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Empirical analysis of the perception of financial exclusion in Poland by women

Introduction

Financial exclusion is an important economic and social problem that has been present worldwide for thousands of years, albeit in different forms. But it was not until the second half of the 20th century that the changes taking place in the market of financial services have drawn the interest of scientists to the subject. In a narrow sense, the issue is connected with a lack of access to basic banking services. In a broader sense, it means the inability to use a set of financial products and services that would be optimum for the individual.

Financial exclusion can affect every member of a particular community, notwithstanding their place of living, age, sex or financial status. It directly affects the individual's quality of life and may lead to their social exclusion. Financial exclusion is caused on the one hand by the representatives of the supply side, i.e. banks and financial institutions, which may, in the implementation of their strategy, limit access to their services for specific groups of customers[2]. On the other hand, it is caused by the representatives of the demand side, i.e. the customers, who take actions on that market guided by economic and behavioural reasons. So the actual presence of the phenomenon in question depends not only on financial factors but also on the attitude of prospective customers to the use of financial services and on the level of financial education of the society.

The objective of the article is to establish Polish women's knowledge about and interest in financial exclusion and to specify the determinants that they see as con-

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[2] For example through the locations of their branches, through the form of service provision or through exclusion of some products for specific groups (e.g. mortgages for customers over the age of 70).

tributing to the occurrence of the phenomenon. The article also attempts to identify who is, according to the respondents, at the greatest risk of such exclusion and what entities are responsible for prevention in that area. The paper presents the results of studies carried out in 2017 on how women perceive financial exclusion in Poland.

Literature review

The changes that took place in global markets at the turn of the 21st century have resulted in a situation where unlimited access to the range of financial services is now a prerequisite for a citizen's full involvement in the economic and social life. A lack of access to a bank account and limited access to the financial products offered in the market, or access to those products on worse terms than other customers – all of this leads to the social exclusion of an individual (Richardson, Le Grand, 2002).

The phenomenon of financial exclusion was described for the first time with reference to physical access to banking services from a geographic perspective (Leyshon, Thrift, 1995). It is hard to come up with one conclusive interpretation, which is why so many definitions have emerged over the past two decades. According to S. Sinclair, financial exclusion means a lack of access to the necessary financial services in an appropriate form[3]. The European Commission has defined it as a process where citizens encounter difficulties accessing financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society (European Commission, 2008). L. Anderloni believes that such difficulties pertain primarily to universal products that influence the sense of security and that allow people to be actively involved in the social and economic life (Anderloni, 2007).

Financial exclusion may affect anyone on the planet, regardless of age, place of living, education, religion[4] or sex. It usually affects people in third-world countries, where not more than 30% of the population have access to a bank account, rather than citizens of rich, highly-industrialised countries, where bank accounts are held by over 98% of inhabitants[5]. At a global scale, the phenomenon affects women more

[3] S. Sinclair believes that social exclusion may arise from access problems, conditions, prices, marketing or self-exclusion, in response to negative experiences or perceptions (Sinclair, 2001, p. 4). Similar opinions are expressed by the authors of *Finance for All? Policies and Pitfalls in Expanding Access*. They believe that financial exclusion is connected with citizens' inability to use financial services due to both price-related and non-price-related barriers (Demirgüç-Kunt, Beck, Honohan, 2008, p. 27).

[4] According to N. Mylonidis, M. Chletsos, V.Barbagianni, religion has an impact on access to basic banking services in the USA and as such on the level of financial exclusion (Mylonidis, Chletsos, Barbagianni, 2017).

[5] For example, over 98% of inhabitants over the age of 15 have a bank account in: Australia, Austria, Belgium, Denmark, Estonia, Finland, Germany Japan, Canada, Luxembourg, the Netherlands, New

often than men, especially in countries at a lower level of economic development[6]. In 2017, 68.5% of people on the planet over the age of 15 (Figure 1) had a bank account. Banking penetration was lower for women – 64.8% (*The Little...,* 2018, p. 2). The situation in the Polish society was found to be opposite – the banking penetration rate for Polish women was 88% and it was higher than the overall average banking penetration rate of 86.7%.

