

Competitive/Accessibility Analysis

Prepared by: Nils Hanson

Notes _____

Competitive/Accessibility Analysis

Note

Background: This accessibility audit does not compare and contrast every checkpoint within the section 508 guidelines but only the ones that apply directly to the content within the “ NAMED” web site.

Competitive Analysis

A competitive analysis provides valuable insight into best practices and industry benchmarks that will inform the development of the “ NAMED” web site. The purpose of this competitive/accessibility analysis is to:

- Assess similar industry competitors and the landscape in which “ NAMED” will be positioned
- Investigate how competitors follow section 508 guidelines
- How competitors follow usability guidelines that effect accessibility
- Provide a brief understanding of section 508 and accessibility principles.
- Translate the findings of the analysis and best practices into a set of recommendations

The analysis focuses on the following corporate sites within the sub-prime mortgage lending industry:



<http://argentmortgage.com>



https://www.cwbc.com/BC_homepage.asp



<https://wholesale.flagstar.com/Lending/public/home.jsp>



<http://www.greenpointmortgage.com/index.jsp?PageID=4>



<http://www.indymacb2b.com>



<http://www.newcentury.com>

Methodology

Note

How do we compare the sites? A high-level **heuristic evaluation** is performed on competitor sites to arrive at a qualified ranking. A heuristic evaluation is an informal usability inspection technique in which interface elements are evaluated to see if they conform to generally accepted principles (heuristic). The purpose of reviewing in this manner is to assess the degree to which user and organizational/accessibility requirements are being achieved, identify best practices, and provide feedback in a form that can be used for future development.

Criteria and rating system for competitor sites

The following criteria are used to evaluate each of the sites:

1.0 Section 508 Guidelines

2.0 Usability Guidelines affecting accessibility

3.0 Section 508 Guidelines are rated as either 1 for passing or

0 for failing. The usability issues are rated on a Lichard scale

from 1-5.

A rating from 1 to 5 is given to each criterion, using the following scale:

- 1) Not done or very poorly done
- 2) Below average, lacking quality and consistency
- 3) Average - similar to others in the market and good overall, but has a few problems
- 4) Good - very well done
- 5) Superior quality and best practice

1.0 Accessibility

Note **What to consider?** Having valid markup/code alone does not guarantee accessibility, however it is an important part. Because screen readers read from top to bottom , left to right its important to structure the web page so that the most important content is at the head of the page. Content should also be written in a way that is easily scalable allowing a visually impaired user to efficiently move throughout a web site.

Attributes	Argent	Countrywide	Flagstar	Greenpoint	Indymac	New Century
Below are ranked either 1 for passing or 0 for failing						
Text Equivalent	1	0	0	0	0	0
Important information not only conveyed with color	0	1	1	0	1	1
Organized elements so they can be viewed without css	1	na	na	na	na	na
Clear simple language	1	1	1	1	1	1
Provide client side image maps	1	1	1	1	1	1
For data tables identify rows columns and headers	1	0	0	0	0	0
Ensure page functions without scripts	0	1	0	0	1	1
No use of frames	1	1	1	1	0	1
Markup rather than images to convey information	1	0	0	0	1	0
Priority 2 guidelines when applicable						
Sufficient Contrast between foreground and background colors	1	1	1	1	1	1
If possible use markup language instead of images to convey info	1	0	0	0	0	1
Turn off spawned windows	1	1	1	1	1	1
Use stylesheets to control layout and presentation	1	0	0	0	0	0
Markup lists and list items properly	1	0	0	0	0	0
Relative rather than absolute units in markup language	1	0	0	0	0	0
Use of Header elements	1	0	0	0	0	0
Clearly identify the target of each link	1	0	0	0	1	1
Use of divs for structural markup	1	0	0	0	0	0
Labels to associate text with forms	1	0	0	0	0	0
Separate JSS File	0	0	1	0	0	0
No use of auto redirects	1	1	1	1	1	1
Number of links	1	1	1	1	1	1
Below are ranked from one to five						
Grouping of content elements	3	2	2	2	2	1
Descriptive title tags	4	1	0	4	0	0
Navigation Style	3	2	0	1	3	3
Score	21	13	10	11	14	13

2.0 Key findings

Note

Accessibility

Baseline features

- Provide a text equivalent for every non-text element (e.g., via "alt", "longdesc", or in element content)
- Ensure that all information conveyed with color is also available without color, for example from context or markup.
- Organize documents so they may be read without style sheets
- For data tables, identify row and column headers.
- Ensure that pages are usable when scripts, applets, or other programmatic objects are turned off or not supported.
- Ensure that foreground and background color combinations provide sufficient contrast when viewed by someone having color deficits
- Clearly identify the target of each link.

