Practices and Challenges of Banking Services Inclusiveness to Persons with Special Needs in Selected Banks in Addis Ababa: Implications for Customer Satisfaction, Manaye Adela 1

Abstract
In a country's development, service sections play key roles. Services are expected to address diversity in interest, demographics, and exceptionalities such as persons with disabilities (PWDs). The main purpose of this study was to test practices and challenges of banking services to persons with special needs at selected branches of banks in Addis Ababa. Different sources indicate that globally there are more than 15 million people who live with impairment. This segment of the population should be integrated and inclusive work is needed in the financial sector, especially for persons with special needs. Simple random sampling was used for recruiting 364 participants for the study. The research design was a concurrent triangulation mixed design. The Likert scale was constructed, validated, and used to gather quantitative data. The qualitative data was gathered by using semi-structured interviews. SPSS 25 was used for analyzing quantitative data (Pearson's Product Moment Correlation Coefficient, One ANOVA, and Multiple Linear Regression were done). Thematic analysis was used for analyzing qualitative data. The finding revealed that the banking systems have gaps in addressing service provision for persons with special needs and there are efforts in making the physical environment modification such as using ramps, there are needs that are not yet addressed. Banking customers interviewed have indicated that the services do not yet meet the customers' satisfaction of PWDs. As per the findings, it is recommended that banks should create service packages for PWDs. Infrastructures and facilities should meet all utility aspects for people with special needs.

Key words: Banking, Customer Satisfaction, Persons with Disabilities, Inclusiveness, Service Provision, Saving PhD Fellow; MBA in General Management; MA in Developmental Psychology; Email: manayeadela@gmail.com

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Introduction
In the development of countries, service sectors play vital roles. Services are expected to address diversity in interest, demographics and exceptionalities such as persons with disabilities (PWDs). Banking services are part and parcel of this sector (Khan, & Fasih, 2014). In the general sense, banks provide capitals for the business and contribute for development of a country through short-lending and transaction too. To mention main roles of banking: firstly, it inspires saving habits and makes funds available for productive use. Secondly, it serves as an intermediate between persons having additional money and others who are needy for different business activities. Thirdly, it promotes business dealings through receipts, and payments. The other role is provision of loans and advancement to businesses/organizations for short-term and long-term purposes. Moreover, banks facilitate export-import transactions. Generally, banks help levitation of living standard through bringing national development at large (Bamlak, 2022 Navamani, & Saravanakumar, 2015). Though such purpose are emboldened in the service, there are questions in meeting banking service expectation of diversified needs from different people. The Convention on the Rights of Persons with Disabilities and Optional Protocol (n.d.), in Article 9 which is about “Accessibility”, it is heralded as: To enable PWDs to live independently and participate fully in all aspects of life, States Parties shall take appropriate measures to ensure access to persons with disabilities, on an equal basis with others, to the physical environment, transportation, information and communications, including information and communication technologies and systems, and to other facilities and services open or provided to the public, both in urban and rural areas (CRPD, n.d., PP9).

The Ethopian banking service sector has more than hundred years of history (Metaseha, &Tekle-Grebmedhn, 2019). However, technological advancements and banking of the unbanked segment of the country remained as gap in the service especially for persons with special needs. For addressing such gaps, rendering inclusive banking services plays irreversible role at individual and/or country level. Service inclusiveness is referred as addressing wider needs of customers in meeting expectations. It is also a means for delivering services to exceptional customers who have special needs (Ainscow, 2005).

The main purpose of this study was to assess practices and challenges of banking services to persons with special needs (Persons with Disabilities and Optional Protocol (CRPD, n.d., PP9). Different sources (such as WHO, 2011) indicate that there are more than 15 million people who live with impairment, which is 17.6% of the total population at the time. This segment of the population should be integrated and inclusive works are needed in the financial sectors especially in Banking. Financial sector needs to strive for serving communities with special needs. In view of banking services for PWDs, Bamlak (2022) on the financial services for persons with special needs heralded as there are the inconvenience of finance sector for persons with disabilities. It has been added that the financial sector in general, and the banking sector in particular lags behind in addressing such gaps, rendering inclusive banking services for persons with disabilities. The research was done in pursuit of the following research questions:
1. How is the inclusiveness of banking service in the physical infrastructures and facilities?
2. What are the practices and challenges of rendering inclusive banking services for persons with disabilities?
3. How are technologies assisting banking services to individuals with special needs?
4. How is satisfaction on the services in relation to customers (bank users) with disabilities?

Methods
Study Design
The research design was concurrent triangulation mixed design was used. The data gathering process was done at a point in time for both quantitative and qualitative data.

Locale and Population
The population of this study include bank workers in different departments and customers with and without impairment.

