

ailleron 



**Laura Wissiak**

Chief Research Office,  
Hope Tech Insights

# Beyond Compliance: Inclusion as a Catalyst for Innovation

**Ailleron Innovation Forum 2025**



**In an inaccessible world,**  
inclusion forces us to get  
off the beaten path

# 16%

Of the global population live with one or multiple disabilities.



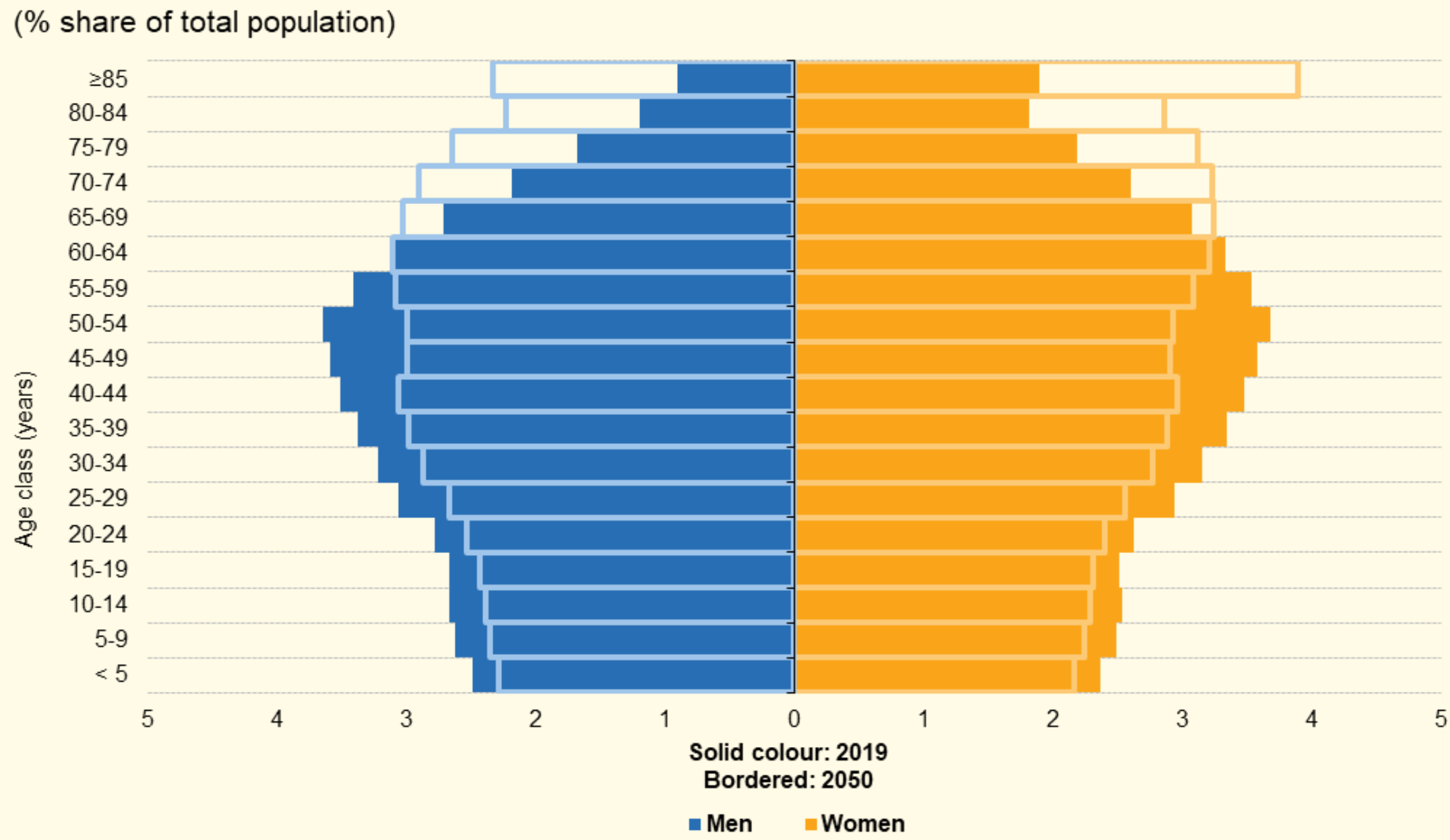
# 27%

101 million people in the EU have a disability





# Population pyramids, EU-27, 2019 and 2050



## Graph Summary

The population pyramid in the EU is shifting towards the top. While in 2019 the biggest share of total population was around age 50 for both men and women, it is projected to shift towards 80 by 2050 with a noticeable increase in women above 85 years.



