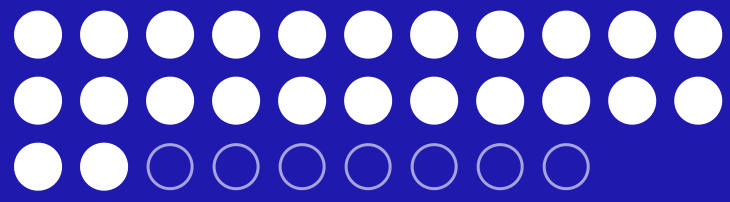
CORPOWID RESEARCH REPORT

Austria Banking Sector Digital Accessibility Report

31 bank website homepages · WCAG 2.2 · October 2026

Accessibility barriers were detected on **24 of 31** bank websites.



● Site with barriers detected ○ Site with no barriers detected

Data is based on bank homepages only · Scan date: 15 October 2026

02

What is digital accessibility?

Digital accessibility means websites, mobile apps and digital documents can be used by everyone, including people with visual, hearing, motor or cognitive differences.

According to the World Health Organization, 16% of the world's population, about 1.3 billion people, experience significant disability. Add age-related vision and mobility limits, and temporary situations such as a broken arm or a screen unreadable in sunlight, and accessibility becomes a matter for a large share of customers, not a minority.

The common yardstick is the Web Content Accessibility Guidelines (WCAG), published by the W3C. The current version, WCAG 2.2, groups its success criteria into three levels: A, AA and AAA. Most regulations require A and AA.

In Austria, the European Accessibility Act was transposed by the Barrierefreiheitsgesetz (BaFG), which since 28 June 2025 has covered consumer banking services, including websites and mobile apps. Enforcement sits with the market surveillance unit of the Sozialministeriumservice.

Vision	Hearing	Motor	Cognitive
Screen readers, magnification, high contrast	Captions, text alternatives	Keyboard, voice control, large touch areas	Plain language, consistent navigation, clear errors

Source: WHO, Disability and health, March 2023

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Executive summary

HOMEPAGE ONLY

Most banks in Austria have at least one accessibility barrier on their homepage. But the problem is concentrated in a few banks, and most barriers are the same error repeated.

24/31	221	5	57%
sites with at least one A/AA barrier	automatically detected barriers	median barriers per site	of barriers sit on the 7 banks with the most

1 **Barriers concentrate in the Perceivable principle.**

45% of the 221 barriers fall here; 20 of 31 sites have at least one Perceivable barrier.

2 **Screen reader users get stuck on 14 of 31 sites.**

These sites have buttons and links whose name a screen reader cannot announce, or whose role it conveys wrongly; at 89 barriers this is the most common problem.

3 **More than half of all barriers sit on 7 banks.**

The 7 sites with the most barriers account for 57% of the total. Meanwhile, 7 sites showed no A/AA barrier at all.

4 **79% of barriers are the same error repeated.**

On 14 of the 24 affected sites, a single error type makes up at least half of the site's barriers; one fix goes a long way.

5 **Touch areas are tight on mobile.**

Small touch targets at AA level appear on 6 sites; at the stricter AAA level, all 31 sites have targets below 44×44 px.

SCOPE NOTE

The accessibility data in this report is calculated from the homepage of each company operating in the sector only. Pages behind login, subpages, mobile apps and documents are out of scope; results do not represent a company's digital channels as a whole.

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Methodology

1 Select
31 banks operating in Austria.

2 Scan
Each bank's homepage was scanned automatically against WCAG 2.2 on 15 October 2026, with the same tool version.

3 Classify
Each barrier was tagged by criterion, principle and level; error density was calculated.

4 Analyse
Barriers were grouped by topic and sector. No bank is named.

SCOPE NOTE

The accessibility data in this report is calculated from the homepage of each company operating in the sector only. Pages behind login, subpages, mobile apps and documents are out of scope; results do not represent a company's digital channels as a whole.

What we measured

- Text alternatives for images
- Coded page structure
- Colour contrast
- Touch target size
- Names of buttons and links
- Page language and title

Not measured in this report

- Pages behind login (internet banking)
- Subpages, mobile apps and PDF documents
- Keyboard navigation and screen reader behaviour
- Clarity of content (requires manual review)

Independence and transparency

Independent
Prepared on our own initiative; no organisation requests, pays for or approves it.