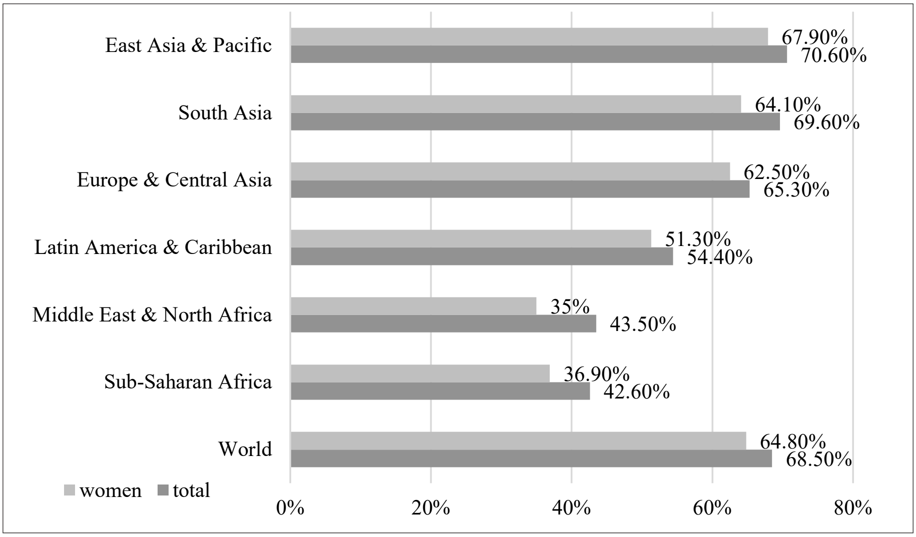

Figure 1. Banking penetration worldwide

Source: own compilation based on (*The Little...,* 2018).

Such diversification of the risk of financial exclusion directly contributes to the fact that it may be perceived differently by inhabitants of particular countries, members of various religions and representatives of different sexes or age groups. The perception of the phenomenon in a particular country by the representatives of particular sexes[7] will highly depend on equal access to financial services.

Zealand, Sweden, and Switzerland. The least inhabitants have a bank account in South Sudan (8.6%), Central African Republic (13.7%), Afghanistan (14.9%), on Madagascar (17.9%) (*The Little...,* 2018).

[6] For example, in Turkey 68.6% of the population versus only 54.3% of women have a bank account, in Bangladesh – 50% of the population versus 35.8% of women, in Pakistan 21.3% of the population versus 7% of women, in Saudi Arabia – 71.7% of the population versus 58.2% of women, in Algeria 42.8% of the population versus 29.3% of women, in Nigeria 39.7% of the population versus 27.3% of women. A higher banking penetration rate is observed for women than for the whole population e.g. in the Philippines (34.5% versus 38.9% of women), in Georgia (61.2% versus 63.6% of women), in Argentina (48.7% versus of 50.8% of women), in Mongolia (93% versus 95% of women) (*The Little...,* 2018).

[7] Relevant literature includes a proposal to analyse financial exclusion not based on biological sex but based on gender (Visvanathan (ed.), 2012, p. 20).

The literature overview shows that in their studies on financial exclusion, the majority of authors focus primarily on analysing the level of the phenomenon in a given area and on identifying the factors determining its occurrence. Such studies are mostly based on analysing statistical data and expert opinions. They are carried out with regard to whole populations and to homogeneous groups (sharing the origin, age, place of living or education), at both a national and international level (*Financial*, 2015; Triki, Faye (ed.), 2013; European Commission, 2008; Corr, 2006; Kempson, Whyley, 1999; Leyshon, Thrift, 1995). What stands out is the absence of papers presenting study results regarding knowledge about financial exclusion and its perception by members of a particular community[8].

Study methodology and results

Literature review has shown that the study results regarding *"The perception of financial exclusion by Polish women"* presented in the article may complement the existing body of research on this phenomenon. The studies, conducted in 2017, used a questionnaire as the measurement instrument. The study group, consisting of 909 respondents over the age of 18, was selected based on non-random sampling[9]. The participating women were divided into six segments depending on age (age of 18–25 (16.61%), age of 26–35 (16.06%), age of 36–45 (17.49%), age of 46–55 17.05%), age of 56–65 (16.61%), over 65 (16.17%)), into five segments depending on the place of living (countryside (17.93%), town up to 25,000 inhabitants (22.66%), town from 25,000 to 50,000 (20.13%), town from 50,000 to 100,000 (18.04%), city above 100,000 (21.23%)), and into three segments depending on education (primary/middle school education (5.39%), secondary education (61.5%), higher education (33.11%)).

The basic objective of the study was to assess Polish women's knowledge about the issues connected with financial exclusion. Furthermore, specific objectives were formulated, i.e. to identify the group of people who, in the respondents' opinion, were at risk of financial exclusion and to establish the determinants that, according to the participating women, contributed to the occurrence of the phenomenon.

