

HUMAN POTENTIAL AT WORK

Host - Debra Ruh



Episode #: 41 **Title:** How Accessibility Helps Your Bottom Line

Guest: Paul Smyth **Guest Title:** Head of IT Accessibility

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Debra: Hello. This is Debra Ruh, and you're listening to Human Potential at Work. Today, I have Paul Smyth who is the Accessibility Director of Barclays Bank and he's joining us from the United Kingdom.

So Paul, welcome to the program.

Paul: Hi, Debra. Pleasure to be here.

Debra: So Paul, I don't really know if that's your exact title. Tell us your title and a little bit more about what you do with Barclays.

Paul: Sure, thanks. So my title is the head of IT Accessibility at Barclays. And what that means is I lead our digital accessibility agenda and efforts, making sure that we identify, anticipate, address the technological barriers faced by our disabled and older customers or colleagues in using our stuff.

I should explain, Barclays -- so we're one of the major UK banks. We have a transatlantic presence; so I mean, UK and U.S. predominately in terms of a consumer-corporate and investment bank. And we operate in over 40 countries, so it's quite a large-scale bank, and you can imagine that across all banks, as there's been this shift to digital -- we think about digital accessibility, making sure that our technologies work for everyone, as online and mobile banking has suddenly become more important than going into your local bank branch or telephone banking. Then suddenly this role has got incredibly important within the world of financial services.

Debra: And I know that -- I'm in the United States and I have a Barclays credit card. So I'm a Barclays customer, very proud. And if you had banks here I would actually be a Barclay's Bank customer too. So you all come on over to the U.S. anytime.

Paul: All right. That's good to know, yeah.

Debra: So our listeners always like to know a little bit more about who our guests are. So Paul, tell us a little bit more about you. I know that you're married and you have

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children and you have a good sense of humor and you're an expert in this space, but tell us more about, who is Paul.

Paul: Sure, yeah. So I guess -- oh, where to start. So I've worked for Barclays for the past 14 years or so. My first decade was spent in finance or risk or treasury, so I'm a number person that charted accounts and interest risk hedger by trade. I'm also severely sight impaired myself, so I have an eye condition, Stargardt's macular dystrophy. So I have no central vision which means, from about a meter or so away it's a struggle to recognize people. Paperwork's a bit useless on me and therefore I'm heavily reliant on assistive technologies, software to magnify or speak things out loud, like in text and voice-over for example, which really got me excited and interested in the whole world of accessibility and really the switch in terms of my current role, the one I do over the last four or five years.

I guess, sort of stepping back, well, you're right, I'm married with kids. It's quite interesting. My kids, how they're very good at being my eyes and my helpers and describing the world around them. When you're going to the park or when we're shopping with mommy and where is mommy in a busy supermarket or shopping mall, which is kind of interesting in itself, right, as someone with an impairment and how that may impact not just you having better skills and senses, but actually your children too, which I'm always kind of chuffed with.

When I think about -- going back before, you know, the world of work, I had fine sight as a kid and really, my eyesight actually got worse as a teenager, whilst I was doing my studies at school. I kind of thing as my sight worsened, so too did my confidence. It was a real struggle using powerful magnifying glasses to read textbooks back then, or binoculars to see the blackboard. It was doubly hard to do the same things as my classmates. It was tough, I can't lie.

So I think back then, luckily though through family, friends, a great support network and actually through sport -- in my case, I do lots of martial arts, I used to train with a Judo team and I'm a black belt in a couple of different styles of karate and taekwondo. So I think for me, the can-do attitude, if you like, and the confidence, getting comfortable in my own skin, as someone with a walking impairment, very much kind of came from sports, which I think we should never underestimate, if you like, the positive power of sport in society.

I did a business degree in the U.K., in a place called Warwick, and really, I left university deciding whether to go into banking or telecoms, or funny enough, working for some government organizations. But I decided to choose banking, and like I say, decade mucking about as an accountant who just so happened to coincidentally use lots of assistive technologies, and helping set up our disability staff networking within the bank, we call it our reach staff network, to help inform, support, educate the business on disability and wellness matters. I think that was so much fun and so interesting that I ended up creating a role and a team for myself, in terms of accessibility, in terms of what I do now.

