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Exploring the Banking Support System Available for Visually Impaired Individuals in the Local Banks: A Qualitative Study



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Abstract: This study aimed to seek the status of banking support available for people with visual impairments. This research was exploratory and qualitative. 20 people who were visually challenged made up the study's sample. For data collection, the researcher used a purposive sampling technique. The protocol for the self-developed semi-structured interview served as the data collection technique. The expert opinion (N=04) assured the content validity of the instrument. In addition to pilot testing, a thorough literature review was conducted to verify the questionnaire's reliability. Thematic analysis was used to analyze the data. The data analysis produced 5 key themes: perception of visually impaired persons (VIPs), challenges for VIPs, dealing with literate or illiterate blind, banking services, and improving banking services. The study's results showed that males with visual impairment made up the majority of the participants, and they claimed that banks are not properly implementing the law as it stands.

Key Words: Banking System, Person, Visual Impairment, Banking Legislation, Policies

JEL Classification:

Introduction

Visual impairment is a limitation of the eyes or visual system brought on by a condition or illness that may make it harder for a person to carry out daily tasks. According to Manuwati (2013), a bank is a significant organization that serves as a financial average individual to facilitate the flow of payment traffic. Humanistic financial inclusion gives room for disadvantaged members of society, including those who are blind, to better their level of living (Mhizha, 2019). In the 21st century,

visually impaired individuals including their visual impairment and its results on income and health have turned into a high problem (Wickramaarachchi et al., 2023)

Account holders can feel secure knowing their money is secure with the help of banks and credit unions. People with visual impairment have a very difficult time using bank websites, especially in developing nations (Ahmed et al., 2020). Many people won't be able to receive essential services without easy access to banking solutions. Due to the difficulty in obtaining a debit from banks

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for visually challenged individuals (Parvathy & Durairaj, 2021).

The secret to being competitive and successful in a banking career is to understand the effect of electronic banking in the industry of ever-growing banking for customers' loyalty and satisfaction (Ayinaddis et al., 2023).

The limited sources of information, expertise, and accessibility in their attempts to use the available banking services are one of the reasons why not all financial service products are accessible to people with visual impairment (Hafiar et al., 2019). The banks in Pakistan provide several services and support to people with visual impairment in Pakistan, including formal assistance.

Rational Of the Study

It is significant to take the necessary steps to make the banking system accessible to people who are blind or visually impaired in Pakistan. The initiative aims to give many blind Pakistanis encouragement to get easy access to all banking services including ATMs, etc. The purpose of this study was to examine the difficulties encountered by visually impaired account holders when availing services of banks. Some of the common barriers that are faced, can be overcome through digital solutions (Shen et al. 2021).

Statement of Problem

Visual impairment becomes a great hurdle when dealing in the banks as visually impaired individuals need assistance to perform their daily tasks. The statement of the problem was to investigate the status of the banking support systems for people with visual impairment. Because banks provide a variety of services to customers who are blind or visually impaired in the province of Punjab, Pakistan.

Research Objectives

This study has the following objectives:

1. Identify the perception of the person with visual impairment about legislation regarding the Banking system.

2. Find out the challenges experienced by a person with visual impairment while opening bank accounts.
3. Highlight the types of banking services for persons with visual impairment.
4. Suggest ways to improve the banking support system for persons with visual impairment.

Research Questions

This study contains the following research questions:

1. What is the perception of the person with visual impairment about legislation regarding the Banking system?
2. What are the challenges experienced by a person with visual impairment while opening accounts?
3. What are the types of banking services for persons with visual impairment is equitable access for a visually impaired person to banking and financial services?
4. What are the ways to improve the banking support system for persons with visual impairment?

Significance of Study

This study is significant because it looks at how to better help those with visual impairment when they bank by looking at legislative support, accessibility, bank management, and other factors. This research will be beneficial for visually impaired people as they will get aware of their rights regarding the banking system and they can enjoy all the facilities as ordinary persons. It will also be useful for policymakers to take strict measures for the implementation of the policies.

Limitations & De-Limitations of the Study

- This study was limited to only the province of Punjab as the researchers could not cover all the provinces of Pakistan due to time and financial constraints.
- This study was delimited to only those visually impaired individuals who had

bank accounts in various banks in Punjab.