During the studies, attempts were made to verify the following hypotheses: h1 – The knowledge of Polish women about the occurrence of financial exclusion is poor. It is directly correlated with their education and place of living; h2 – Financial exclusion is not of interest to Polish women. They are not too interested in expanding their knowledge about the subject; h3 – A lack of employment and low income are the main reasons for financial exclusion, which is why financial exclusion usually

[8] Study results regarding the knowledge about financial exclusion and the way it is perceived by members of the Polish society have been presented in (Sołtysiak, 2017a; Sołtysiak, 2017b).

[9] The required number of respondents for the population of women in Poland, with a confidence level $\alpha=0.95$, is 384. The maximum error for a study group of 909 respondents is 3%.

affects the unemployed and those with low income; h4 – The main non-financial cause of financial exclusion is a lack of access to online services; h5 – Banks and the State authorities have the key role in preventing financial exclusion.

Before the study, the participating women were able to read the definition of the term ‘financial exclusion’. The purpose of this was to limit the number of incorrect answers that the respondents could have given because of being unaware of the essence of the analysed phenomenon.

Awareness that financial exclusion exists

54.56% of respondents in the analysed study group stated that they were aware of the existence of financial exclusion (Figure 2). The answer was given the most by women from the 36–45 age group (61.01%) and the least by women from the 18–25 age group (39.07%). Analysis of the level of awareness of the phenomenon depending on the place of living of the respondents revealed that the lowest awareness level was found in the countryside (47.85%) and the highest was among women from cities with a population of over 100,000 (61.14%). It must also be noted that the percentage of women aware of the existence of financial exclusion grew with the size of the town. The situation was similar for the education criterion – higher education was directly correlated with higher awareness of financial exclusion.

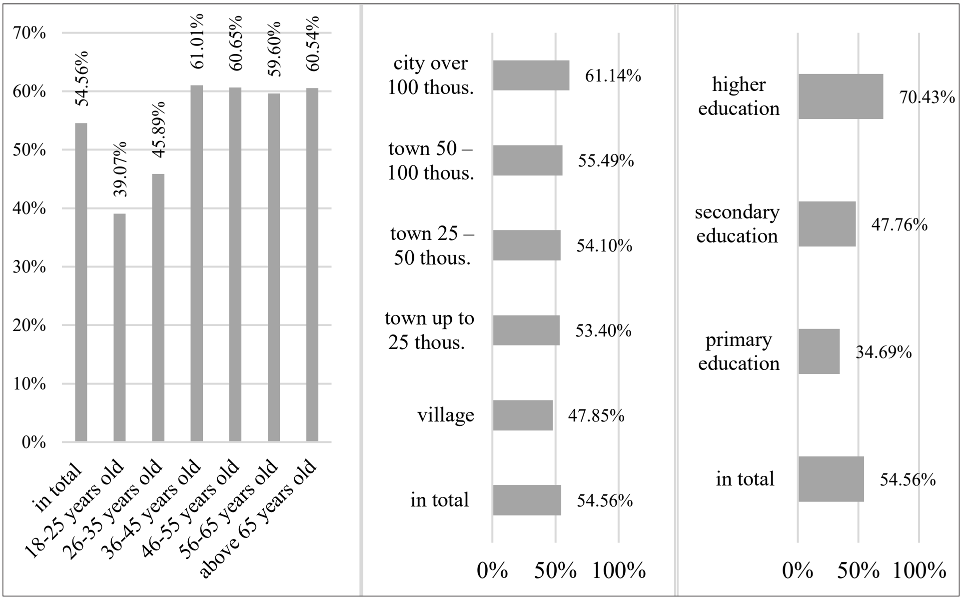

Figure 2. The respondents’ awareness of the existence of financial exclusion

Source: compilation based on own studies.

Afterwards, the sources from which the respondents had information about the existence of financial exclusion were analysed (Figure 3). The participating women usually expanded their knowledge on the subject through the mass media, i.e. the TV (19.36%)[10], newspapers (12.87%)[11], and the Internet (10.56%)[12].