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So does that kind of give you a whistle-stop tour of the poor-plotted life story?

Debra: Absolutely, and it makes me think twice about reaching out behind you and scaring you or something, because you might do a flip and -- I think it's cool that you're a black belt. I think that's very interesting.

I have known about Barclays' efforts for years. I started hearing about the efforts that Barclays was making over in the United States, I mean, years ago. I want every business and every brand to care about full inclusion of everyone, including people with disabilities and people that are aging and acquiring disabilities. But I thought, why does Barclays care?

In the United States, you better care or we're going to sue you, you're going to get in trouble. Of course you do have laws and legislations and things like that, but Barclays has done more than any other bank that I've seen, and I'm often asked which brands are really setting the bar high, and Barclays is always the first one that I mention. I see Barclays in conversations that I never see others in, and why? Tell us why, beyond the obvious that it's really good for business, but why does Barclays think this is good for business?

Paul: Sure. Well, maybe if I sort of explain what I think and how we talk of or frame accessibility at Barclays and maybe give you a couple milestones on the way, of recent years.

So I guess accessibility for me at Barclays is about making sure that everyone can use our products and services or be employed by us, regardless of their ability, situation or circumstance. And when I reflect today, the kind of history, I think there's a negative stigma around accessibility being about this bureaucratic burden, some checklist with sort of minimal value adding, and people talk about disability discrimination. I think that compliance mentality, we see it more in different places and I know, Debra, we've talked about the U.S. and laws are great for making change, but sometimes not the driving the right behaviors.

Certainly at Barclays, our thinking and our agenda has matured. We've come to recognize that accessibility, sure, it's both a legal obligation, but it's also a huge opportunity, too, about making things easier for everyone and making things possible for some people who couldn't do things before, who couldn't do things in the digital world. And I think when you frame accessibility like that, about creating a great experience for a greater number of people, about making sure that you're not leaving behind anyone in terms of the digital revolution and hopping on the digital bus, accessibility, accessible design, becomes so, so critical.

So there's a couple of things in there about seeing accessibility less legal stick and more commercial care, and seeing accessibility as not just about people with disabilities. Don't get me wrong, hugely fundamental, one billion globally of course, not so much a tiny minority, but it's about recognizing that when you

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design it for difference, you make lives easier for everyone else. And I think that mantra has kind of really shown through and been our North Star.

When I think about some of the milestones on the Barclays journey, so four or five years, back when I started out heading up district accessibility, we were the first U.K. bank to launch talking cash machines, so to help people with low or no sight or learning difficulties, dyslexia, access and get cash out independently. It seems trivial for many people, but that's a huge game changer, to create independence for many of our customers. I think we saw that was great for the right thing to do, the moral argument, but it is also great seeing those customers with access needs, coming to Barclays because ultimately we were more welcoming, accommodating. We cared, compared to the bank down the high street. And I think that was the first time that we really saw that accessibility is great for business.

Roll forward, we have a great group exec sponsor and we've done a number of sessions with many of our leadership teams, really getting them out and meeting customers with disabilities, to hear direct from the horse's mouth, so to speak, whatever the general challenges for folks facing everyday life and the specific issues they face in using our bank. And again, back to winning hearts and minds, thinking about the person at the end of a service, and the service that they're getting, at best frustrated and at worse sometimes excluded, or digitally excluded, I think that really helps drive that snowball effect of senior managers really getting to grips and understanding the importance of this. Not driven by a legal stick, the legal you have to, but the morally and the commercially we want to, and that's really where, I think, the thrust of our accessibility journey has been born from.

Debra: Well, in the first place, in my latest book, Tapping into Hidden Human Capital, Barclays is one of the best practices that I talk about in the book. I'm such a big fan of Barclays, which is of course why I invited you on the program, but there are so many things I like about what you're doing as a brand. But one thing that I love is that Barclays is in conversations that there's nobody else in the conversation. They're very active on AXSChat. Every single week, your social media team is out there. And not just from the Barclays Access, which is their handle chat, but also you have individuals from the team joining the chat and having the say.

