Delivering accessible experiences

Embedding inclusivity at the core
Delivering accessible experiences: embedding inclusivity at the core

As many as 35% of firms state accessibility ranks amongst their top strategic concerns.

Firms either fully buy into the need for accessibility or struggle to mature: accessibility speaks to firm culture.

Over 70% of financials indicate no clear ownership within corporate governance.

Broad familiarity with inclusivity is high; yet accessibility is often orphaned.

25% of firms are actively embedding accessibility into their SDLC.

Attention to accessibility is often event-driven (sales, litigation, employee), but many struggle to know how to begin.

Fewer than 30% of financial firms have reliable or meaningful KPIs for accessibility.

Mature firms are moving accessibility from an intermittent “diet” to a fuller “lifestyle” change with effective supporting tracking measures.

Commercial requirements drive up to 40% of firms to address accessibility.

Government and large company contracts tend to capture greater attention and firms are often unclear about the statutory and regulatory requirements.

Over 50% of firms seek training and consultancy from accessibility vendors.

Firms lack a fundamental understanding how to execute accessibility; half seek guidance from their vendors. Absence of such guidance may limit the impact of the tooling they adopt.
QA Vector® Insights

Complaint-led **accessibility** remediation is costly

**Accessibility** is often an orphan
Board-level attention to **accessibility** is low
Addressing **accessibility** is usually an afterthought

Maturing **accessibility** is a commercial imperative
Define measurable objectives for **accessibility**
Select a critical portal to redesign for **accessibility**
Prioritise **accessibility** as a commercial imperative

Pursue **accessibility**-led process reinvention
Select an effective mix of vendor engagements
Establish principles for prioritising **accessibility**
Embed **accessibility** using our maturity model

Recommendations and research methodology
Recommendations
Methodology and respondent demographics
Contact us
Financials can no longer compete on brand alone in a mobile first world. Software leaders at banks, insurers, asset managers and FinTech firms must develop an effective digital accessibility strategy consistent with the four pillars of growing income, controlling operational costs, managing risk and meeting social justice obligations. This research focused on the attitudes and experience of senior technology, quality, risk and inclusivity leadership at financial firms.

**Fewer than 30% of financial firms have clearly designated responsibility for delivering accessible experiences.**

Many financials seem unprepared for the shift from accessibility by choice to commercial imperative. While firms face constantly evolving non-functional demands for development time and resources, senior leaders cited regulatory ambiguity as a significant cause of ineffective ownership for accessibility. The reality may, of course, be simple prioritisation.

Rapidly increasing accessibility litigation involving bulge bracket banks demonstrates a clear risk to financials, incentivising firms to evolve their digital engagement strategies. On the other, more positive hand, public contract processes now commonly demand attention be paid to accessibility. A decisive inflection point nears. Leading firms increasingly view accessibility as a wallet protection and growth requirement.

Digital accessibility is often a tale of two religions. Firms that grasp the impact of an accessibility-aware approach to their SDLC quickly increase their maturity. By contrast, despite rising commercial and customer imperatives, most address accessibility as an afterthought. Delivering experiences that are accessible to users with visual, hearing, motor and cognitive disabilities requires software leaders at financial firms to embed design thinking for accessibility across the design process and SDLC, not simply at the final UX testing phase.

QA Vector® Research recommends firms seek training and considering accessibility needs as early as the design stage and continually throughout the SDLC. This will then impact UI, user journey and core functionality rather than leading to late remediation of any or all of these.

In this document, where we discuss the technical pursuit and implementation of accessibility, we reference the process by the industry term **A11Y**.
As we have noted, when accessibility is a top strategic priority, digital maturity quickly increases. But accessibility is often an orphan.

Accessibility blockers can become costly digital engagement barriers – but software leaders struggle to articulate this risk. Users with disabilities regularly submit complaints or lawsuits even if they abandon a website or mobile app that is inaccessible.

Software leaders at financial firms must assess their current practices to optimize their overall digital portfolio for accessibility and reduce commercial risk. We set out three lessons, set out on each of the following pages learned from our observations.
Lesson learned: accessibility is often an orphan

Who owns accessibility at your firm?

