

A CASE STUDY

DEAF CUSTOMER EXPERIENCE

Introduction

This case study focuses on the Deaf customer experience. We have spoken with Tim Scannell, who works as an ambassador at Signly, a company that offers sign language translation on any webpage. Tim was born profoundly deaf and immersed himself in BSL at the age of 16.

He shared with us his own personal experiences of dealing with financial institutions, as well as his work at Signly. We also held a focus group with Deafroots, an East London charity which works to address Deaf and Hard-Of-Hearing people's long-term needs. Through our conversations with both Tim and those at Deafroots, we have been given greater insight into some of the challenges faced by d/Deaf customers when it comes to accessing financial services in the UK.

AWARENESS OF THE NEEDS OF D/DEAF CUSTOMERS



SIGNING BANKS

At our Deafroots' focus group one participant described banking as "not a very deaf-friendly experience", recounting experiences of not being treated well when visiting her bank and being left with an overwhelming feeling of frustration. "They don't understand culture, Deaf culture " This was exacerbated by the Covid-19 pandemic, "Masks do not help with lip reading, and there is often a policy for staff not to take masks off." Part of the reason for this lack of awareness of Deaf needs is explained by Tim, who described deafness as a "hidden disability", although often members of Deaf community don't recognise the label of 'disabled'. Unlike physical disabilities, it is not as obvious to staff at a bank, a situation that is replicated in wider society. This may be a major reason why deafness is sometimes ignored or left to the bottom of the "accessibility pile" by financial services.

Tim highlighted the use of the current video relay service (VRS) and the faults found with it by many of its users. There is only one interpreter per 75 customers in the UK. There are also only 23 registered BSL translators in the UK.

It is important to note the difference between translators and interpreters. In a meeting with a Deaf person, an interpreter will sign everything said in spoken language as well as relate what the Deaf person is signing in response. Translators usually work from text and provide a sign language version of the content as a video. Due to the shortage of interpreters in the UK, there are often long queues for interpreters. The process wastes time and causes queues for VRS. We have learned about the "micro negotiations" that Deaf people and sign users go through every day. The smallest things can become an issue due to communication problems. It is very time-consuming to sync life with the English language and BSL.



Quotes from the focus group

"There is often a branch policy that people have a right to an interpreter, but they[staff] don't know about it. We might receive letters in English, but it is not our first language. We then have to go into branch to get the letter explained to us. It is always better to speak in person using visual communication."

"The problem with technology is that is often hidden from the Deaf community, and you don't know about it."

"There is lots of information out there about financial things such as mortgages – the problem comes with accessibility to this information."

"There is a service provided by the banks, but it is about accessing it. It's about translating the service to reach the Deaf community. It can be in the wrong font, colour or needs larger prints."

"People who design technology need to understand that the Deaf community's English is not always their first language. Technology is changing, for example, Alexa uses voice technology which is not inclusive of the Deaf."

A major issue is that Deaf people can't complain, simply because the complaints system does not cater for them. This is an area which is in dire need of modernisation. Deaf people believe that if banks received more complaints, they might be more inclined to act and improve the services they offer. Tim shared a story demonstrating just how the complaints system fails when it comes to accessibility for the D/Deaf community. He kept being sent on to other people when trying to complain to his bank, continually passed down the chain until eventually they tried to phone him back – hardly ideal for a Deaf person! s UK banks remain unaware or don't give this any priority.

Service Provision for d/Deaf Customers

From our interview and focus group we have seen that technical communication solutions might be available but staff awareness of the d/Deaf lived experience and customer awareness of what is available are a problem. Day to day banking processes are also a real problem as these are not designed with the d/Deaf community in mind. Interpreters are a scarce resource, so it makes sense to prioritise d/Deaf people in the banking queue, as they need to bring a paid for interpreter. This is not how it works in practice. This shows a lack of contact with and understanding of their d/Deaf customers. There is also the feeling that while banking technology is rapidly changing it is not developing with the needs of the d/Deaf community in mind, often leaving them to feel left behind. Here are some quotes from our focus group at Deafroots that emphasises these points:

EXAMPLES OF DESIRABLE GOOD PRACTICE:

What can be improved to show best practice by UK banks is easy access to a BSL interpreter and properly trained staff.

For young sign users there has been no real teaching of financial services in BSL in the education system. Lloyds launched a "what is money" scheme, which had some BSL incorporated in it, and this is at least a positive step.

As we have seen the complaints system is a major issue. In an ideal world, a d/Deaf person could send in a video of themselves in BSL and the bank would translate it as part of their customer service, but this is not currently the case.

It is then about communicating these findings effectively to the Deaf and signing community, so they are made aware of which services are available to them. One of our focus-group participants shared her thoughts on good practice. "There should be an accredited uniform system for all banks, like a tick to show which services are deaf friendly. Often banks mention the Equality Act everywhere, but this is a joke [not seen in practice]."



TRAINING AND ADVICE FOR STAFF

There are bigger problems with staff turnover. Tim tried to use online banking at NatWest (the live chat service) but it was in English which is hard for people who sign and don't speak the language. There should be uniform guidance created for banks on how to work effectively with BSL. There is guidance from the regulator, the Financial Conduct Authority but application is rare and there is little consequence if it is ignored. Although there is some awareness training about accessibility generally, these workshops only are short and then staff quickly forget about them as it doesn't link to their everyday process

"Another problem is that the general public thinks that written English and BSL both work the same for d/Deaf people." This has to be at the forefront of any training provided. A further major issue is that "the Deaf community are not consulted by the banks." If training was delivered by signers or those who were Deaf perhaps it would have a greater impact.

CONCLUSION

A big question that was raised in our focus group is, who is responsible for the lack of communication between the banks and the d/Deaf community? There is a service clearly aimed at providing equal access to financial institutions, but it is not being marketed efficiently. It does not seem that the banking institutions are ensuring that services are designed through consultation with d/Deaf people and signers in mind and that accessible services are being better advertised to the d/Deaf community at large. The bank's Vulnerability teams should be addressing these issues in their treatment strategies for Deaf customers

Regulators have a role to play in solving communication issues but they themselves are inaccessible. Deaf people are often hidden from society at large and that can explain why services for the d/Deaf lag behind other accessibility provisions. As Tim explained to us, for them, the world is backwards – there is less equality for d/Deaf people compared to people with other disabilities. Almost all minority groups have found their voice and their situation has improved in recent years, but not for d/Deaf people. Almost all minority groups have found their voice and their situation has improved in recent years, but less so for d/Deaf people. The ways to resolve this are culture, process and education as well as compliance with legal and policy directions.