The AXSChat happens at eight o'clock at night in the U.K., and so these people are doing this after hours. Now, in the United States it's happening at 3 p.m. on the East coast. But I can tell there's such commitment by the individuals on the team and you do a lot of training. I was on a Tweet chat the other day that was not AXSChat, and somebody at Barclays was paying attention and all of a sudden they jumped into the chat and started saying, oh, we have these really great videos that we've created and we've created these documents and would you like us to send the URL.

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So the thing that fascinates me about Barclays is that you're really making it part of your brand. You're taking the time to market your efforts, you're taking the time to help other corporations do this. I love it, but tell us why. Why, Paul? It seems to be embedded in everything that Barclays is doing. I want to bottle what Barclays has done and put it all over the world. And so I love that you're such a great best practice. So tell us more about it.

Paul: Yeah, I guess there's a couple of things going on there. I guess one is, we have accessibility and diversity teams straddled across the organization. We bring in senior leaders and heads of different areas, whether it's properties, HR and hiring, sourcing and so forth, to really own the agenda rather than a dedicated team, solely responsible for it. It and I think that is really important.

I guess the second thing too, it comes back to the start, that we offer lots of accessible customer services that nobody else does. You know, so talking cash machines being a first here in the U.K. What we've done recently, around virtual sign language interpreter services. A deaf customer can come into the branch, and using an iPad we can connect to a sign language interpreter to communicate and do your banking business. Contact lists on debit cards, making it easier for people with cognitive challenges having to remember and recite pins and passcodes. Mid last year, we launch voice biometrics, which again, you can use telephone banking, we store your voice print and it makes it possible for people with short-term memory problems and dyslexia, but it makes lives easier for everyone.

And I think we led this focus on accessibility as an innovation, as a competitive advantage, what we do compared to competitors, and it's something we're really proud of and we want to talk about, because it's good for business, it's good for society. It's doing good and doing well at the same time. It's great that we see, certainly here in the U.K. and Europe, lots of other banks now and telecom providers paying attention and waking up and wanting to do more in this space. So it's really gaining momentum and sort of raising the bar for everyone, and I think that's great, that the law is still catching up as change is going on in the U.S. and European Accessibility Act.

But actually, I think what we've kind of demonstrated is going above the minimum legal bar has huge benefits to your brand, to a greater reach. When you think about banking in particular, many of your most profitable customers, in a sense, are your old customer who have very heavy cash in savings and are useful from a risk perspective, to balance your books with other people with credit cards and mortgages and whatnot. And we know that age and access needs or disability, however you call it, and so why wouldn't you pay attention to certain segments of your customer base, to make sure that your services work for everyone? So it's key to our brand. It's not just about the stuff you do, but also how you promote it, too, and I think in the U.K. we have a huge additional

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inclusion agenda, so our digital eagles, these 30,000 members of staff, frontline facing, who are upskilled and digitally savvy and keen to spending the time on our customers on the high street and the communities that we serve and that we work within, making sure that everyone who's got the right IT skills and knowhow, to take part in this sort of digital revolution.

So again, it's making sure that we also look at -- it's not just about having lots of shiny, accessible, digital online banking websites, but making sure that our customers and society at large are digitally upskilled and equipped to take advantage of that, right?

Debra: Tell me, have you been surprised when you created things like the talking cash machines, also talking ATMs of people don't recognize talking cash machines, or the voice biometrics or others, have you found that customers that didn't have disabilities, that they started using these?

I'll give you an example. I know that when the iPhone was created and they had voice over, they were surprised when all these young people started using voice over, that they weren't visually impaired or blind but they thought this was a really, really helpful service that was provided.

So have you found that your customers have started using these things that are created for one segment of your population, but really benefit everybody?

Paul: Yeah, absolutely. The talking ATMs is a good example, that we narrowly view this as this will help people with sight difficulties and possibly dyslexia too, both hearing and seeing words on the screen. But of course you find all sorts of things that people with literacy challenges or English isn't their first language, suddenly take advantage of it and it helps them as a communication aid, too.