![Accessibility ownership chart]

- UX/CX: 9%
- Diversity: 7%
- Product: 5%
- Risk: 12%
- Not Owned: 67%

**Figure 1 – Accessibility lacks clear designation of responsibility.**

**Risk and user experience often hold greater responsibility for accessibility than diversity.**

*Fewer than 30% of financials have clearly designated responsibility for accessibility.*

Many firms can clearly articulate goals for broad diversity and inclusivity initiatives; yet the hard truth is that most are unfamiliar with the realities and practical implications of disabilities.

In simple terms, a digital experience is accessible if it enables a user with visual, hearing, mobility or cognitive disability to navigate the journey successfully and without blockers.

Diversity is clearly designated at many financial firms; yet accessibility is often an orphan.

Accessibility is often perceived as the elephant in the room, poorly understood with no clear association with its role in revenue growth.

Risk officers (at over 35%) and UX leads (25%) tend to hold the reins for accessibility where governance is clearly designated; diversity (20%) and product (less than 20%) typically trail in responsibility.

Absent are centrally owned policies for accessibility and this results in UX battling to obtain development time and testing effort, often competing against higher priority functional and non-functional requirements.

Designating corporate ownership and mandate for accessibility is critical. This will enable firms to rationalise spend, reduce internal friction and reduce customer complaints.

**“Business often says legal should own accessibility, legal says it is for product and product says it is for UX. Nobody owns accessibility.”**

– User Experience Director, Global US Insurer

**“Without a mandate from legal, getting specific funding for accessibility is difficult.”**

– User Experience Director, National US Insurer
Lesson learned: board level attention to accessibility is low

What priority to you give to accessibility specifically and diversity more generally?

- Attention to Accessibility
  - Limited: 52%
  - Emerging: 15%
  - Mature: 18%
  - Not Disclosed: 15%

- Attention to Diversity
  - Limited: 24%
  - Emerging: 15%
  - Mature: 54%
  - Not Disclosed: 7%

Attention to accessibility is superficial, assumed as addressed as part of general diversity and inclusivity initiatives.

Fewer than 35% of financials cite accessibility as a top strategic priority.

Time, money and staff allocations are too often in short supply for accessibility; firms typically fail to prioritise due to its poorly defined implementation parameters, in turn derived from lack of focus on the financial imperatives or practical requirements.

Insurance aside – with higher revenues from the public sector – leadership at financials rarely perceive inaccessibility as a digital barrier to entry.

Digital accessibility is often seen as a nice to have; unlike physical inaccessibility, there is a lack of awareness of how to recognise and track digital barriers.

Competing in a growing digital world forces financials to rethink customer engagement from the ground up; and we see an absence of baselining performance against market peers.

Without executive commitment to accessibility, both for new business and user acquisition and retention and for defensively-driven risk management reasons, it will be difficult to change cultures within the development team and prioritise time and spend.

"For now, it is something of a hypothetical for us."
- Vice President of QA, National US Bank

"Accessibility compliance lacks priority and funding – compliance have too many other things on their plate."
- Vice President of DevOps, Regional US Bank
Lesson learned: accessibility is usually addressed as an afterthought

How embedded is accessibility in your software development lifecycle?

Many firms have matured their agile practices and are evolving their systems of engagement; yet accessibility is often dealt with as an afterthought.

Up to 25% of financial firms have begun to embed accessibility across the SDLC.

Accessibility is often addressed only at user acceptance testing which leads to much costlier remediation than had it been built into the design from the outset.

Many who have begun baking accessibility into the software delivery life cycle (SDLC) do so in parallel to existing software development.

Auditing for A11Y is easy; yet creating seamless accessible experiences requires firms to embed accessibility across a single SDLC.

Embedding A11Y by design establishes a shared feedback loop across UX, DevOps and maintenance; prioritising foundational remediation of critical accessibility blockers.

Embedding accessibility across the SDLC requires firms to:

- place accessibility on each agile story card
- create templates for accessible development
- upskill teams for inclusive principles
- develop effective feedback loops

Synchronizing A11Y priorities across the user journey will likely enable firms to reduce effort, cost and risk of financial impact.

“Accessibility, user experience and customer experience are usually an afterthought.”

– Director of Quality Assurance, Global US Insurer

“We are moving from having accessibility as a footnote on the last story card to being on every story card.”