Anonymous
No organisation, brand, domain or sample list is published.

Point in time
Results reflect each homepage at the time of scanning.

Repeatable
Same period, same page type, same tool version.

Conflict of interest
Corpowid provides accessibility solutions; the report contains no product promotion.

Scanned by
Corpowid's digital resources and scanning infrastructure.

STANDARD DISCLOSURE

Automated testing in this study detects only a subset of WCAG 2.2 failures. A clean automated result does not mean a site is accessible or conformant. Barriers under the Understandable principle, such as unclear instructions or unhelpful error messages, and the real behaviour of interactive components can only be assessed through manual review, which is outside the scope of this report. Findings describe detectable barriers, not legal compliance.

05

Overall results

Barriers were detected on 24 of 31 sites. A typical bank homepage has 5 barriers across 2 WCAG criteria, and 45% of all barriers are Perceivable.

24/31
sites with at least one barrier

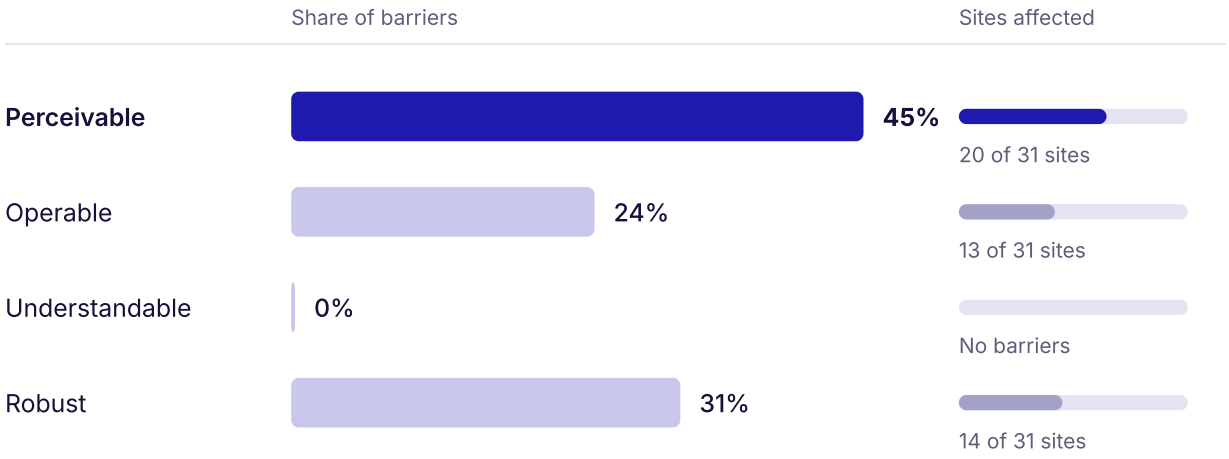
221
barriers in total

5
median barriers per site

2
median criteria per site

45% of barriers are in the Perceivable principle

Distribution of 221 barriers across principles, and number of sites affected



67% of barriers are Level A



Level A · 148 AA · 73

148 of 221 barriers sit at the most basic level. Of the 73 AA barriers, 42 are contrast and 31 touch targets.

7 sites with no barriers

7 / 31

These sites still carry AAA-level warnings (25–84 per site), such as touch targets below 44×44 px. No automated barrier does not mean accessible.

> Finding no Understandable barriers reflects the limits of automated testing; this principle largely requires manual review.

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Findings by topic

Nearly half of banks have screen reader barriers

Sites failing the criterion, rounded to a 10-site unit

Topic · WCAG	How many in 10	Exact count
Name, role, value (screen reader) 4.1.2	**5/10**	14 / 31
Page structure 1.3.1	**4/10**	11 / 31
Contrast 1.4.3	**3/10**	9 / 31
Unnamed link 2.4.4	**2/10**	7 / 31
Touch targets 2.5.8	**2/10**	6 / 31
Alt text 1.1.1	**2/10**	6 / 31
Bypass blocks 2.4.1	**0/10**	1 / 31

Screen reader

The most common barriers are unnamed buttons and links, and ARIA attributes that do not fit the element's role. A screen reader announces them only as "button" or "link".

Page structure

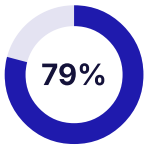
22 of the 44 barriers come from elements given a "presentation" role that still contain meaningful content. Empty headings and badly built lists also appear.

