Accessible Banking
Benchmarking Report
2021
#TogetherLimitless

Banking made easier for all

In alignment with the UN SDGs, the UAE Vision 2021, and the ‘My Community’ initiative, Emirates NBD is focused on social and financial inclusion.

Its flagship #TogetherLimitless programme is committed to building a disability-inclusive society – a world without barriers.
Overview

We are constantly looking for new ways to make our products and services more accessible and inclusive of People with Disabilities (PwDs).

As part of this work, we recently launched a study:

- to identify trends and models of best practice in Accessible Banking;
- to benchmark ourselves against national, regional, and international competitors in this space;
- to gain insights to inform new initiatives designed to make Emirates NBD an even more Accessible Bank.
Accessibility Initiative Types

We analysed the following types of Accessible Banking initiatives:

- In-Branch Banking
- ATM Features
- Mobile Banking
- Telephone Banking
- Internet Banking
- Other Initiatives
Study Findings: National Banks

21 national commercial banks in the UAE were studied, and only 42% have adopted some element of accessibility.
Accessibility Initiatives: National Banks

Highlights from our national study include:

- **Emirates Islamic Bank**: Widest range of accessible in-branch banking features
- **Mashreq Bank**: Made offices accessible for PwDs; flexible working arrangements
- **Sharjah Islamic Bank**: Pioneered accessible ATM features in the UAE, including audio guidance, braille keys, headphone compatibility, and tactile flooring to keep wheelchairs stable
Study Findings: Regional Banks

46 of the leading banks in the Middle East and North Africa (MENA) region were selected for the study, and just...

13% are currently offering accessible banking features.
Accessibility Initiatives: Regional Banks

Highlights from our regional study include:

- Dukhan Bank: Smartphone activated cardless transaction service
- Qatar National Bank: Biometric recognition (eye scan) simplifying login for mobile banking
- Bank of Jordan: ‘Basira app’ converts braille alphabets to audible Arabic, breaking down communication barriers
Study Findings: International Banks

We benchmarked Emirates NBD against 28 international banks recognised for their efforts to make banking more accessible to PwDs.
Accessibility Initiatives: International Banks

Highlights from our international study include:

- Royal Bank of Canada: Pioneered ‘talking’ ATMs
- Bank of Austria: Offers a shuttle service for customers with limited mobility
- Shinhan Bank: Text-to-speech barcodes
What’s Next?

1. Offer a shuttle service for PwDs
2. Add ‘Text-to-Speech’ barcodes
3. Provide print documents in accessible audio and braille formats
4. Create designated customer service channel for PwDs
5. Enhance website accessibility
6. Collaborate and contribute to the Disability Equality Index
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