Competitive Advantage

- Use style sheets to control layout and presentation.
- Use relative rather than absolute units in markup language attribute values and style sheet property values.
- Use header elements to convey document structure and use them according to specification.
- Mark up lists and list items properly.
- Until user agents provide the ability to stop auto-redirect, do not use markup to redirect pages automatically.
- Until user agents allow users to turn off spawned windows, do not cause pop-ups or other windows to appear and do not change the current window without informing the user.
- Divide large blocks of information into more manageable groups where natural and appropriate..
- Provide information about the general layout of a site (e.g., a site map or table of contents).
- Use navigation mechanisms in a consistent manner.
- Do not use tables for layout unless the table makes sense when linearized.
- Until user agents provide the ability to stop auto-redirect, do not use markup to redirect pages automatically.
- If a table is used for layout, do not use any structural markup for the purpose of visual formatting.
- Associate labels explicitly with their controls
- Create a logical tab order through links, form controls, and objects.
- Place distinguishing information at the beginning of headings, paragraphs, lists, etc.

Best Practices: Best practices for Accessibility include using semantic mark-up (<h1>, <h2>, <p>), using style sheets to separate the content from the presentation, using text equivalent such as alt text for images, use clear and simple language putting the most important content at the top of the document, clearly identify the target of each link, not relying strictly on color for important elements.

3.0 About Accessibility

Note

Why Accessibility is Important

Since June 2001, U.S. federal web sites must comply with section 508 of the Rehabilitation's Act. The law requires that agencies provide access to electronic information to people with disabilities. Section 508 identifies 16 specific standards for Web site accessibility. However, meeting these coding standards does not guarantee that your web site is accessible. It is also important that your web site is usable because if it's not usable it's not accessible even if it meets all section 508 requirements.

These federal guidelines are slowly seeking into the private sector. Recently, The National Federation of the Blind (NFB) recently filed an inaccessibility law suite against Target. "The suit charges that the site lacks, for instance, compliant alt-text, an invisible code embedded beneath graphics that allows blind users to decipher images. The suit also contends that because the Web site requires the use of a mouse to complete a transaction, blind customers are unable to make purchases on their own."

According to U.S. Department of the Census, within the United States one in five people have some kind of disability and one in ten has some kind of sever disability. And 7.7 million people are blind within the United States. The Center for Disease Control states that 19% of people over the age of 70 have visual impairments and 1,100,000 people are legally blind according to the University of Washington Department of Ophthalmology. These numbers are only expected to grow as the baby boom generation becomes older and will soon become a substantial consumer segment.

Other Benefits of Accessibility

Creating an accessible site has a better chance of yielding higher search engine priority, which can result in a tangible RIO. According to Jupiter "35 percent of organizations said SEO produces higher ROI than search ads and Consumers are 5 times more likely of purchasing a product after finding it from a web site through a search engine than through a banner ad. The reason for this is that screen readers and search engines work in much the same way. They both rely heavily on content and work most efficiently when the content is separated from the presentation.

Designing for disabilities also benefits other types of users and devices. For example, when creating an application that will be used on a cell phone or PDA one may come across the same challenges as creating an interface for someone who has restricted physical abilities or is in a rural area with bandwidth limitations. When designing an application that may be used while driving a car one encounters the same challenges as designing an application for someone who is visually impaired. And when designing an application that might be used in a loud environment the designer must take into consideration the same issues as when designing for someone who is deaf. The solutions that are needed to solve these problems are common to the solutions needed for designing for users with disabilities. In the age of ubiquitous computing the designer should be thinking of these technologies and the challenges that are posed.

Screen Readers

Screen readers work by reading the text/content on a web page, allowing the visually impaired user to hear what most people see. Screen readers also allow users to navigate via the keyboard using a combination of key commands and short cut keys. It has been observed that with practice a visually impaired user can navigate a web page just as efficiently as a sighted person. According to a study entitled Observing Users Who Work With Screen Readers, "most users of screen readers listen at an incredibly fast rate. Some of our participants indicated that they were slowing the speech for us."

When using a screen reader visually impaired users do not typically listen to every word. Instead they typically listen to the first couple words to in order to determine the relevancy of the content then move to another hyper link or section. Because of this its very important in how content is structured and written within a web page. Writing using simple relevant keywords placing the most important content at the top of a page allows for the most efficient browsing using a screen reader. In the study listed above it was also observed that users of screen readers did not use a mouse when navigating a web page. Instead they used a keyboard, tabbing from link to link within a page. Because of this its important to combine like content into navigational elements in a way that makes sense to users. This grouping of content improves the efficiency both visually and non-visually impaired users.

Because screen readers are only interested with the content of a web site its important that the presentation and content are separated. Using CSS (Cascading style sheets allow users to accomplish this task).