– Director of Accessibility, National US Insurer

Figure 3 – Accessibility is often an afterthought.
Maturing accessible software design is a commercial imperative

An agile and sprint-based approach to development runs directly counter to the common approach of remediating accessibility in post-production. Resolving that disconnect by embedding A11Y into the entire team’s thinking provides the fastest path to maturity.

Regulatory guidance is evolving and while compliance is, in many jurisdictions, mandatory, the standards to which a firm must comply are either not entirely clear or, where agreed, as in WCAG, not well understood. Mature firms tend to view smart accessibility implementation through the lens of wallet retention.

We identify three near term objectives over the next three pages to guide software leaders on their journey to foundational process redesign for accessibility.
Near-term objective: define measurable objectives for accessibility

Which types of accessibility measurements have you established?

Firms are comfortable, in theory, with diversity measures but are yet to develop objective accessibility performance indicators.

Up to 30% of financial firms have developed a balanced accessibility scorecard.

Articulating performance against broad diversity and inclusion targets is familiar to most; yet few can speak to formal accessibility benchmarks.

Existing measures that were being applied addressed primarily people with visual and hearing disabilities. Risk-based measures are the most common. Solutions for people with cognitive disabilities rarely features in the KPIs that do exist.

Typical measurements indicate levels of regulatory compliance and of complaints.

However, accessibility can be measured through the Web Content Accessibility Guidelines (WCAG). However, they need expert application; for firms to apply them throughout the SDLC, they need tooling that does not depend on the presence of accessibility experts.

We don’t measure compliance with accessibility guidelines or proportion of user base with a disability.

– Chief Risk Officer, National US Insurer

In the last three to five years, it became less of a box ticking exercise for us and more of a customer experience initiative.

– Vice President of Digital Accessibility, Global US Bank

Figure 4 – No specific measurement is the de facto standard for accessibility.
Near-term objective: select a high care portal and embed accessibility from the start

How mature are your practices for UX/agile in general and A11Y in particular?

Delivering accessible experiences typically begins with incremental redesign.

*Some 70% of firms began their journey to accessible software delivery tactically, in response to a specific opportunity or risk.*

Leading financial firms typically begin their accessibility journey as an adjunct to existing portal enhancements, aligning to rather than driving these.

Most firms pursue a race to optimize, responding to accessibility complaints with tactical tweaks.

Achieving strong accessibility-led UX integration with agile processes facilitates firms in maturing digital accessibility quickly.

UX integration into the SDLC typically breaks down for accessibility, even at strongly UX-led firms; absence of design thinking leads to inaccessible multimodal components.

Mobile experiences illustrate the challenge, where the form factor constraints can exacerbate the inaccessibility of poorly designed and delivered applications.

Firms should ensure they benefit from user experience experts cognizant of A11Y principles, enabling consistent experiences for both users with and without disabilities.

*Soon after we began the shift to agile, the focus on accessibility followed – accessibility is now part of the UX organisation.*

– Director of A11Y User Experience, National US Bank

*We need for accessibility to either become integrated into the UX or be positioned as an equal influencer.*

– Lead A11Y Product Owner, Global European Bank

Figure 5 – A11Y maturity increases in proportion to UX/agile maturity.
Near-term objective: prioritise accessibility as a commercial imperative

What are your motivating factors for addressing accessibility?

- Commercial: 39%
- Culture: 22%
- Regulatory: 21%
- Not Disclosed: 18%

Monetary pressures are converging to incentivise increased focus on accessibility.

Financial pressure for accessibility is increasing; up to 40% of maturing firms’ attention to inclusive principles is driven commercially.

The commercial imperatives to deliver accessible experiences are growing, often gaining more attention from business leaders than regulation on which they have less visibility.

WCAG (2.0 and 2.1), the accessibility guidelines for web content established by the World Wide Web Consortium, bring new emphasis to low vision, cognitive and mobile accessibility. However, leading firms are primarily driven by their business opportunities and risk.

Insurers particularly view accessibility as a wallet retention effort; A11Y is increasingly demanded in government and large commercial contracts.

Private and public entities – pursuing inclusivity as part of employee benefits provision – seek to pass A11Y liability through to insurers.

Leading firms often create internal policies to address regulatory ambiguity; yet this type of forward-thinking is sporadic.

Increasing accessibility litigation involving bulge bracket banks demonstrates the risk of digital inaccessibility incurring significant financial penalty.

Firms must therefore assess their do-nothing cost.