# Shame // Stigma





**Higher disability rates  
indicate economic  
prosperity.**





Speaker 1: Is this olive green blind people?  
Speaker 2: We don't take responsibility on colours right OK

Zero  
Project  
Conference

Yetneberesh  
Nigussie Molla



 **Zero Project  
Conference**  
For a world with zero barriers

Ghada Waly

Panel discussion stage with four participants:

- Emily Flores**: Seated in a motorized wheelchair, wearing a light green blazer and white pants. A nameplate is in front of her.
- Zhong Zhitao**: Seated in a blue armchair, wearing a grey button-down shirt and glasses. He is gesturing with his hands while speaking. A nameplate is in front of him.
- Joe Kingdom**: Seated in a blue armchair, wearing a patterned green and gold shirt and dark trousers. A nameplate is in front of him.
- Host**: A woman standing behind the panelists, wearing a grey patterned blazer, holding a white card and a microphone. She has a "ZeroCon2025" badge.

The stage features a large green backdrop with a white plant logo and a white backdrop with the letters "Z" and "C".





EAA

European Accessibility Act

# European Accessibility Act

## **The EAA will apply from 28 June 2025, among others, to the following:**

- Products: [...] payment terminals and certain self-service terminals such as ATMs, ticketing and check-in machines, interactive self-service information terminals;
  - Products must:
    - be designed and produced to maximise their use by people with disabilities;
    - comply with detailed rules on information and instructions, user interface and functionality design, support services and packaging.
- Services: [...] consumer banking;
  - Services must:
    - provide information about the service, its accessibility features and facilities;
    - make websites and mobile devices easily accessible;
    - support systems, such as help desks, call centres and training to provide information on accessibility;
    - apply practices, policies and procedures to address the needs of people with disabilities.



# European Accessibility Act

- Service providers must:
  - design and provide services according to the directive;
  - make available to the public written and oral information easily accessible to people with disabilities on the service they offer and how this meets the accessibility requirements;
  - ensure procedures are in place to continue conforming with the accessibility requirements and take into account any changes.
- Banks are required to provide information in language level B2 or lower, or include explanations for terms above B2 level.

TL;DR: You need to have an accessibility strategy.