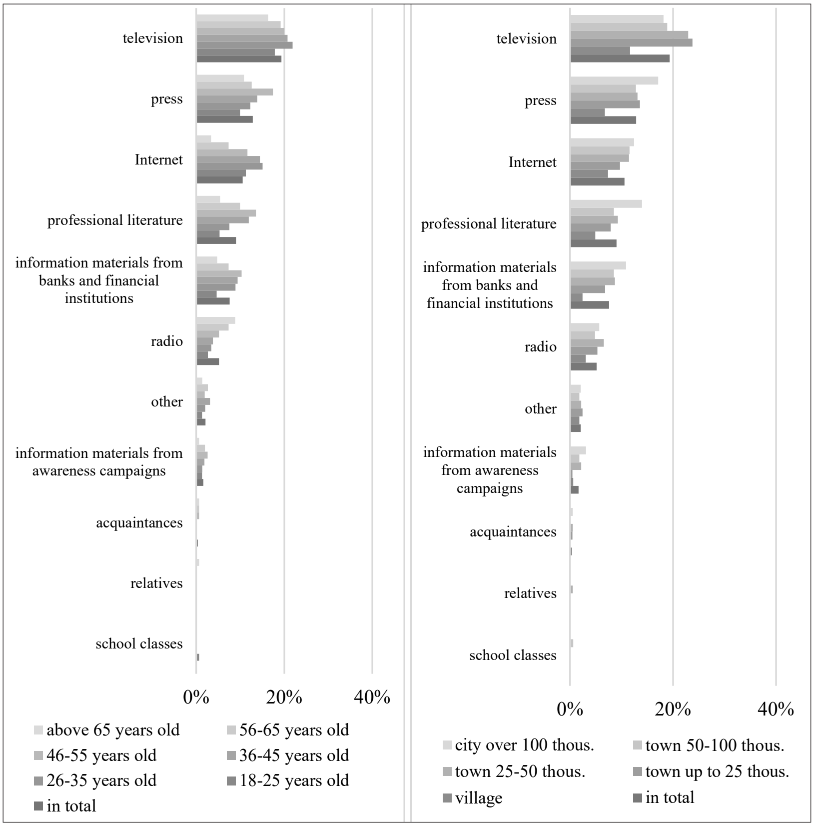

Figure 3. Sources of the respondents' information about financial exclusion

Source: compilation based on own studies.

[10] TV as the source of information was the most popular with: respondents from the 26–35 age group (21.92%), from towns with a population of up to 25,000 (23.79%), with primary/middle school education (22.45%). It was the least popular with: respondents from the age group of over 65 (16.33%), from the countryside (11.66%), with secondary education (18.6%).

[11] Newspapers as the source of information were the most popular with: respondents from the 46–55 age group (17.42%), from cities with a population of over 100,000 (17.1%), with higher education (13.95%). They were the least popular with: respondents from the 18–25 age group (9.93%), from the countryside (6.75%), with primary/middle school education (4.08%).

[12] The Internet as the source of information were the most popular with: respondents from the 26–35 age group (15.07%), from cities with a population of over 100,000 (12.43%), with higher education (13.29%). It was the least popular with: respondents from the age group of over 65 (3.4%), from the countryside (7.36%), with primary/middle school education (4.08%).

A group of over 5% of respondents drew information on the subject from the radio. This mass medium was usually used by respondents from the age group of over 65 (8.84%), with primary/middle school education (12.24%), living in towns with a population of 20,000–50,000 (6.56%).

There was also a small group of respondents that expanded their knowledge using professional literature (9.02%) and information materials developed by banks or financial institutions (7.59%). Both sources of information were usually used by respondents from the 46–55 age segment, living in cities with a population of over 100,000, and having higher education.

It must be emphasised that only 1.65% of respondents declared obtaining information from materials prepared for social awareness campaigns. The issues are not discussed with family members or friends, and knowledge about them is taught during school classes only to a minimum degree.

Such an approach of the respondents to the expansion of their knowledge about financial exclusion may result from the fact that the availability of information about the subject is, in their opinion, limited. Over 75% of the respondents claimed that it is either low (34.1%) or very low (41.03%). And only 4.18% respondents believed it was high.

Reasons for financial exclusion

The participating women specified over ten reasons that they believed could contribute to the financial exclusion of an individual (Figure 4). The two most frequent reasons listed by the respondents were a lack of permanent employment (77.78%) and low income (69.2%). Both factors were usually specified by respondents from the age group of over 65[13]. A lack of employment was most often listed by inhabitants of towns up to 25,000 (83.98%) and respondents with higher education (79.73%). Low income was considered the primary reason by inhabitants of towns from 50,000 to 100,000 (71.95%) and respondents with secondary education (70.3%).