Financials must choose to invest up a meaningful allocation of their software delivery budget and time in enabling digital accessibility for users with visual, hearing, cognitive or motor disabilities.

Most importantly it saves development dollars fixing issues in post production is much more expensive.

“We have standards in place to provide practical guidance on how to achieve accessibility in every new or changed application.”

– Head of Accessibility Testing, Global European Bank

“We are getting a lot of pressure from clients, key business lines are asking if we are ADA compliant.”

– Director of User Experience, Global US Insurer
Leading financial firms recognise the commercial imperative to revise their design thinking across the software delivery lifecycle.

While some firms map the digital process for desktop, few benchmark their maturity for accessibility. Fewer still assess experience through the mobile touch point. Mobile first lights the path forward, given the structural constraints and increasing use of this platform.

Over the coming three pages, we set out three priorities for software leaders to maximise return on internal and external investment in digital accessibility.
Prioritising accessibility: select the most effective mix of vendor engagements

Which types of capabilities do you seek in an accessibility vendor?

Financial firms seek a mix of accessibility consultancy, crowd-testing and tooling engagements.

**Over 50% of firms pursuing accessibility initiatives turn to vendors for advice and training.**

Improving digital accessibility is primarily inhibited by lack of understanding and skills; selecting the right set of external engagements is crucial.

Engaging with external consultants and certified crowd-testers in tandem is the quickest path to maturing internal practices.

Typically, consultants and crowd-testing providers work hand-in-glove with available tooling, turning baseline scans into structural software delivery recommendations.

However, exclusively manual accessibility testing is challenging and time-consuming. Automated plugins ease around a third of this journey. Typically, most available tooling is focussed on people with visual and hearing disabilities.

**Deque is worth the cost; they know what is needed in financial services.**

– Director of Accessible UX, National US Bank

Uncertainty of leaders and developers over how to implement and embed accessibility limit, in turn, their ability to automate; furthermore, as we have noted above, the available guidelines reasonably require expert explanation in practice.

AI-enabled accessibility testing opportunities are emerging; a recommendation engine serving modelled knowledge base insights would ease the execution and testing burden.

Financial firms can overcome people and process inhibitors to delivering accessible experiences by choosing the set of vendors and tools aligned to their current maturity and future vision.

Crowd-testing makes a lot of sense as a model for assuring accessibility compliance.

– Vice President of DevOps, Regional US Bank

Figure 7 – Firms seek a mix accessibility engagements.
Case study: establish core principles for prioritising accessibility

What accessibility legislation applies per region?

- American Disability Act
- Rehabilitation Act
- European Accessibility Act
- Web Accessibility Directive
- Disability Discrimination Act
- Protection of Persons with Disability

World Wide Web Consortium Accessibility Guidelines Recognised by DoJ as the actionable standards

Accelerating attention to accessibility relies on principal actors taking four critical actions.

Some 65% of firms that have grasped the business opportunity for accessibility target thoroughly commercial actions across the SDLC.

- Mobile is often the primary touchpoint connecting financials to users; institutions must therefore assess the accessibility of mobile apps as much as their desktop experience.
- Inaccessible mobile journeys cause high abandonment, leading to lost business.
- Consistent, context-neutral experiences require firms to develop simple standards that deliver on organisational priorities across jurisdictions.
- Over 15% of the global population suffer some form of disability; more than 50% regularly attempt to access services via internet.

Though legislation and regulation for accessibility is evolving, often there are no clear global directives or guidance for financial firms.

- We give more priority for accessibility to our mobile banking portal.
  – Director of QA, European Challenger Bank

- It is a challenge to compete on digital footprint alone, firms in the US have been slow to catch up with the far east.
  – VP for Digital A11Y, Global US Bank

Asian headquartered financials are leaders in digital experience; simple flexible standards enable multinationals to deliver consistent, accessible experiences specific to local and global user-journey priorities.

A well-known global bank developed a seamless accessible portfolio by:

- identifying specific commercial motivations
- benchmarking against peers in emerging markets
- embedding flexibility for localization
- resolving regulatory ambiguities

Firms may choose to begin their A11Y journey through enhancement efforts, ultimately applying these principles to net new and legacy rebuild.
Case study: embed accessibility using a definitive maturity model

What principal factors do you plan to model for accessibility maturity?

