

Three out of every four European banks fails in the accessibility of their websites

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Only 26% of European banks present acceptable levels of accessibility in their websites. Credit: Jakub Krechowicz

Researchers from the University of Oviedo (Spain) have analysed the websites of nearly 50 banks from the EU to check whether any user, even if disabled, has equal access. The results show that this right is not fulfilled in 74% of cases, and therefore they demand greater interest from financial entities in this technological and social problem.

Web accessibility is the collection of technological innovations that guarantee fair access to the web for all users, regardless of disability or

the device used. However, these facilities do not appear on the majority of web pages for European banks, according to an analysis carried out by computer specialists and economists from the University of Oviedo, Spain.

"The results reflect that only 26% of the banks show acceptable levels on their websites, and in more than 36% of cases analysed, serious obstacles to accessibility were found," Ana Belén Martínez, one of the researchers participating in the study, explained to SINC.

Javier De Andres, another of the authors, highlighted the consequences of the lack of accessibility: "People with disabilities find themselves with additional obstacles at the time of accessing electronic banking services, therefore often having to carry out certain steps in person, with the difficulties and discrimination that this implies".

The researchers offered some solutions to solve the problem: "The websites of the banks should provide text alternatives for all of their visual and auditory content, use units that facilitate understanding of style sheets, include input devices alternative to using the mouse, and clearly identify the language used on their [website](#)".

In order to carry out the study, published by the journal 'Information Processing & Management', a database made up of 49 banks from the EU - 8 of them Spanish - was used, whose actions form part of the Dow Jones EURO STOXX 50 stock index.

The authors have identified three factors that implement web accessibility. The first is operational, because of its contribution to the efficiency of the bank operations. "Those financial entities that want to improve a poor performance can adopt these applications, within a range of corrective measures," Martínez said.

Another factor is the size, in the way that the bigger banks have bigger information technology departments that provide a competitive advantage to adopt this technology, in relation to small banks. The third factor is that web accessibility can also be understood as part of the Corporate Social Responsibility (CSR) of the entity, that is to say, its active and voluntary contribution towards social, economic and environmental improvement.

According to the results, neither the operational factors nor the size seem to have exercised a significant influence on the adoption of this technology by European banks. Regarding the CSR strategy, the results show a paradox whereby those less engaged with social corporate responsibility are precisely those that have more accessible websites.

"One possible reason is that the banks that do not appear in the indices that demonstrate high CSR commitment try to overcome this problem by participating in activities such as the adoption of web accessibility," Martínez pointed out.

The researchers concluded by indicating that neither web accessibility nor the advantages that it offers to the organisations are sufficiently known yet, and thus encourage the [banks](#) to improve in this sphere in order to guarantee fair access to all clients.

More information: Ana B. Martínez, Javier De Andrés, Julita García. "Determinants of the Web accessibility of European banks". *Information Processing & Management* 50 (1): 69-86, January 2014.

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