

PURPOSE

This project aims to contribute to improved accessibility of private financial services such as saving and investment.

Through the process of universal design we aimed to identify current problem areas and possible solutions regarding accessibility of these services.

We also wished to more broadly raise awareness on this important democratic issue.

PROCEDURE

Our project took off from the principles of Universal design which state that services should be developed together with people who today are the furthest from the market.

So what have we done?

Meetings with important stakeholders; Bank representatives, the Swedish Agency for Participation, Funktionsrätt Sverige, Svenska Bankföreningen, Begripsam.

Data gathering through a survey & interviews with members of; Dyslexiförbundet, Riksföreningen Grunden, OCD-förbundet, Synskadades Riksförbund, SIOS.

Formulation of a Best Practice for the design of digital financial services and distribution of these to financial institutions.

Publication of an opinion piece.



ACT FOR ACCESS



RESULTS

- A BEST PRACTICE FOR IMPROVED ACCESSIBILITY

We have analyzed the data collected from our interviews & survey and summarized a "Best Practice" consisting of 9 recommendations:

- 1 Improved knowledge dissemination
- 2 Language accessibility
- 3 Information to right recipient
- 4 Available accessibility tools
- 5 Text orientation
- 6 Comprehensible text
- 7 Screen reader compatibility
- 8 Important information in text
- 9 Chat compatible with braille

BEST PRACTICE

9 STEG FÖR FÖRBÄTTAD
TILLGÄNGLIGHET I
FINANSIELLA TJÄNSTER



EXAMPLE OF BEST PRACTICE

A recommended measure under point 4 is to make sure buttons are coded with text so a person using a screen reader can navigate them

READ MORE,
CLICK HERE



AN INDUSTRY PERSPECTIVE

Nicklas Karlsson, Accessibility Manager, Handelsbanken:



"It is impossible to enable everyone to use all services, but everyone should have at least one way of conducting their financial services"

THE LEGAL ENVIRONMENT

→ While some Swedish laws aim to ensure that goods and services are designed or adapted to be accessible for all, most are only applicable for the public actors.

→ BUT! EU directive 2019/882 will soon be fully implemented in Swedish law and will force financial services providers to actively work with accessibility.

→ Being in the forefront of this, developing new processes of working with these questions will be a necessity in the future.

OTHER CRITICAL ISSUES



Bank ID Accessibility: For potential consumers of financial services, e.g. those who rely on custodianship, Bank ID-related issues restrict access to basic services.



Physical bank offices : The nationwide trend of reduced access to physical bank offices has negative impacts on groups who traditionally rely on physical contact and/or assistance to conduct banking business.



Education of banks's customer service staff: Customer service staff are lacking in knowledge in relation to language barriers and understanding of diagnoses and disabilities.

DIFFICULTIES & LESSONS

Through our project we have gained new perspectives on the financial sector. The Corona pandemic further enhances the effects of the digitalization of society and importance of accessibility. It also challenged us to redesign our method of conducting focus groups as discussions with members of these associations was fundamental to our project.

THANK YOU!

A special thanks to



for their advice and knowledge.

OPINION PIECE

"Coronapandemin belyser bristen på tillgänglighet"



Erik Ekelund 24352
Louise Dahlström 24405
Malcolm McGrath 24509
Matilda Hagström 24558
Noak Prah 23800
Josefine Ansved 24475

8 DECENT WORK
AND
GROWTH



10 REDUCED
INEQUALITIES