Subsequent places among the factors specified by the respondents as contributing to the financial exclusion of an individual were the inability to manage one's finances (47.30%) and low education level (47.19%). Both factors were emphasised the most by respondents from the age group of over 65[14], living in cities with a population of over 100,000[15], and study participants with higher education[16].

[13] 91.15% of the respondents listed a lack of permanent employment, while 74.83% mentioned a lower income.

[14] 56.46% of the respondents listed an inability to manage one's finance, while 53.74% mentioned a low education level.

[15] 51.29% of the respondents listed an inability to manage one's finance, while 56.48% mentioned a low education level.

[16] 60.13% of the respondents listed an inability to manage one's finance, while 63.45% mentioned a low education level.

Over 35% of the respondents linked financial exclusion to a lack of Internet access, and 7.37% to a lack of access to mobile tools. Both factors were considered to be the most important by young educated Polish women living in big cities[17].

Every third study participant linked the possibility of financial exclusion to the age of the person. The respondents were of the opinion that both being at a retirement age (34.32%) and being young (13.09%) may contribute to the phenomenon.

Ever fourth study participant believed that the financial exclusion of an individual depended on their place of living. This opinion was shared the most by women from towns with a population of up to 25,000 (32.52%) and from the countryside (31.29%), and the least by inhabitants of towns with a population of 50,000 to 100,000 (25%).

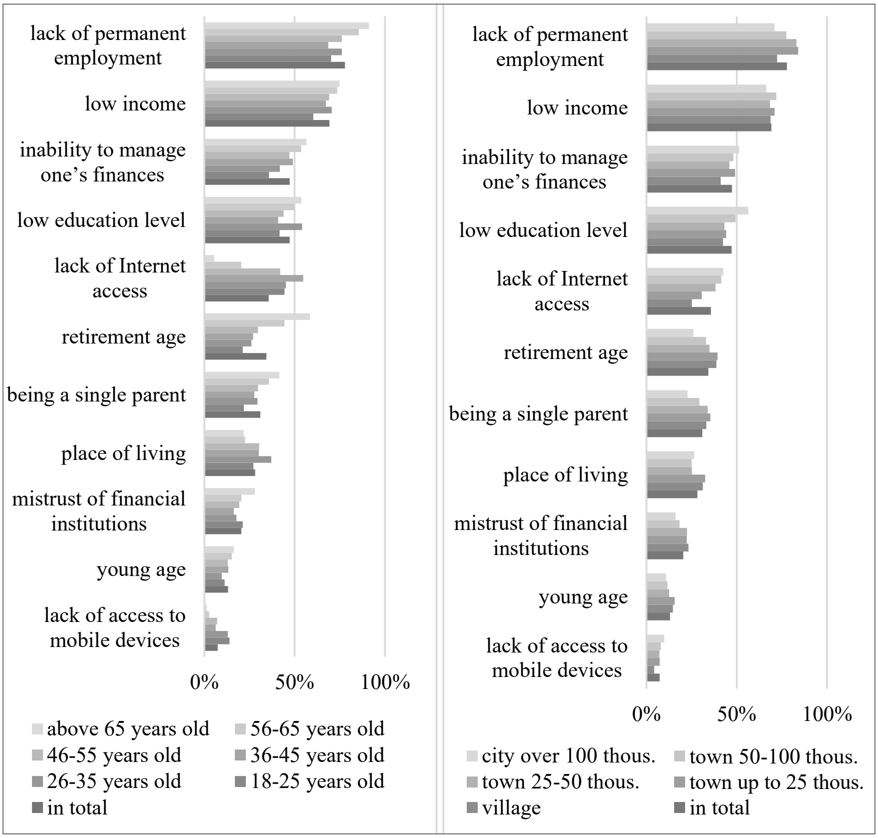

Figure 4. Basic reasons for social exclusion according to the respondents

Source: compilation based on own studies.

[17] A lack of Internet access was emphasised the most by respondents from the 36–45 age group (54.72%), living in cities with a population of over 100,000 (42.49%), with higher education (40.86%). A lack of access to mobile devices was emphasised the most by respondents from the 18–25 age group (13.91%), living in cities with a population of over 100,000 (9.84%), with higher education (7.97%).

It must also be noted that over 20% of respondents listed possible self-exclusion, manifested in a mistrust of financial institutions, as a financial exclusion contributing factor. The greatest weight was given to that factor by respondents from the age group of over 65 (27.89%), from the countryside (23.31%), and with primary/middle school education (48.98%).