- A semi-structured interview protocol was administered due to the non-availability of the standardized instrument for this study.

Literature Review

Special provisions are included in the development goals for such a population of people with disabilities due to their specific vulnerability vulnerable (Barykin et al. [2022a](#), [2022b](#)). It's critical to guarantee that people who are blind have equal and complete access to banking and financial institutions (Wentz et al., [2017](#)).

Through a combination of inaccessibility, perceived inability to manage their financial affairs, an inadequate legislative framework, and not viewing them as a lucrative customer base, people with visual impairment have historically been among those who have been excluded from banking services (Baza & Rao, [2017](#)). Guidelines and instructions on how to make ATMs accessible to people with visual impairment have been released by several nations and banking regulators (Felix, 2018).

According to Benjamin et al. (2016), a different perspective is that a customer's experience is an interaction between a company and a customer as seen through a customer's conscious and subconscious thinking.

Additionally, more banks are providing access to mobile banking apps in addition to their websites (Crowe et al., [2018](#)).

It suggests potential circumstances where extensive investigation and the adoption of pertinent assistive technologies can be advantageous for people who are blind (Omari et al., [2013](#)).

In addition to using tellers to save money, withdraw cash, and transfer funds, people have also used ATMs, mobile banking, SMS banking, debit cards, and payment systems (Heather et al. 2014).

The keypad of an ATM test device features a haptic user interface (Brendan et al., 2013). According to the findings, participants thought

the technology was suitable for usage on a cash machine (Brendan et al., 2013).

Research Methodology

Research Design

This qualitative research was exploratory. It's common to assume that exploratory research is qualitative and inductive.

Study's Population

People with visual impairment who had accounts at different banks in the province of Punjab made up the study's population.

Study's Sample

The sample of the study included visually impaired persons (N = 20) who were working in different departments. There were 85% males and 15% females with visual impairment in the total sample. The age range of the sample was between 18 - 50 years. Qualification of the sample ranged from F.A - M.Phil. The sample was selected from 9 cities in Punjab.

Instrument of the Study

A semi-structured interview with questions about banking system standards was prepared. Following the appropriate interview process, eleven items were finalized after receiving the expert opinion (N=04). The opinion of the relevant field expert (N=03) was used to confirm the instrument's validity in terms of its content. The self-developed interview was deemed valid and pertinent to the subject by all specialists. A thorough assessment of the literature also validated the questionnaire. The visually impaired individuals' consent to gather data and conduct interviews was acquired before the commencement of data collection. Depending on the situation, several probing questions were also posed. The researchers took notes and transcribed the responses.

The Procedure of Data Analysis

Data were examined using an interpretive approach. First, using an open coding

technique, we read the participant interviews and look for common findings. Data was then divided into codes based on concepts and verbalizations that were similar. Finally, to arrive at the discovery and the conclusion, 5 primary themes emerged.

The Procedure of the Study

The researchers read the literature after deciding on the research question. To gather data, the researchers created a semi-structured interview process. A purposive sampling strategy was used to choose 20

visually challenged people as the study's sample (N=20). The researchers assumed that the results of this research would only be used for academic purposes after explaining the topic and its aim to the sample. Participants were also requested to provide truthful information about themselves and matter about how they saw the support and services provided by banks for them. Following the gathering of data, the interviews were transcribed, and codes were given to the respondents' consistent facial expressions. The codes for the themes were developed based on comparable notions.

Qualitative Data Analysis

Thematic Analysis

Table 1

Gender of the Participants

Gender	No. of Respondents	Percentage (%)
Male	17	85%
Female	3	15%

This table shows that 85% of the participants were males and 15% of the participants were

females. It means that the majority of the participants were males.

Table 2

Age of the Participants

Age in Years	No. of Respondents	Percentage (%)
18-25	04	20%
26-30	03	15%
31-40	10	50%
41-50	03	15%

This table depicts that 20% of participants were between the age of 18 to 25, 15% of participants were between the age of 26 to 30, 50% of participants were between the age of

31 to 40, and 15% of participants were the age of 41 and 50 years. It means that the majority of the participants were between the age of 31 and 40.