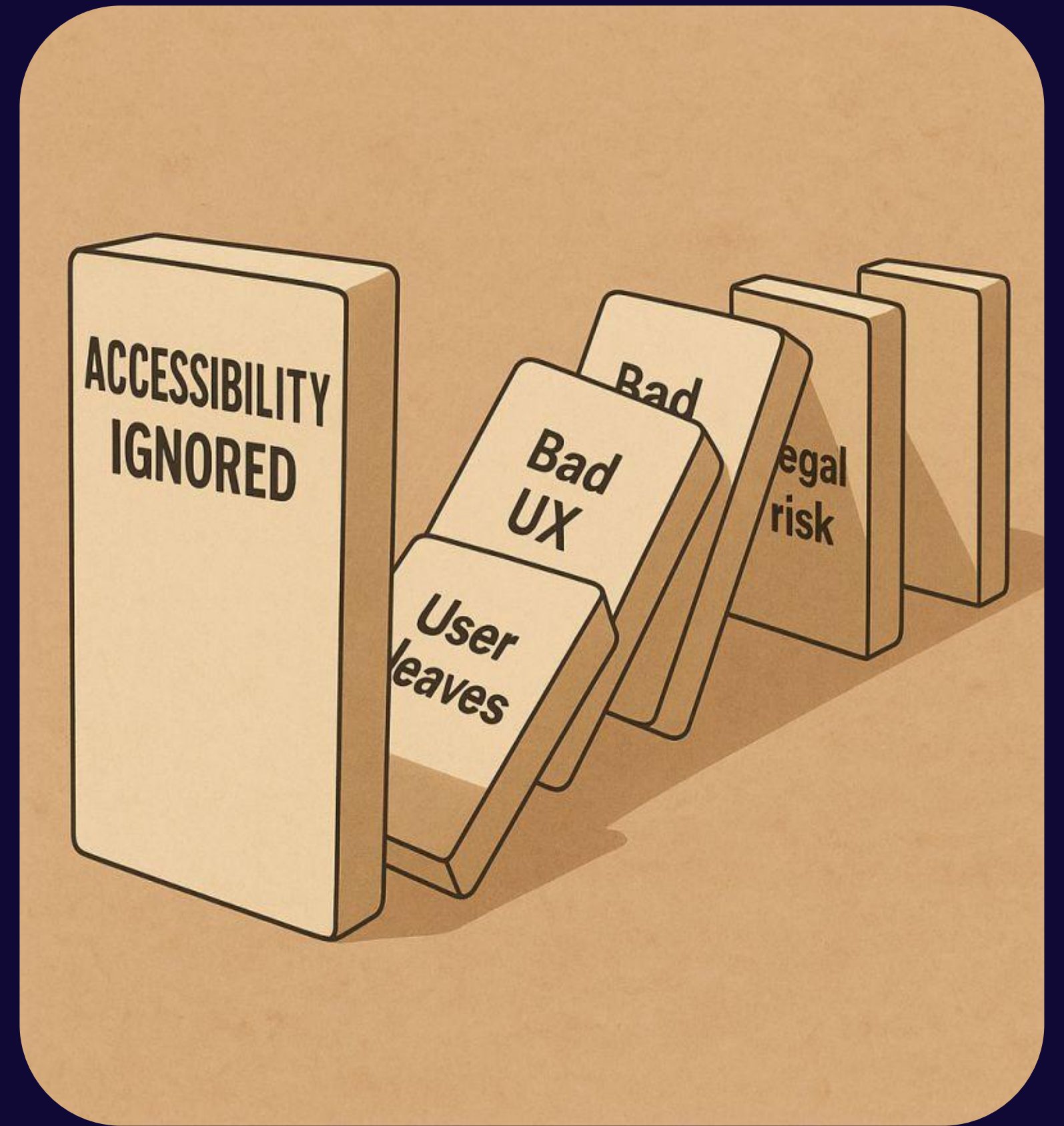


**“to maximise foreseeable use”**





**Usability builds  
on Accessibility.**



# Build Robust Products, Let Innovation Thrive

## **WCAG 2.2 Principle Robust**

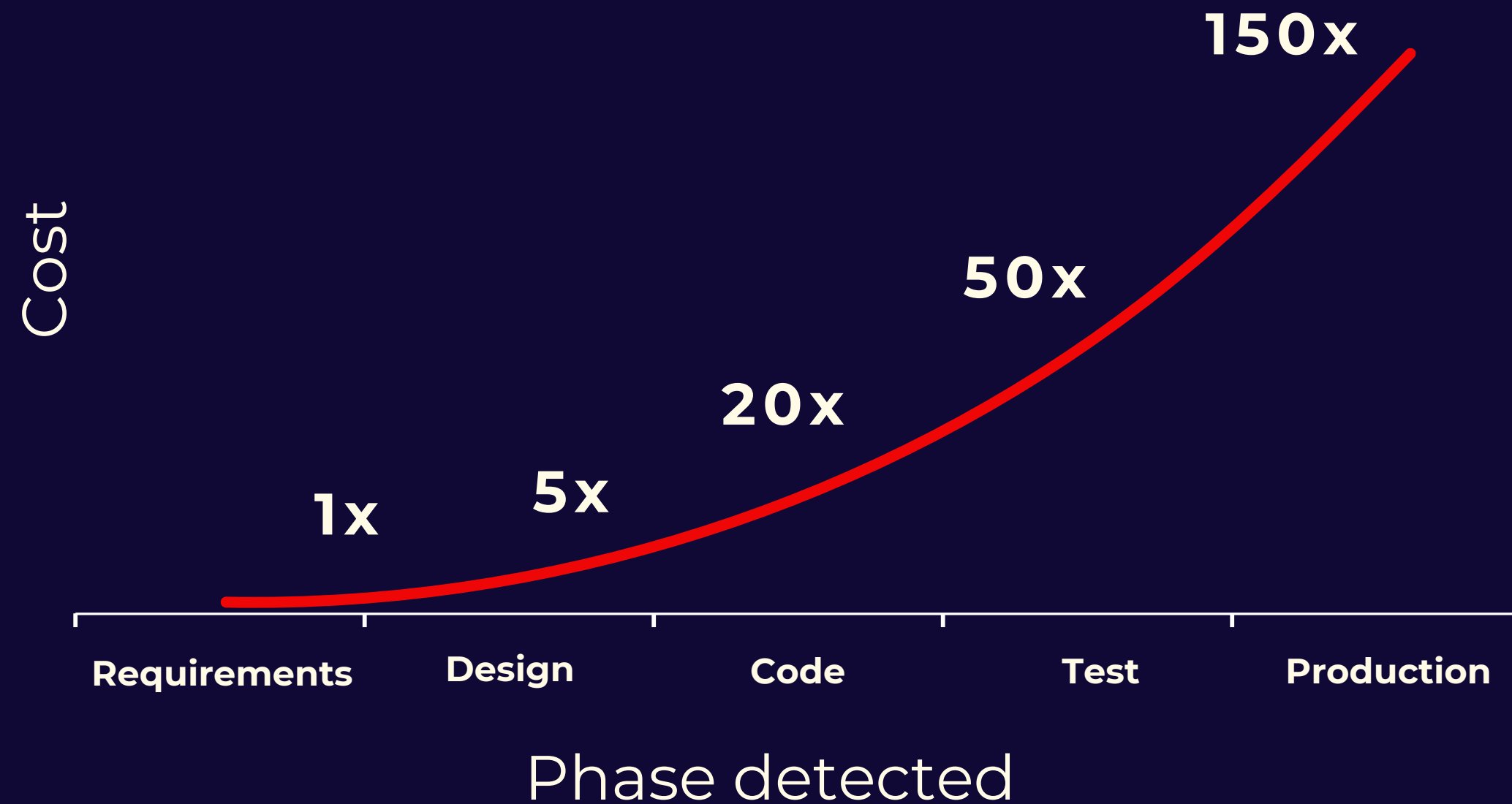
“Content must be robust enough that it can be interpreted by a wide variety of user agents, including assistive technologies.