People at a risk of financial exclusion

According to the participating women, the unemployed were at a greatest risk of financial exclusion (80.2%). The opinion was usually expressed by respondents from the age group of over 65 (89.79%), living in cities with a population of 50,000 to 100,000 (85.98%), and with primary/middle school and secondary education (89.8%).

People with low income came second for the respondents (54.46%). This group was usually specified by respondents from the age group of over 65 (61.9%), living in cities with a population of 50,000 to 100,000 (60.37%), and with primary/middle school education (65.31%).

Every third respondent believed that retired people could be at risk of financial exclusion. Every fifth respondent listed single mothers, and every seventh, members of large families.

According to the respondents, the place of living highly contributed to the risk of financial exclusion of an individual – the smaller the town, the greater the risk. The respondents stated that the risk was highest for people in the countryside (22.99%)[18], lower for those living in small towns (13.97%)[19], and lowest for the inhabitants of big cities (3.41%).[20]

The respondents believed that financial exclusion might apply to young people who are university students (1.98%) to a minimum degree. The risk of such a threat for that group was usually mentioned by respondents from the age group of over 65 (5.44%), from towns with a population of 25,000–50,000 (3.28%), and with primary/middle school education (14.29%). It must be emphasised that no respondent with higher education mentioned university students as facing the risk of financial exclusion.

[18] People from the countryside were usually specified by respondents from the 56–35 age group (28.48%), from towns with a population of 25,000–50,000 (25.68%), with primary/middle school education (42.86%).

[19] People from small towns were usually specified by respondents from the 36–45 age group (15.72%), from cities with a population of over 100,000 (17.62%), with primary/middle school education (36.77%).

[20] People from big cities were usually specified by respondents from the 18–25 age group (4.63%), from towns with a population of up to 25,000 (3.88%), with primary/middle school education (8.16%).

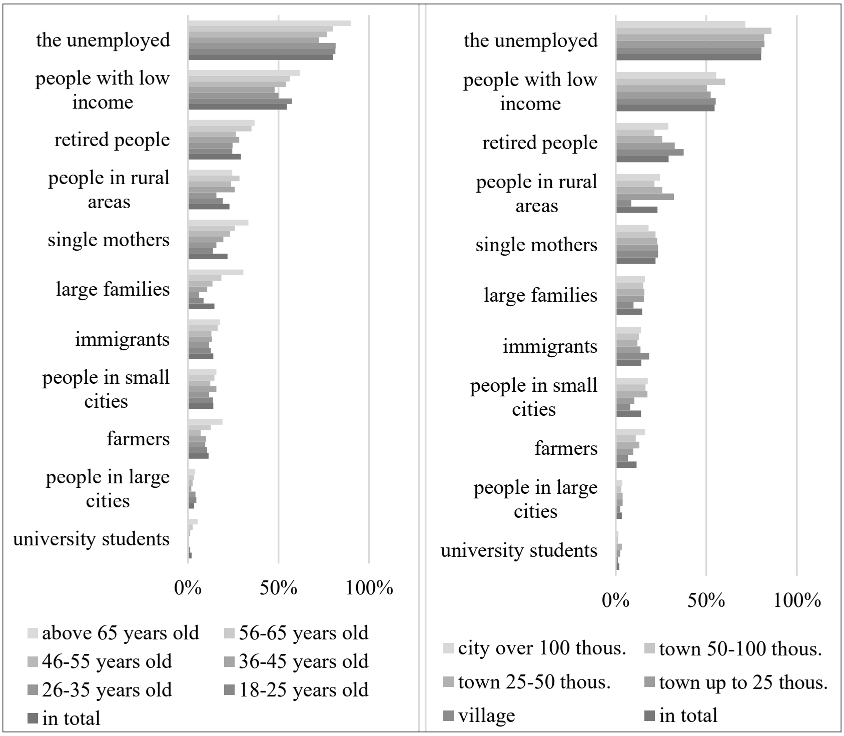

Figure 5. People at a risk of financial exclusion according to the respondents

Source: compilation based on own studies.

Level of financial exclusion according to the respondents

Further in the study, the respondents assessed the occurrence of financial exclusion in Poland (Figure 6) and their own risk of facing financial exclusion (Figure 6).

About 18.5% respondents from the study group believed that the risk of financial exclusion in Poland is currently high (15.18%) or very high (3.3%). The opinion was usually expressed by respondents from the 18–35 age group (23.83%), living in towns with a population of up to 25,000 (24.27%), with primary/middle school education (20.41%).