Sampling Techniques and Sample
After selecting banks and branches in Addis Ababa from 11 sub-cities by using multistage sampling, simple random sampling was used for recruiting 370 participants of the study from which 364 were feasible for analysis. To get persons with disabilities (PWDs), purposive sampling was used and they were participants in filling questionnaires, as interviewee, and part of focus group discussion. The Federation of Ethiopian National Associations of Persons with Disabilities (FENAPD) and other associations of PWDs were not included in a structured manner.

Data Sources and Instruments
Likert-scale was constructed, content validity was checked by expert ratings. In the
reliability measurement the Chronbach Alpha was found to be (e=0.91) which is excellent to use. The qualitative data was gathered by using semi-structured interview.

Methods of Data Analysis
SPSS 25 was used for analyzing quantitative data (Pearson’s Product Moment Correlation Coefficient, one ANOVA, and Multiple Linear Regression were done). Thematic analysis was used for analyzing qualitative data.

Ethical Considerations
After getting cooperation letter from the university research office, the researcher gathered data by getting consent from informed respondents (informed consent secured). As per the provision in the data gathering instrument, confidentiality is secured through anonymity of analysis and codes are used.

Results

Respondents’ Background
From the total participants of 364, 67.6 (246) were persons with disabilities, and the remaining 32.4% (118) are persons without disabilities. In view of gender, 69% (251) were males and 31% (113) females. Majority of them are males due to the source proportion. In references to age of respondents, 61% (222) were below 30 years old, 25% (91) from 31 to 40 years old, and 14% (51) are in the age range of above 41 and above. In terms of occupation of respondents, 14.6% (53) of the participants were employees in government sector, 22.3% (81) were workers in different NGOs, 37.6% (137) are from private business, and 25.5% (93) unspecified. In view of the income of respondents the following are indicated as monthly basis, 46.6% (177) earn below 5000 Birr, 34.3% (125) from 5001 to 10000 Birr, and 25.5% (93) unspecified. In view of the wellbeing of personnel of staff, 31% (113) strongly disagreed, and 38.7% (141) disagreed showing that even branch bank managers are not sure, and 70.1% (256) disagreed, but one respondent agreed.

Security
Most participants, i.e., 69.8% (254) feel unsafe when using banks (M=2.08; SD=0.95). Since the five likert scale lasts from strongly disagree (1) to strongly agree (5), the average or mean indicates that there is disagree in the safety issues of bank use among PWDs. While 20.6% (75) chose neutral, only 9.6% (35) agreed that they feel safe. In the wellbeing of personnel of staff, 31% (113) strongly disagreed, and 38.7% (141) disagreed showing that even branch managers are not sure and they may lose their transactions (M=1.99; SD=0.79). 29.7% indicated their reservation, and only 0.5% (2) agree. For an item whether the bank is concerned about the security for my transactions, 27.9% (108) of the participants are not sure, and 70.1% (256) disagreed, but one respondent agreed.

Reliability
In response to the items for measuring reliability of banking service for persons with disabilities is very poor (M=1.99; SD=0.37). Participants of the interview session indicated that most banks presume oversight board for persons with disabilities or other mechanisms even when they leave the bank, since they may perpetrate their wellness. On the other hand, 31% (109) of them have chosen the undecided option.

Responsiveness
In quest of empathy in the banking service for PWDs, 11.3% (41) participants agreed that the bank where they go to get service actuate the promises/pledges in delivering banking services for diverse customers. From the sample of 364, 53.6% (195) of them indicated as the banking services show less keen interest in solving problems of persons with disabilities. 21.2% (77) affirmatively respond and the remaining 25.3% (92) were neutral. Since persons with disabilities have special needs, the responsiveness to this exceptionality is quite needed. However, the finding of the study indicated that banking services have gaps in the responsiveness towards customers with disabilities.

Empathy
In quest of empathy in the banking service for PWDs, 11.3% (41) participants agreed that the bank where they go to get service gives them special attention, but 44.8% (163) respondents disagreed. Others, i.e., 44% (160) were in the undecided option. For a question whether the bank’s-staffs understand specific/special needs, 46.4% (169) disagreed, 9.3% (34) agreed, and 44.3% (161) chose neutral. For another item which goes as “Bank operating systems and branch location are convenient to persons with disabilities”, 45.3% (165) disagreed, and 44.7% (163) chose neutral. For this question, only 9.9% (36) agreed. The responses on problems related with empathy were also backed by interviewees as most bank services are dominated by sympathy than empathy. This has psychological impact due to negative implications.