So I'm always wowed by some of the use cases and where we have got inclusive services, how they're of benefit for other people in different ways from what we originally intended. It's interested even, ATMs now, there's certainly a large amount of work going on to look at, if you like, the kiosk accessibility. Many ATM manufacturers take so long in terms of product design to update them, but they're not as accessible as they could be or should be. We publicly stated and launching this month, a means that you can use our mobile banking app on an Android phone to say, this is Paul, I want 40 pounds, here's my pin, and to tap it against the cash machine. Which we think, great, you can fully access our mobile app, it's fully accessible for folks with many different impairments, and it completely side steps the inaccessibility of the ATM. So that's great.

But of course, by being able to do your ATM requests on your phone, it reduce the queue time. And for people who might be worried about security and people, it has all these other benefits to accessibility, from what you sometimes think

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about. So constantly learning about how people are using things in often different and unintended ways.

Debra: And I think that's one exciting thing that Barclays does, is you're actually listening to your customers. You're asking for your customers' feedback. As you're creating innovations, you are listening to, how are your customers using this and who else is using it, and you're learning from that. That's the way corporations should work. So I've always admired those efforts, because unfortunately, I do not see in my travels, enough of that happening. I want to see a thousand companies that are as good as Barclays, but right now, unfortunately, you are in my mind -- when somebody asks me who are the best, you're always the very top one that I mention.

And I mean, there's other great companies. Microsoft is doing good stuff, AT&T, I can talk about a lot of good brands, but Barclays is at the top. And it's interesting, we do not have a paid relationship. I've never done business -- I mean, I'm your customer, but you've never done business with me so you're not paying me to say these things. I'm saying things because --

Paul: Yeah, it's great free information, Debra, thank you.

Debra: I know, because you're showing what we can do. Another thing that I like about what Barclays is doing is you seem to be aware of the social impact and your corporate social responsibility to your local communities, your national, your multi-nationals. And I think that is the key to everything. I think often, in the United States for example, we're having these compliance conversations instead of having the innovation conversations. How will this improve the customer experience for everyone?

Right now in a lot of countries, corporations are very suspect. You're the big, bad corporations. Are you the big, bad bank that brought us all down? I think sometimes certain people want to make big corporations bad. I think it's so important, when corporations that are really making the efforts to include all of us in employment, in your services, in your products, in your apps, that you talk about these successes and the social impact and the corporate social responsibility that goes with those conversations. I think those are critical.

And Barclays is just really doing a great job with that, and walking the walk. They're actually really, truly employing people with different types of disabilities that are qualified for the jobs, number one. There's nothing wrong with expecting your employees to be qualified. And giving them promotions and retaining them and understanding how do you provide adaptations and accommodations to the employees. I really want to brag about Barclays so that other banks and other corporations say, "I wish Debra would brag about us," and I would love to brag about others.

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Paul: Well, thanks very much, and there's a couple of things. You say that about really actively listening to not just your average customer, but your most demanding customers. And we do that reactively. We're very active on social media, on Twitter at Barclays Access, and very encouraging about we want to listen, learn and act on your feedback. And having that willingness and accommodating mentality. We take and do many structured surveys, asking a few hundred of our predominately disabled and old customers, what do you think? What banking channels do you use? What would you suggest we improve on? I think that's really important, to get closer to be in phase, and your customer's world.

I think it's also important, too, to think about we are a bank but we have a huge technology team, technology function, and part of it is just about empathy. Right? We have lots of young, digitally savvy people working across the bank, many different countries, and often there is a distance or disconnect between what they design and build, and where our customers sit and the diversity of our customers using their stuff. So I think much of what we do internally is about just trying to close that gap and building that empathy and understanding.

I'll give you an example. We do a whole stack of diverse user testing on lots of our websites. We did one a few weeks back on one of our main online banking sites. A couple of older consumers or seniors, I guess you would call it, were sort of pointing out that the homepage or the landing page had one of those little house or home icons, you sort of see it on iTunes, right, and for a young, digitally savvy person that makes sense, that's intuitive, but for someone who hasn't come across that, that's not. It does not make sense. It's not what they expect. But you kind of only gain those insights by asking people and thinking about asking a diverse bunch of people, you know, to make something that really works for everyone. So really hone in on how do we close that gap, how do we build empathy across the younger, digitally savvy folks building stuff. That's just kind of a case in point that springs to mind, that's so important.