A vast majority of respondents believed that the presence of financial exclusion in Poland is *low* (36.19%) or *average* (39.38%). The answer "low" was usually given by respondents from the 56–65 age group (41.72%), living in cities with a population of over 100,000 (54.4%) and with higher education (42.53%).

When asked about their own risk of financial exclusion, over 77% of respondents stated that it was low. The opinion was usually expressed by respondents from the 36–45 age group (83.02%), living in cities with a population of over 100,000 (84.46%), and with higher education (90.7%).

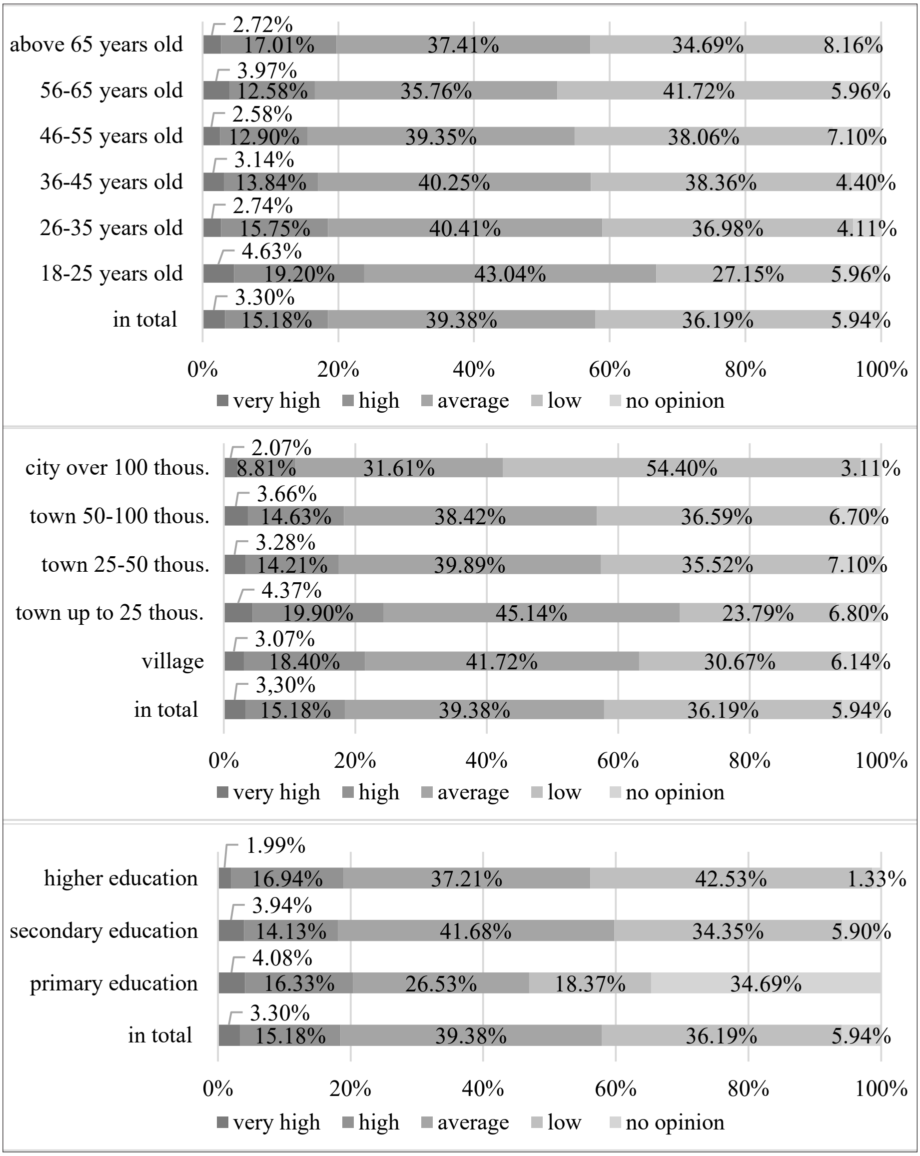

Figure 6. Level of financial exclusion in Poland according to the respondents

Source: compilation based on own studies.

Only 7.15% of respondents believed that their own risk of financial exclusion was high. They were usually from the 26–35 age group (11.64%), living in towns with a population of 25,000–50,000 (9.84%), and with a secondary education (9.66%). It must be noted that none of the study participants believed that their own risk of financial exclusion was very high.