Table 3

City of the Participants

City's Name	No. of Respondents	Percentage (%)
Gujranwala	1	5%
Lahore	11	55%
Mandi Bahauddin	1	5%
Mian Channu	1	5%
Multan	1	5%
Rawalpindi	1	5%

City's Name	No. of Respondents	Percentage (%)
Rahim Yar Khan	1	5%
Sargodha	1	5%
Sheikhupura	2	10%

This table highlights that 5% of the participants were from Gujranwala, 55% of the participants were from Lahore, 5% participants from Mandi Bahauddin, 5% participants from Mian Channu, 5% participants from Multan, 5%

participants from Rawalpindi, 5% participants from Rahim Yar Khan, 5% participants from Sargodha and 10% participants from Sheikhupura. It means that the maximum number of participants belonged to Lahore.

Table 4

Qualification of the Participants

Academic Qualification	No. of Respondents	Percentage (%)
Matriculation	0	0%
FA	01	5%
BA	01	5%
BSMA	12	60%
M.Phil	06	30%

This table displays that 5% of participants were FA, 5% of participants were BA, 60% of participants were BSMA and 30% of participants were M.Phil. Therefore, the majority of the participants were BSMA.

theme. This theme illustrates the laws that Pakistan's banking sector has in place to assist those who are blind. Several challenges and problems related to the market, especially in finance management are faced by clients with visual impairment and for which literature is limited (Goundar & Sathye, 2023).

Thematic Analysis

In thematic analysis, the researcher goes through the data carefully and different themes have emerged from the data. The themes show the collective understanding of the participants who have provided the data. These themes answer the research questions that the researcher had already developed for the study. In the categories, there are also frequencies available for each category on the base of responses to various research questions. The themes and categories helped to answer the research questions that were developed in the study as a result of the objectives.

Category 1: Legislation Support

This category depicts that participants of the study expressed that the legislation of 2014 declared the rights of individuals with visual impairment in Pakistan. It includes talking ATM, independent account, and debit card. However, one of the participants narrated that "In 2014, State Bank notified that all the facilities like online banking talking ATMs, chequebooks, etc. should be provided to the visually impaired person."

Category 2: Weird Attitudes

This category shows that the study's participants indicated that there is a lack of awareness in banks about blind persons. It also includes the poor attitudes of various bankers toward blind people and no implementation of state Bank facilities for visually impaired people. As one of the participants expressed that

RQ 1: What is the perception of the person with visual impairment about legislation regarding the Banking system?

Theme 1: Perception of Visually Impaired Persons

The categories of legislation support, weird attitudes, and foreignness have led to this

“State Bank of Pakistan has declared a lot of facilities for persons with visual impairment but unfortunately, subordinate banks don't follow properly the instruction of it.”

Category 3: Foreignness

This category depicts that the majority of the participants responded that visually impaired people are unfamiliar with banking legislation and policies. These participants narrated that there is no system for raising awareness among visually impaired clients about their rights. However one of the participants narrated that

“In Pakistan, there is no legislation regarding the banking system to facilitate persons with visual impairment except for a few policies.” the participant further added in the following words.

“There is a need to train visually challenged people on the banking policies that are supporting them.”

RQ 2: What are the challenges experienced by a person with visual impairment while opening bank accounts?

Theme 2: Challenges for Visually Impaired Persons

This theme reflects the challenges that visually impaired individuals experience during the opening of their bank accounts. The theme has emerged from the categories of untrained bank staff, reluctance, and provision of affidavits. Kameswaran et al., (2023) suggested addressing the challenges of visually impaired people through five dimensions of advocacy work: awareness development, competence demonstration, intensification, support collection, and search for help from the sighted.

Category 1: Amateur Bank Staff

This category displays that participants expressed that if they want to open a bank account they need to depend on bank staff who are not trained well in dealing with visually impaired clients. After insisting many times, bank staff allows blind users to open a bank account, and usually, bank staff doesn't

know how to guide visually challenged people. However, one of the participants reported that

“When I visited the bank first time to open my account, the bank officer had no idea to deal with a person with visual impairment, because he called his senior to take guidelines about me.”

Category 2: Reluctance

This category shows that half of the participants narrated that bank staff doesn't allow opening an independent account to a visually impaired person. Bank management is against opening an independent account for blind users. As one of the participants narrated that

“Regardless of all of the banking policies about blind persons, they don't allow us easily to open an independent bank account rather they show reluctance.”