Contrast

The 42 contrast barriers appear on 9 sites, but 26 sit on just two. The problem is not sector-wide; it is concentrated in a few designs.

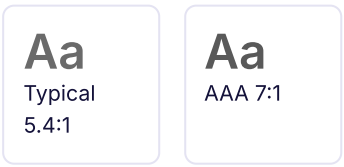
Depth: how close are the fixes?

Repetition effect



79% of barriers are the same error repeated on the same site. On 14 of 24 sites, one error type makes up at least half of the barriers.

AAA contrast



27 sites have text that passes AA but falls short of the AAA 7:1 threshold; the median example is 5.4:1.

Touch target



Of 31 targets failing AA, 21 are wide enough but under 24 px tall. The other 10 are very small controls such as 4×4 and 12×12 px.

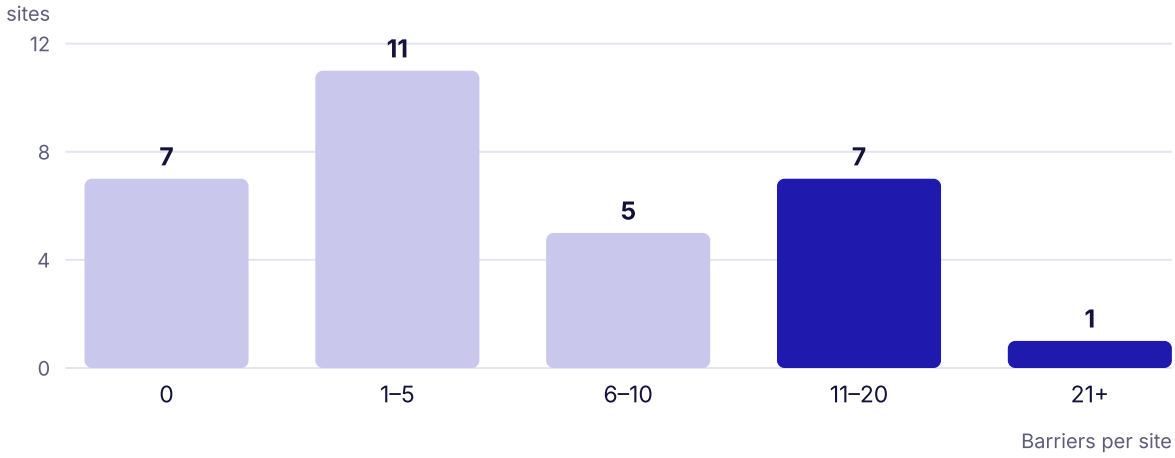
07

Distribution across sites

A sector average alone misleads: barriers concentrate in a few banks and are absent from others.

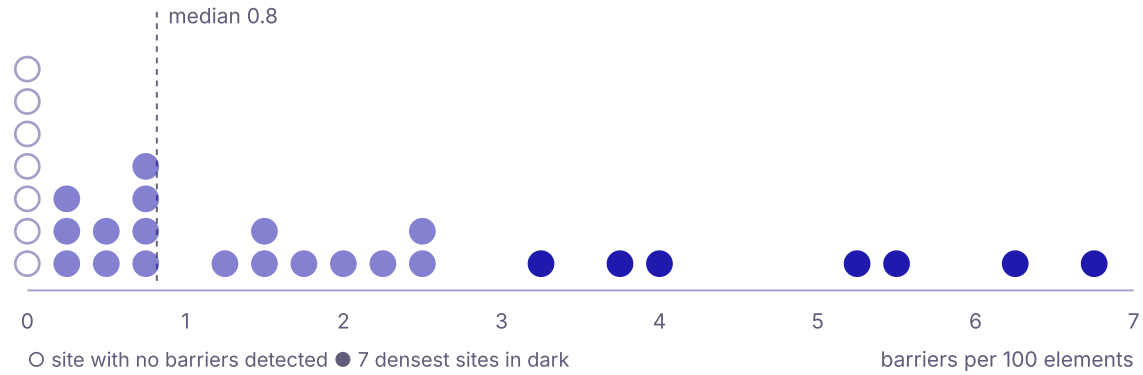
7 banks show no barriers, 8 have more than 10

Sites by number of A + AA barriers detected per site



Barrier density ranges from 0 to 6.7 across banks

A + AA barriers per 100 elements examined; each dot is an anonymous bank website



The median bank homepage has 0.8 barriers per 100 elements across 2 WCAG criteria. 7 sites have none; the 7 densest have between 3.3 and 6.7 barriers per 100 elements.

