How well do financial organisations respond?

In this heady time of technological change it is important that financial organisations remember that for some in society such change only enhances their disabilities.

BY GEORGE DIMITROU

Australia is a diverse society, so it is important that financial organisations provide products and services that meet a broad range of needs.

The start of the 21st century has shown a decrease in the traditional or ‘human’ banking provided and an increase in electronic banking such as:
- EFTPOS
- ATMs
- Telephone Banking
- Internet Banking

This style of banking is being sold by the ‘big four’ as a flexible approach to meeting a broad range of needs of their customers.

The question does need to be asked however, “How well are Australian financial organisations responding to the special needs of their customers?”

Let us look at some of the issues facing Australians with disabilities when accessing this flexible style of banking.

ATMs
ATM access is diminished for customers in wheelchairs or with manual dexterity disabilities. These customers experience:
- Limited or no ramp access
- Buttons that are difficult to push
- ATMs are too high or customers are unable to get their wheelchair under the machine to use it effectively.

Internet banking
Cost is a big issue for customers with disabilities. While the benefits are there, often customers are unable to afford to access the medium.

Phone Banking
For customers with manual dexterity disabilities time is a factor with customers finding they are not allowed sufficient time to enter the numbers into the phone.

In Response
It is important to recognise that some of the issues are not within financial organisations’ abilities to respond, but where they can, financial organisations are responding, by introducing:
- Ramps and lower ATMs
- High definition screens
- Tactile, large individual raised keys on clearly lettered alpha-numeric keypads.

The Australian Bankers Association has also responded by working on a draft framework for action, which will include industry standard for ATMs, EFTPOS and Telephone Banking.

The message is clear for all financial organisations. As technology increases, there is a need for them to continuously review and improve the way services are provided to customers who have disabilities.