Category 3: Provision of Affidavit

This category shows that the participants of the study stated that bank management requires an affidavit with a disability certificate to open a bank account for the blind. Bank staff doesn't allow to open bank accounts without this legal paper. Additionally, one of the participants narrated that

“Being a visually impaired person, bank management demanded to give stamp paper but they don't require stamp paper from normal ones while bank account.” The respondent further added that

“The management should extend some empathy and should understand that getting a legal paper is a cumbersome activity for a visually challenged person.”

Theme 3: Dealing with Literate & Illiterate Blind

The categories listed below have produced the theme. This theme narrates how dealing with literate and illiterate blind people while creating a bank account differs. An important role is played by the banking institutions to provide right-to-use services related to finance

to unbank but lacking in developing countries (Zeqiraj et al. 2022).

Category 1: Literacy-based bias

This category depicts that the majority of the participants expressed that there is a huge difference between dealing with the literate and illiterate and blind. In many cases, the literate blind is aware of the legislation, argue for their rights, manage all their activities easily, and require little assistance so the bank management is cooperative with them. On the other side, most illiterate are not aware of many things, need more assistance to manage all the activities and the behaviour of the bank staff is hurting. However one of the participants said that

“The bank management refused to open an independent account for the illiterate blind. They were comfortable with the literate blind and avoid the illiterate blind.”

Category 2: Equity

This category showers light on the diverse dealing of bank staff with any sighted customer or visually impaired. Bank staff deals well with the sighted client but quite differently and in a rigid way with blind customers. It shows their inequitable approach in the professional working environment. One of the participants explained that

“They deal with the sighted and blind differently as they haven't enough knowledge about dealing with special persons while opening an account.”

RQ 3: What are the types of banking services for persons with visual impairment?

Theme 4: Banking Services

This theme has emerged from the categories of initial support, braille application, independent use of ATMs, policy variations, and support deprivations. This theme highlights the banking services that are being provided to visually impaired individuals in the province of Punjab, Pakistan. Staff's ability to develop trust and confidence, efficiency and

effectiveness in handling any transaction, and knowledge, and readiness in providing solutions and answers for bank services are factors that contribute to the quality of services (Noradiva et al., 2015).

Category 1: Initial Support

This category shows that the participants of the study narrated that the banks provided them with initial support. They provided a person who read out the form, fill out the rest of the details, and at the end only require a signature. They also assist in using ATMs. As one of the participants expressed that

“They fill out my stamp paper, only get my signature and fill in the rest of the details themselves. They also assist in using ATMs.”

Category 2: Braille Application

This category depicts that participants of the study expressed that few banks facilitate its customer with visual impairment with the Braille application and form. They provide the same services to both visually impaired and ordinary people. However, one of the participants explained that

“There is a special form of application provided in Braille by Allied Bank. They ask for an additional feature and that is your photo.”

Category 3: Independent Usage of ATMs

This category states that only the participants responded in response to interview questions, the bank facilitated them with talking ATM. They have the proper orientation of all keys so they can use them independently. One of the participants narrated that

“I am low vision so I can easily use the talking ATM without any assistance.” however the respondent expressed that *“If I were blind I might have required the assistance of a sighted person to operate my account.”*

Category 4: Variation in Staff Attitude

This category represents that study's participants expressed that every bank deals with different policies. These participants also stated that bank staff dealt with them

differently while opening the account. As one of the participants narrated that

"When we needed to open an account in the bank, then we visited many banks and we saw different behaviours of bank staff in different banks,.... they shall have the policy and norms to deal with visually challenged persons."

RQ 4: What are the ways to improve the banking support system for persons with visual impairment?

Theme 5: Strategies for Clients with Visual Impairment

This theme has emerged from the categories mentioned below. This theme shows how to make the financial system more accessible to those with visual impairment. Ilhan and Ullah (2022, p. 1) suggested policies should be formulated by the policy makers which could bring improvement for the inclusion of digital finances for the achievement of environmental sustainability and economic performance.

However, the regulatory body plans to create a special rating of banking institutions and, possibly, take firm action against those who do not follow the recommendations (Olga et al, 2018).