Listening is one thing, but sharing is another. What I love about accessibility, I come from a very fancy corporate world, in many ways sort of secrets crawl, but within the accessibility community, there's a lot more openness and collaboration. So a lot of the work we've done, we've done surveys within small or medium enterprises or small businesses to say, well, what are your attitudes on accessibility, on disability awareness? What customer service did you do with the diversity of people that you employ? All that research is published, as well as some of the case studies around our learns from, be about talking cash machines or high visibility direct cards or whatever else. So it's really aimed as being a place, giving information and inspiration about us and others and what they've done to try and really whet the appetite and sort of kick start other organizations to do more in this space.

That's something I'm really proud about, that there is that open sourcing attitude and collaboration from us and from many other organizations. In the U.K., we're

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in with the Business Disability Forum, and internationally with the -- I'm going to spout acronyms at you now, but the IAAP, the International Association of Accessibility Professionals. So us, Microsoft, IBM and others, starting to do lots of interesting research that kind of really clarifies why this is important, you think about aging demographics and so forth. But sharing that with others, open sourcing that.

I know one of the things that many companies say that they find useful is our diverse personas. Many designers think about personas and getting to grips with who it is they're building for, and we've created -- as an outcome of doing lots of disabled user testing, personas based on impairment type and thinking about with dyslexia, what are the sorts of assistive technologies, of different ways they might be using their devices and what are the hints and tips for people creating digital channels and content to think about? Hugely powerful, a bit stunned that nothing existed out there already, so we've created. And again, we've published the video on how we reframe accessibility, about this opportunity in going beyond disability, on YouTube, which I'm sure we can share the link to, too.

Debra: Yes, that would be great. I heard about that yesterday, and I asked them to send me a copy so I can put it out on my website. I don't know if I ever told you this, Paul, but I was in the banking industry for 25 years. So I know it's a heavily regulated industry, and often I'll have people say, well, we can't do it because we have so many rules. But of course, it can be done because Barclays is doing it all over the world. And they're learning from their customers and they're really sharing the information. So I just love that we have this best practice.

So Paul, tell our listeners how they can learn more about Barclays and the efforts that you're making, and also we'll make sure that we put out a link to this video that you're mentioning as well, with your interview, on my website.

Paul: Sure, okay. So I think certainly from other organizations, I think a lot of our best practices are on our website, so [BarclaysCorporate.com/Accessibility](https://www.barclays.com/Accessibility). I think for some of your U.K.-based listeners that would like to know more about accessible customer services we offer to consumers, predominately based in the U.K., then it would be [Barclays.co.uk/Accessibility](https://www.barclays.co.uk/Accessibility). That will be a lot more customer-focused on accessible services. Like I say, Twitter, @BarclaysAccess, or emailing myself, by all means, if this has triggered any ideas. Like I say, we are very open sourced and keen to learn of any bright ideas or any suggestions, so by all means reach out to me direct. I'm Paul.Smyth@Barclays.com.

Debra: Well, Paul, thank you so much for being on the program today, and thank you for the work that you're doing and the leadership, and the thought leadership from Barclays. You prove that we all can be included and you prove that we all add value to the workforce, too, and it's all about innovation. And so I really, really appreciate the efforts that you're making, so thank you, Paul.

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Paul: No, well, thanks for the invite and opportunity, and keep up the great work, Debra, on this, the Human Potential Podcast, and the ton of other things and other podcasts you do, just helping spread the word in the accessibility community. It's great to see so many more people sort of chipping in and really helping spread the word.

Debra: Right, I agree, I agree. We're doing it together. And I realized that you said your name is Paul Smyth, that I've been mispronouncing it forever. I'm sure people must make you Paul Smith all the time; you're Paul Smyth.

Paul: Smith, Smyth.

Debra: Okay, Paul, thank you so much.

Paul: Thank you.

Hello, thank you for listening to Human Potential at Work. If you're interested in exploring a conversation about my work, I would love for you to visit me on my website at www.RuhGlobal.com, or you can follow me on most social media platforms at Debra Ruh. I'm available to speak, to provide strategic consulting, and certainly to talk to any brand about the social impact you're having as a brand influencer. Thank you so much for your time and for helping me make a difference in the world.