## **Guideline 4.1 Compatible**

Maximize compatibility with current and future user agents, including assistive technologies.



# Cost of Change



## Graph Summary

Boehm's Curve showcases the exponential increase in cost to fix issues over time. While issues detected during the requirements phase cost the same to amend as to build, the curve rises to 5 times the cost if detected in design phase, 20 times in development, 50 times in testing phase and 150 times after deployment.

# Tech Debt accounts for

# 20-40%

of the entire technology estate value  
before depreciation

0.27

+€80,000

ROI x %disability (+ legal costs)

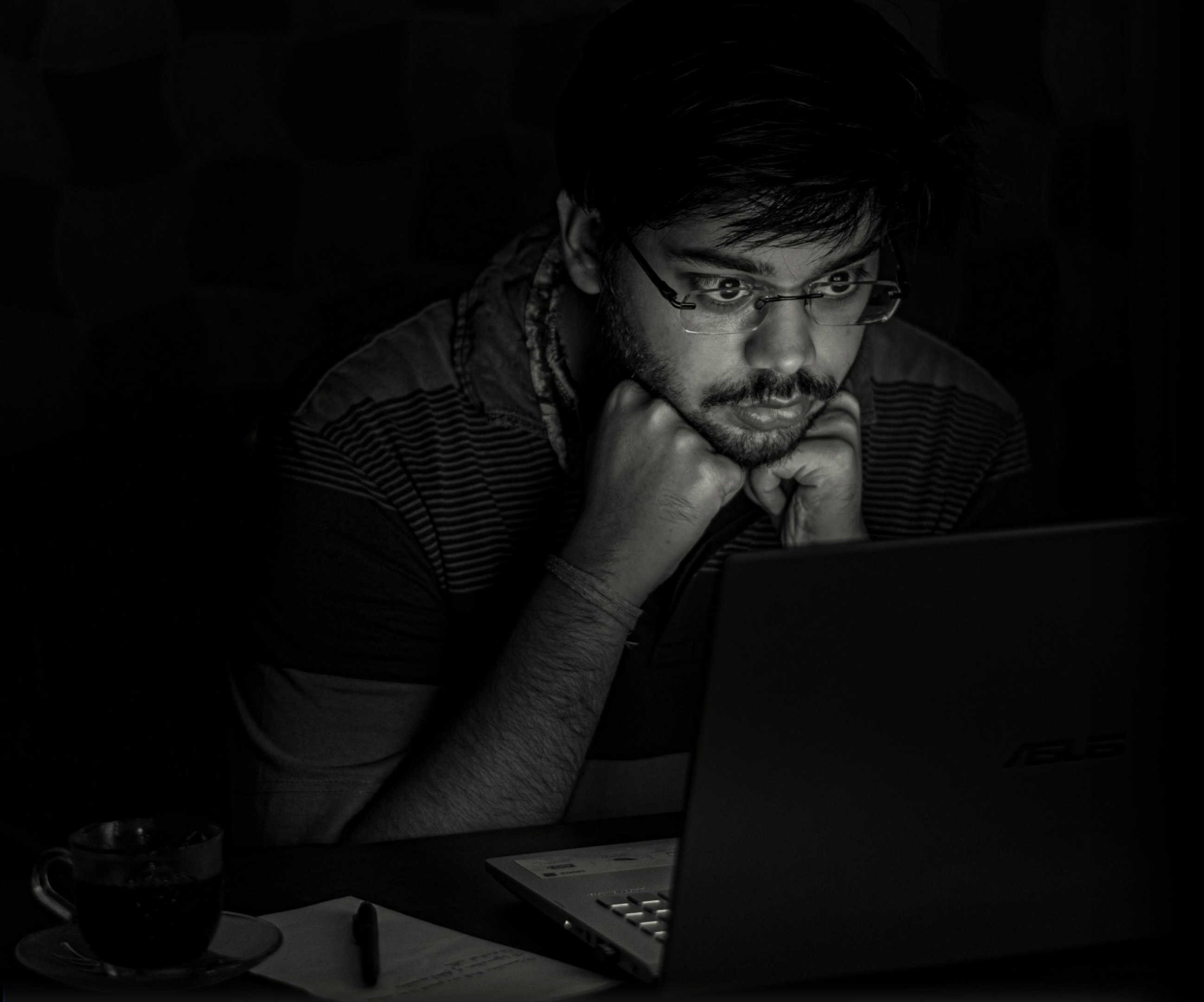
Accessibility Tech Debt Cost for Projects