Category 1: Provision of Accessible Material

This category shows that participants of the study responded that bank management should facilitate us with those services which can support us to move independently in banks. In Pakistan, it includes fully talking ATMs, Braille material, screen readers and screen magnifiers, etc. However one of the participants suggested that

"Provide account opening forms in braille material, make sure that you are going to open the account of a literate or illiterate one, and provide a talking ATM with proper sound output."

Category 2: Online account Opening

This category depicts that participants of the study stated that bank management should provide us with the facility to apply online for

account opening. In our banking system, many banking apps can help an individual with visual impairment to apply online for opening an independent account. As one of the participants expressed that

"Banking management should provide online bank opening opportunities to the blinds. Because it's not easy for blinds to move independently anywhere."

Category 3: Training

This category shows that participants in response to interview questions, expressed that bank staff should be trained to deal with visually impaired clients. These participants also narrated that all bank staff should show courtesy and cooperate with their visually impaired customers. One of the participants reported that

"Mostly, bank staff is not trained to deal with their blind customers which causes sometimes a clash or a harsh communication between the client and customer.."

Category 4: Legislation Application

This category states that participants of the study responded that banks should apply the legislation in their banks properly. As one of the participants expressed that

"The person with visual impairment should avail all the services independently and if a visually impaired is a job holder and s/he is earning, then the bank should assure financial security and the bank should deal with him without any discrimination."

Category 5: Accessibility

This category displays that the majority of the participants narrated that banking services should be accessible to blind customers. These participants also stated that mobile applications provided by various banks are not accessible and are very complex for visually impaired clients. Additionally, one of the participants expressed that

"I use a mobile application with the help of one sighted member of my family because

this application has a time limit and is difficult to use, I wish that someday the banks launched a mobile app which is more accessible for visually challenged persons”.

Table 5

Summary Table of Thematic Analysis

Themes	Categories
Perception of visually impaired persons	Legislation support Strange attitudes Unfamiliarity
Challenges for visually impaired persons	Untrained bank staff Reluctance Provision of affidavit
Dealing with literate and illiterate blind	Differences of dealing Equity Initial support
Banking services	Braille application Independent use of ATMs Variations in banks’ policy Variations in Staff Attitude Provision of accessible material
Strategies for clients with visual impairment	Online account opening Training Legislation application Accessibility

Findings

Perception of Visually Impaired Persons

Most of the person with visual impairment was unfamiliar with the legislation support for blind people in the bank however, few knew about the support provided in the legislation of 2014. It includes legislation support, independent bank accounts, talking ATMs, debit card, the strange attitude of the bank staff toward blind people, and implementation of the policy.

Challenges for Visually Impaired Persons

Maximum persons with visual impairment were facing numerous challenges while opening bank accounts. It includes the awareness deprivation behaviour of bank staff about the legal right of account opening and reluctance to open an independent bank account for blind people however, some of the persons with visual impairment were facilitated with independent bank accounts after insisting and providing stamp paper. It includes the training of bank staff and stamp

paper requirements however participants agreed that there is no challenge while opening an account because due to relation with the bank staff.

Dealing with the literate and illiterate blind

Maximum people agreed that bank staff treated the literate and illiterate blind differently but some believed in equality-based dealing. It includes the awareness level, assistance requirement, and cooperation of the bank staff to the visually challenged people concerning literate and illiterate. Literate persons know about their legal rights and they can communicate with bank staff about their rights but on the other hand, illiterate ones are not familiar with the rights provided by the State Bank of Pakistan.

Banking Services for the Visually Impaired

Most of the persons with visual impairment were facilitated with banking services. It

includes the initial support in reading aloud and filling the forms, accessibility to talking ATMs, independent usage of ATMs for partially sighted people, and assistance provided in using ATMs for people with blindness. Some were deprived of the basic right to open a bank account according to legislation. However, very few facilitated with braille form during account opening.

Strategies for Clients with Visual Impairment

Maximum people highlighted those appropriate ways that can be used to improve the banking support system for visually challenged persons. It includes the requirement of accessible materials, behaviour of the bank staff, awareness of legislation to bankers and users both, loan facility, biometrics, ATM card facility, uses of verbal communication instead of written, accessibility, and elimination of discrimination based on blindness.