Foundational accessible process redesign relies on a structured approach to investments. 

Up to 15% of financials have established a maturity map to assess future accessibility investments.

A leading firm has thoroughly mapped its digital processes; beginning to develop an accessibility maturity model.

Maturity models of this nature enable firms to prioritise efforts to embed accessibility across the software development lifecycle.

Firms seeking to embed accessibility should evaluate maturity against four broad principles:

- understandability and clarity
- ease of use
- context sensitivity and adaptability
- interoperability with assistive technology

Often, firms struggle to contextualise public sector best practices to a financial services context. Identifying the right mix of vendors, people and process changes are eased using this model.

Reusable, accessible development aligned to this model enables financial firms to deliver disruptive, inclusive change.

Firms can begin with either familiar visual and hearing accessibility, or the less familiar cognitive; regardless of priority, the destination is the same.

“We’ve gotten out of the weeds, becoming less reactive – our intent is to move towards a maturity model for accessibility.”

– Vice President for Digital A11Y, Global US Bank

“We want to get to a maturity of four on our five point scale – overall we are a two right now, but some areas are already a four.”

– Director of Accessibility, National US Insurer
Recommendations, methodology, QA Media and Deque Systems

In the following three pages, we set out our recommendations, research methodology, details of our firm and the project sponsor.
Recommendations

Accessibility typically lacks in priority and attention. Software leaders should:

- ensure executive leadership understands and prioritises accessibility
- designate ownership to product, influenced by UX, diversity and operational risk functions.
- empower accessibility subject matter experts across the software delivery lifecycle (SDLC).

Firms that do address accessibility often duplicate delivery. Software leaders should:

- place accessibility on each agile story card.
- create a single SDLC to deliver a single, context neutral experience.

To grasp the commercial imperative for accessibility, software leaders should:

- select an effective mix of training and crowd-testing engagements.
- establish internal principles to commercialise accessible design.

Successful delivery of accessible, context neutral experiences requires software leaders to influence product and legal for dedicated accessibility mandate and budget. This will enable them to address all four pillars of income, cost, risk and social inclusion.

Digital accessibility is widely polarised; for some maturity is driven by commercial mandate against others where accessibility is an orphan.

Digital experience is a wallet-critical activity: embedding A11Y in the SDLC efforts will pay dividends in cost and income.

Software leaders typically struggle to articulate the impact of digital inaccessibility: convoluted experiences increase risk of lost business.

Multi-stream external engagement are used to overcome people-based inertia faster than training or crowd-testing for accessibility alone.

Embedding accessibility into thinking and skillset is essential in an agile world and the quickest path to value, avoiding costly remediation work.

Tool-based digital process mapping facilitates A11Y; improved development efficiency and risk management follow.
Analysts for QA Vector® spoke to 26 software leaders during August and September 2019 at banks, insurers, FinTech firms and asset managers in the USA, UK, the Netherlands, Singapore and India.

Our discussions with these senior executives encompassed overall digital accessibility maturity, future objectives, pragmatic concerns and lessons learned.

We spoke with functional leaders across the quality, accessibility, user experience, risk and product functions. The majority of our respondents hold director-level responsibility and above, including those at the C-level.

Based on these conversations, we applied our QA Vector® methodology to identify the key insights that will enable software leaders at financial firms to prioritise and pursue pragmatic software delivery process reinvention.

Figure 10 – Research demographics: seniority, function and regional distributions
QA Media was established in 2015. We provide the only specialist information services platform serving senior software decision makers in quality assurance, DevOps and operational risk management at financial institutions.

We produce research insights, conferences, webinars and news crafted to address the specific needs in our domain. Our insights investigate critical issues as firms transition from waterfall to DevOps and from manual to automation, exploiting technologies such as AI and the cloud.

Our audience trusts us for information that helps make the right decisions, today. Our research team has over 40 years experience of conducting research into the issues affecting leaders at the intersection of technology and financial services.

Deque Systems specialises in providing accessibility expertise, knowledge and solutions; having helped develop international accessibility guidelines, many of our subject matter experts spent years working at Fortune 500 companies on accessibility.

Companies that want to make their websites and mobile applications accessible to people with disabilities trust Deque to help them. We have helped thousands of companies from technology leaders like Google and Microsoft, to the top US banks and insurance companies.