CODE
Breaking the Barriers

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CODE PROJECT

Challenges for Financial Operators in Supporting Persons with Disabilities

Respondent Profile

15 financial institutions
from **4 European countries**:

- Italy 40%
- France 27%
- Spain 27%
- Greece 6%

Institution types:
Banks 60%
Microfinance institutions 20%
Insurance providers 13%
Financial advisors 7%

Accessibility of Physical Branches

60% → fully accessible
40% → partially accessible
0% → completely inaccessible

Physical accessibility is becoming standard practice across the sector

Digital Accessibility Gap

Only 33% report full compatibility with assistive technologies.
47% → partially compatible
13% → not compatible

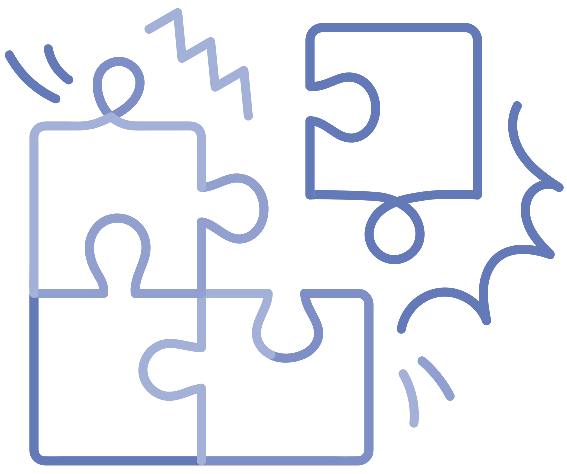
Digital accessibility lags significantly behind physical accessibility

Main Barriers to Accessibility

Top challenges identified:

- Cost of accessibility upgrades (52.9%)
- Limited awareness of standards (17.6%)
- Low demand perception (17.6%)
- Lack of technical expertise (11.8%)

Cost remains the dominant obstacle to implementation



Inclusive Financial Products

- 27% offer disability-specific products
- 33% do not
- 20% are developing products
- 20% unsure

Only one institution in four currently provides tailored financial products

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Capacity Building & Future Priorities

Staff Training

- 20% provide regular training
- 40% occasional training
- 33% no training
- 7% unsure

Training is recognized as important, but not yet systematic

Obstacles to Training

Main barriers:

- Limited time or budget (56%)
- Low prioritisation (32%)
- Lack of training resources (6%)

The challenge is organisational rather than ideological

Policies vs Regulatory Awareness

- 73% have internal inclusion policies

BUT

- Only 20% are fully familiar with disability inclusion regulations
- 53% are only somewhat familiar

Institutions are willing to act, but often lack regulatory knowledge

Monitoring & Feedback

Only:

- 33% collect disability-related customer data
- 47% have feedback mechanisms

Without data and feedback, it is difficult to measure impact and improve services

Future Priorities & Engagement

Future engagement:

- 40% interested in training and pilot projects
- 60% answered "Maybe"
- 0% answered "No"

Top priorities:

- Improve digital accessibility
- Expand staff training
- Strengthen customer feedback systems
- Increase awareness of standards
- Develop inclusive financial products

Discover the detailed findings in the Survey Reports (in English) on our website: LINK