Discussion

The services for visually impaired individuals are affected by the unavailability of material and human resources that are resulted in obstacles to fighting against visual impairment (Sengo et al., 2023). Visually impaired individuals require more support and guidance while opening their bank accounts. The visually challenged people perceive the support of various banks as inadequate. There is unfamiliarity among visually challenged persons about the legislation regarding banking support for persons with visual impairment. The need is to acquire health insurance for social protection or medical benefit and loans to start small businesses, but policies regarding health insurance and loan for visually impaired individuals are very strict to follow. Moreover, the unfamiliarity of the banking staff the legislation support becomes a great hurdle for visually impaired individuals. Although, policies exist but are not implemented properly. Due to a lack of public awareness, a delay in facility completion, and a lack of accessibility policy implementation, visually impaired consumers believe that their

rights to public services as community members have not yet been met (Setianti et al., 2020).

In 2014, the State Bank of Pakistan published standards for talking ATMs, chequebooks, and Internet banking. The talking ATMs give audible instructions so that those with vision impairment can operate the device on their own (RNIB, 2012). However, talking ATMs are not available or accessible in the majority of the cities of Punjab.

People who are blind or visually impaired struggle to open autonomous bank accounts, are unaware of their surroundings and need support. Additionally, it is possible that in the lack of clear government regulations or guidelines, businesses may not be aware of the laws that must be followed, the groups of people who need accessible solutions, or the procedures that must be carried out to ensure accessibility (Lazar et al., 2015). Support for car loans and its legislation concerning visual impairment need soft-hearted policies to encourage visually impaired individuals to attain their only accessible transport for mobility.

The majority of people with visual impairment agreed that dealing with literate people, who are aware of their legal rights and can discuss those rights with bank staff, was different from dealing with illiterate people, who are unaware of the rights offered by the State Bank of Pakistan. Wentz et al., (2017) found that it is important to ensure that the financial system and banking facilitate full access and equity for visually impaired individuals who are blind. To address this problem, the need is to establish a separate desk for visually impaired clients in all branches of various banks in the province of Punjab to enhance the best customer delivery services.

Banks increase performance and maximize earnings (Mustapha, 2018). The system of credibility can only be developed by implementing the ways that have already been discussed in this study.

Implications of the Study

From the perspective of special education, this

research is useful for visually impaired persons, policymakers, and bank management in Pakistan. Because the best strategies and policies can be adopted by policymakers and banking management to assist visually impaired persons in banks. To improve the activities performed by blind users and to overcome their hurdles this study will be helpful and can provide support to blind users in the future. This research can be a guideline for bank management to remove barriers for visually impaired persons in banks and to implement the given legislation and policies for blind users. This research determines the right direction for all the bank staff of visually impaired persons to consider and develop easy and accessible services to accommodate blind users in performing their banking activities. Furthermore, researchers in the special education field may also contribute more to exploring the status of the banking support system to eliminate the problems for visually impaired persons in the future.

Conclusion

The results of the study are concluded here with the perception of policymakers and bank managers who have a better understanding of handling visually impaired persons in banks. Best services and practices are designed to facilitate the visually impaired persons in banks. Best legislation and policies can be adopted with proper implementation. Most visually impaired persons face many challenges in banks when they visit banks for opening an account, but many blind users try

to handle their problems by insisting on bank staff and by informing them about their legal rights provided by the State Bank Of Pakistan. Bank staff faces many problems while dealing the visually impaired persons in banks. But they can overcome this problem by making the banking system more accessible and using polite and soft communication styles with visually impaired persons because, it's their responsibility to accommodate their bank visitors, especially visually impaired persons.

Recommendation

The recommendations of the study have been given below:

1. To address the issue of visually challenged customers in banks, bank management must receive training.
2. Fully accessible material like properly talking ATM, independent account opening, Braille forms, trained staff, and other services regarding the needs of Blind users should be provided by Government.
3. Bank management should be motivated and encouraged to guide persons with visual impairment accordingly.
4. Bank management should provide necessary assistive devices to persons with visual impairment to assist them regarding mobility and orientation services in banks.
5. Researchers must be vigilant in for searching more helpful strategies for visually impaired persons in the future.

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