0.243

expected revenue x time on prod x %disability  
(+ legal costs) +2f338.650

Accessibility Tech Debt Cost for Products





```


1 <div style="font-size: 24px; font-weight: bold;">How Web
2 Accessibility Reduces Tech Debt</div>
3 <div>There's this idea, right, that doing the accessibility
4 things like labeling and other stuff somehow helps your code
5 not get messy?</div>
6 <div>Well, like, when people skip this, they often end up
7 with weird code that breaks later for some people, maybe.</div>
8
9 <div>
10   
11   <div>This shows like fewer problems, I guess.</div>
12 </div>
13
14 <div style="margin-top: 20px;">
15   <div style="font-weight: bold;">But when you don't think about
16   it:</div>
17   <div>
18     <div>• Things get harder to debug since you can't tell what
19     each part is doing just by looking at the code.</div>
20     <div>• New people on the team won't know how stuff works and
21     you might have to explain the weird hacks.</div>
22     <div>• Stuff breaks in screen readers and then you get bugs
23     that are hard to trace.</div>
24     <div>• Also, everything takes longer, because the structure
25     is just confusing.</div>
26   </div>
27 </div>
28

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1 <article>
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4     <p>By making your code more accessible, you
5     naturally follow many best practices.</p>
6   </header>
7
8   <section>
9     <p>Accessible design encourages clean HTML,
10    proper labeling, and consistent component
11    behavior.</p>
12
13    <figure>
14      
17      <figcaption>
18        Graph showing decrease in bug reports after
19        implementing accessibility.
20      </figcaption>
21    </figure>
22  </section>
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# Know your Sources, Own Your Quality

- ✓ Don't trust anyone who claims to provide "100% accessibility"
- ✓ Work with NGOs and local DPOs (Disabled Persons Organizations)
- ✓ You don't have *one* accessible product, you have an accessibility quality assurance process.
- ✓ Water your own grass-roots:
  - Take ownership of your accessibility in-house.
  - Invest in the right competences (IAAP WAS & CPACC certification, DHS Section 508 Trusted Tester) to keep motivated people.





# Resources

- [Accessibility Webinar Series](#)
- [Newsletter Ally News](#)
- Certifications:
  - [IAAP Web Accessibility Specialist](#)
  - [DHS Trusted Tester](#)
- AXSChat Podcast:
  - [Why Are Banks Struggling with Accessibility](#)
  - [Transforming Financial Services](#)
- [WCAG Understanding Documents](#)
- [Disability Statistics](#)
- [Eurostat](#)
- [United Nations Convention on the Rights of Persons with Disabilities](#) (UNCRPD)



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**Hope Tech**



Ailleron  
**Innovation  
Forum  
2025**

**Thank You!**