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Quick wins and their value beyond compliance

Five targeted fixes cover 220 of the 221 detected barriers. The same fixes also pay off in search visibility and user experience.

	Fix	Why first	Who benefits	Beyond compliance
1	**Give buttons and links an accessible name** WCAG 4.1.2 · 2.4.4	89 barriers, 14 sites; most common	Screen reader users	Meaningful names help software tools interpret the page correctly.
2	**Code page structure correctly** WCAG 1.3.1	44 barriers, 11 sites; half from one pattern	Screen reader users	Heading and list structure helps search engines parse the page; skimming users find things faster.
3	**Fix weak contrast** WCAG 1.4.3	42 barriers, 9 sites; 26 on two sites	Low vision, older users	No SEO effect; readability improves for everyone in sunlight and at low brightness.
4	**Make touch targets at least 24 px** WCAG 2.5.8	31 targets, 6 sites; 21 fail on height only	Mobile, motor impaired	Not a direct ranking signal; it improves mobile page quality and cuts mis-taps and abandoned tasks.
5	**Add text alternatives to images** WCAG 1.1.1	14 barriers, 6 sites	Blind users	Google also understands images from alt text; image search visibility improves.

Situational barriers

Accessibility is not only for permanent disabilities. Every customer using a phone one-handed on a crowded bus, without their glasses, or watching video on mute benefits from the same fixes.

Source: Google Search Central, SEO Starter Guide. Search effects are directional, not measured traffic impact.

Advanced level: AAA

AAA is not required by most regulations, so it is kept out of the main figures. It does answer whether a site that passes AA is truly comfortable to use.

31/31
sites have touch targets below 44×44 px (AAA 2.5.5); 1,052 targets in total.

7/7
sites with no barriers still have AAA warnings (25–84 per site).

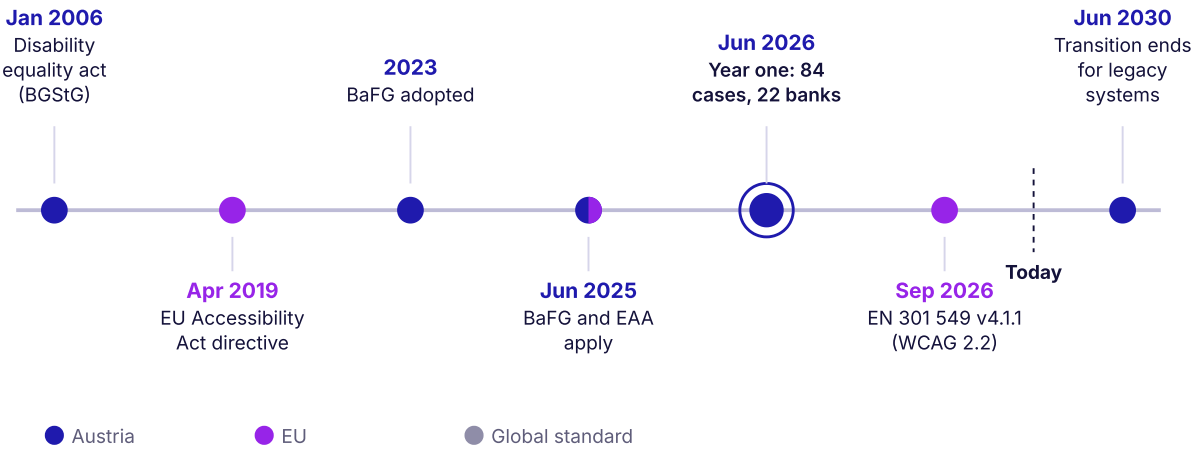
23
sites have links that open a new tab without warning (AAA 3.2.5).

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Regulatory context

In Austria, digital accessibility has been binding on banks since 28 June 2025 under the Barrierefreiheitsgesetz (BaFG). In its first year, banking was the area market surveillance examined most often.