Tangibles
In service, tangibles include physical facilities, appearances, and equipment (Anderson, 1992). In response to the aforementioned sub-themes, participants have shown their agreement level as presented here. Though 27.2% (99) of the participants indicated that the bank’s employees have neat and professional appearance, this by itself is not the immediate special need of PWDs. 43.8% (175) of the sample disagree and 24.7% (90) were neutral to the theme mentioned. From the sample of the study, 45.9% (167) of the participants have chosen an item which goes as “Material associated with the service like advice slip, statements are appealing to persons with disabilities”. On the other hand, 22.5% (82) agreed and 31.6% (115) chose neutral. The qualitative data backed that there are problems in relation to...
advice slip and statements especially for persons with visual impairment. In quest of the agreement level to the item which was stated as “Bank’s physical conditions for being customer. Quality is mainly meeting the standard and expectations of customers. In view of service quality, 73.9% (269) of the participants indicated that Banks are not satisfying expectations with regard to persons with disabilities. It was found that banking services are inconvenient for PWDs regardless of the type of disabilities. The persons with physical impairment suffer from mobility related problems due to setting related complications. Even though, there is a need for promotion and provision of accessible and usable products, services and environments (Department of Economic and Social Affairs (DESA) of the United Nations Secretariat, 2013), the actual practices are contradictory the claim as the findings of this study revealed. Persons with visual impairment get deprived of the location of branches, and service windows. These include problems in using order slips in banks for deposits and withdrawals. This finding is similar with the finding of Bamlak (2022). Individuals with hearing impairment get difficulty in receiving banking services due to sign language.

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are exceptional to be treated in the conventional banking service delivery. It is well articulated that service customers often have expectations with regard to the extent to which the service provider appears to understand and be concerned about their individual needs and wants (Siddiqi, 2011). But the findings indicate that there are problems in the efforts of addressing special needs of PWDs in Ethiopian banking practices. As far as the investigator found, as far as the assurance is concerned, the degree of confidence that the customers with special needs have in the service provider’s staff is questionable. As indicated in Siddiqi (2011), the problem in assurance later affects customer satisfaction. It has been prefigured that customer desire a friendly bank, which is willing to help in their banking maneuvers. In contrary to this, daily practices witness that banking services have less advocacy towards attraction and reception of PWDs. In the same way, the reliability is questionable, that implies poor practices in the extent to which the service is conveyed to the standards expected and promised.

Similar to Bamlak (2022), in this study it was found that on the service encounter for persons with visual impairment there is high inconvenience due to the request to bring at least two people to witness transactions at banks. Participants with visual impairment indicated that they feel high discomfort during the time they appeal for filling withdrawal or deposit forms and this creates insecurity and dependency too amongst blind people. Correspondingly, studies indicated that banking services lack even handshades towards serving persons with special needs or PWDs. PWDs become victims of robbery and other issues that demand confidentiality. Problems or deficiencies in the banking services are also evident in the contemporary or technology assisted services including mobile, internet, and ATM banking, among others. Generally, there are problems of banking service for persons with special needs in terms of access, communication, security and friendliness/ease of services.

**Conclusion and Recommendations**

**Conclusion**

The findings of the study revealed that the efforts of fostering banking services for persons with disabilities are very minimal. **Physical Accommodations**

In headquarters and big branches, there are ramps as good practices. But, in most cases, absence (or available but inaccessibility) of ramps for wheel chair, nonexistence of sign language interpreter, and nothingness of tactile communicative devices are major challenges.

**Service Provision Process**

Banking service provision for Persons with Disabilities (PWDs) is at its infancy in most banks. Service provision process is more sympathetic than being empathetic. The sympathetic reaction and “lip services” deride service users.

**Technology and Special Needs**

In use of technology for banking services, there is less focus on the service utility for persons with disabilities. In principle, it is strongly believed that technology can bring assistive advantage for addressing diverse needs of individuals with certain type of impairments. But the practice observed in the augmentation of services for persons with special needs remained questionable.

**Recommendations**

As per the findings, it is recommended that banks should create service packages for persons with disabilities. Infrastructures facilities should meet all utility aspects for persons with special needs.

There is a need for reconfiguration of banking service provision for persons with disabilities through putting target market niche. But it should be done in a manner that avoids discrimination and stereotypical service provision which may end up with maltreatment. So, need based accommodations should be done for better service delivery that can overcome the challenges in the physical and psycho-social aspects.

Operation of accessible banking by using Talking ATMs through plugging headphones or earphones into the jack could help visually impaired persons to use ATMs. The talking ATM will help to automatically switch to accessibility mode, and prompt the visually impaired with audio instructions on the keypad layout of the machine and how he/she can use it to complete various banking transactions privately and securely. But still, this is demanding of close supervision for functionality and security. Tactile keyboards could also be used for using ATM.

Sign language interpreters and guides should be augmented in the banking services for persons with hearing impairment. Rendering special banking services help building reputation. So, it is recommended to extend special saving, credit platforms, and other service packages for persons with disabilities considering as sources of diversity among service users. Assistive technology alternatives should be figured out and implemented for the purpose of supporting persons with disabilities to use banking services.

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**References**


