screen readers.

The bank can enhance the Internet user experience with ancillary support and a focus on some of the general provisions requisite for accessibility.

## Web Accessibility Guidelines

Make websites and web content accessible in a consistent way for users' perception, operation and understanding

- Including the adaptability of content presentation and interaction in a way that facilitates interoperability with a variety of user agents and assistive technologies
- Ensure web content conforms to the Web Content Accessibility Guidelines (WCAG) 2.0 to a minimum of Level AA

5.66 contrast ratio  
Rating: AA

1.42 contrast ratio  
Rating: A

### 3. Best Practices Guide to Inclusive Banking

## Automatic Teller Machines (ATM)

**Accessibility** ATM features include, but are not limited to:

- Ramp path and proper height for wheelchair users to reach the buttons
- Proper lighting, large-print, high-contrast keypad and screen text
- Universal keyboard layout and Braille decals, such as a dimple for the “5” key and special raised symbols for locating the ATM’s cancellation, enter and clear keys.

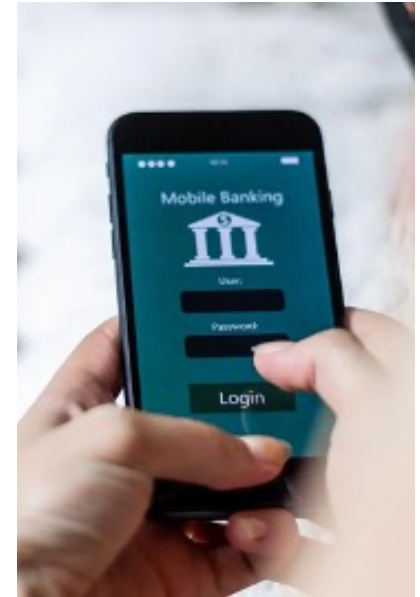


### 3. Best Practices Guide to Inclusive Banking

## Mobile Banking

Accessing a variety of financial services through mobile devices, termed as mobile banking increases accessibility for people with disabilities, particularly in rural areas, who may not have been able to access banks previously.

Mobile banking is a big step forward for people with disabilities as it makes it easier for customers with bank accounts to access their details and do transactions —, as it means they do not have to endure the hassle and inconvenience of going to a bank, where they may not find the assistance that they need.



### 3. Best Practices Guide to Inclusive Banking

## Mobile Banking

### Banking you can hear

Sounds and vibrations let customers know when the transactions are completed.

Designs the apps to be accessible and easy to use with a screen reader if the customers are blind or vision impaired.



### Banking you can see

Rich colour contrasts make the screen easier to see for colour blind, age related vision loss or customers who are using device in bright or dim light

Make sure the size of the print in the app or magnify the screen can be adjusted using the devices accessibility settings



source: <https://www.scotiabank.com/ca/en/personal/bank-your-way/accessible-digital-banking.html>



## Mobile Banking

### Banking you can touch

Large buttons are easy to see and touch, whether the customers are using one hand, have a tremor or are worried about accidentally hitting the wrong button. A simple swipe is all that's needed to complete a transfer or payment.



### Banking you can understand

A searchable help system gives relevant and easy to understand information when needed.

Customers can set up alerts to send messages when certain important activities happen on their account.



source: <https://www.scotiabank.com/ca/en/personal/bank-your-way/accessible-digital-banking.html>

## Mobile Banking

**1) Provide information about the functionality** of the service and its accessibility

- In text formats and via more than one sense
- Alternatives to non-text content should be available

**2) Make banking apps accessible in a consistent way** for users' perception, operation and understanding

- Including the adaptability of content presentation and interaction
- In a way that facilitates interoperability with a variety of user agents and assistive technologies.

**3) Use native controls** over custom controls wherever possible to achieve automatic accessibility.

**4) Cross-platform app development tools** can result in inaccessible apps.

## Resources

For more information on Cambodia's Physical Accessibility Guidelines, please contact

H.E Ung Sambath, Deputy Secretariat of DAC

Mob: +855 77355666

Mr Akhra Chhorn, Director of Development Services Disabilities Unit of DAC/SG

Mob: +855 89589898



# Resources

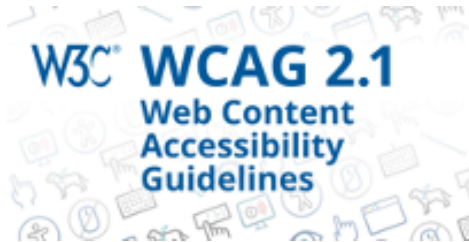
For more information on Web Content Accessibility Guidelines (WCAG 2.1)

please visit: <https://www.w3.org/TR/WCAG21/>

For more information on How to Communicate with Persons with Disabilities please contact Lightfortheworld-Cambodia

David Curtis: [d.curtis@light-for-the-world.org](mailto:d.curtis@light-for-the-world.org)

Virak Kheng: [v.kheng@light-for-the-world.org](mailto:v.kheng@light-for-the-world.org)



ខ្ញុំសូមអោយស្ត្រីពិការភាពទាំងអស់  
កុំអស់សង្ឃឹមទោះបីយើងពិការ  
ក៏អាចធ្វើបាន!

ឈុយ ណាធីត  
សៀមរាប



រួមគ្នាធម្មៈឧបសគ្គ  
ដើម្បីសង្គមមួយ  
ទាំងអស់គ្នា!

លីន ស្រីពេជ្រ  
ភ្នំពេញ





# ពិការភាពមិនមែន ជាឧបសគ្គសម្រាប់យើងឡើយ!

យុន វណ្ណត  
កំពង់ចាម