From equal treatment to enforced obligation



Barrierefreiheitsgesetz (BaFG)

BGBl. I No. 76/2023 · since 28.06.2025

Transposes the EAA. Consumer banking services are in scope, including websites and mobile apps. Continued violations can lead to administrative fines of up to EUR 80,000.

Market surveillance

Sozialministeriumservice, Linz

84 cases were opened in year one; banking is the most examined area, with 22 bank cases pending. No fines yet; the approach is "advise before penalising".

European framework

EAA · EN 301 549

The technical basis is EN 301 549. v4.1.1, published in September 2026, moved to WCAG 2.2; v3.2.1, based on WCAG 2.1, applies until cited in the EU Official Journal. The transition for systems in use before 2025 ends on 28 June 2030.

HOW THIS REPORT CONNECTS

EN 301 549, the technical basis of the BaFG, builds on WCAG Levels A and AA. 24 of 31 sites have automatically detected barriers at these levels. This is not a compliance judgement, but it shows where to start preparing for supervision.

Sources: RIS, BaFG (BGBl. I No. 76/2023); Sozialministeriumservice; Österreichischer Behindertenrat, 24 June 2026; AccessibleEU, 7 September 2026.

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Implications for executives

Accessibility is a management decision, not an IT task. The data points to five areas for decision.

1 **Get an independent baseline**

Market surveillance is asking banks for documentation of their measures. Measurement beyond the homepage, covering logged-in journeys and the mobile app, is the basis for that documentation.

2 **Name a single owner**

Barriers are spread across design, content and engineering. Without an executive owner and a quarterly target, fixes lose out to the campaign calendar.

3 **Point the budget at repeated errors**

79% of barriers are the same error repeated. A fix at component level carries into every page.

4 **Put WCAG 2.2 AA in supplier contracts**

Campaign agencies and third-party components (chat, cookie banner, calculators) are a major source of barriers.

5 **Make measurement continuous**

Automated scans on every release and at least one expert audit a year. Two board-level indicators are enough: error density and the completion rate of critical tasks.

The first 90 days

Days 0–30

Measure and own

Independent scan, owner named, priority list

Days 31–60

Fix the templates

Menu, icon button and touch target components

Days 61–90

Verify and embed

Expert test, contract clauses, board indicator

Three questions for the board

1. When did we last measure the accessibility of our digital channels independently?
2. Who owns accessibility, and what is the target?
3. Can a new digital product go live without passing an accessibility test?

Appendix

A · Metric definitions

Barrier	An automatically detected finding that fails a WCAG 2.2 A or AA criterion.
Error density	Barriers ÷ elements examined × 100.
Repetition rate	Barriers from repeats of the same error type on a site ÷ all barriers.
Warning	AAA checks and possible barriers needing review; not in the main figures.
Share of sites affected	Sites with at least one barrier on the criterion ÷ 31.
Criteria breadth	Number of distinct WCAG criteria a site fails.
Concentration	Share of all barriers held by the sites with the most.
Median	The middle value when sites are sorted; unaffected by outliers.

B · WCAG criteria reviewed

Criterion	Name	Level	Principle	Sites	Barriers
1.1.1	Non-text content	A	Perceivable	6 / 31	14
1.3.1	Info and relationships	A	Perceivable	11 / 31	44
1.4.3	Contrast (minimum)	AA	Perceivable	9 / 31	42
2.4.1	Bypass blocks	A	Operable	1 / 31	1
2.4.4	Link purpose	A	Operable	7 / 31	21
2.5.8	Target size (minimum)	AA	Operable	6 / 31	31
4.1.2	Name, role, value	A	Robust	14 / 31	68
	Total				**221**

C · Scan parameters

Scan date	15 October 2026
Page type	Homepage (landing page after redirect)
Sample	31 banks operating in Austria
Tool	Corpowid scanning infrastructure, version 2.0.2
Level	Barriers: A and AA · warnings: incl. AAA
Language	German; 2 sites in their English version

D · Glossary

Screen reader	Software that reads screen content aloud or sends it to a Braille display.
Touch target	The area of a button or link pressed with a finger.
Assistive technology	Tools such as screen readers, magnifiers and voice control.
Alt text	The text equivalent of an image for users who cannot see it.
Contrast ratio	Luminance difference between text and background; AA needs at least 4.5:1 for normal text.
Component / template	A piece of interface reused across many pages.



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