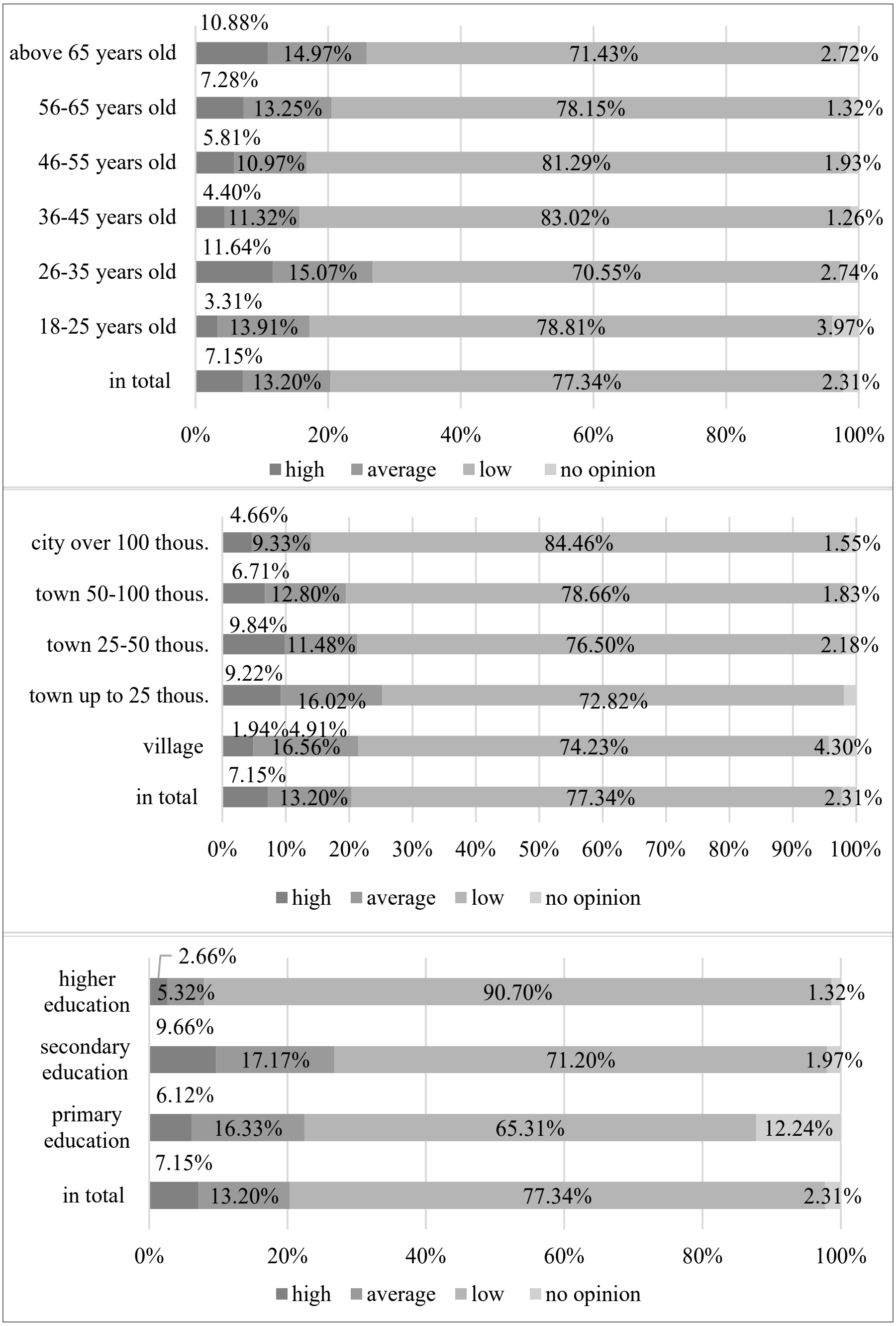

Figure 7. The respondents' assessment of their own risk of financial exclusion

Source: compilation based on own studies.

Counteracting financial exclusion

According to the respondents, taking actions to prevent financial exclusion is the responsibility primarily of the State authorities. The opinion was shared by as many as 87.57% study participants (Figure 8). It was the most popular answer for women over the age of 65 (96.6%), living in the countryside (90.18%), with primary/middle school education (95.92%). It must be noted that almost 65% of the respondents believed that such actions should be taken by the local government. It was the most common opinion for respondents from the age group of over 65 (92.52%), from the countryside (74.23%), with primary/middle school education (95.92%). It was the least common for study participants from the 36–35 age group (42.14%), living in cities with a population of over 100,000 (56.48%), with higher education (59.47%).

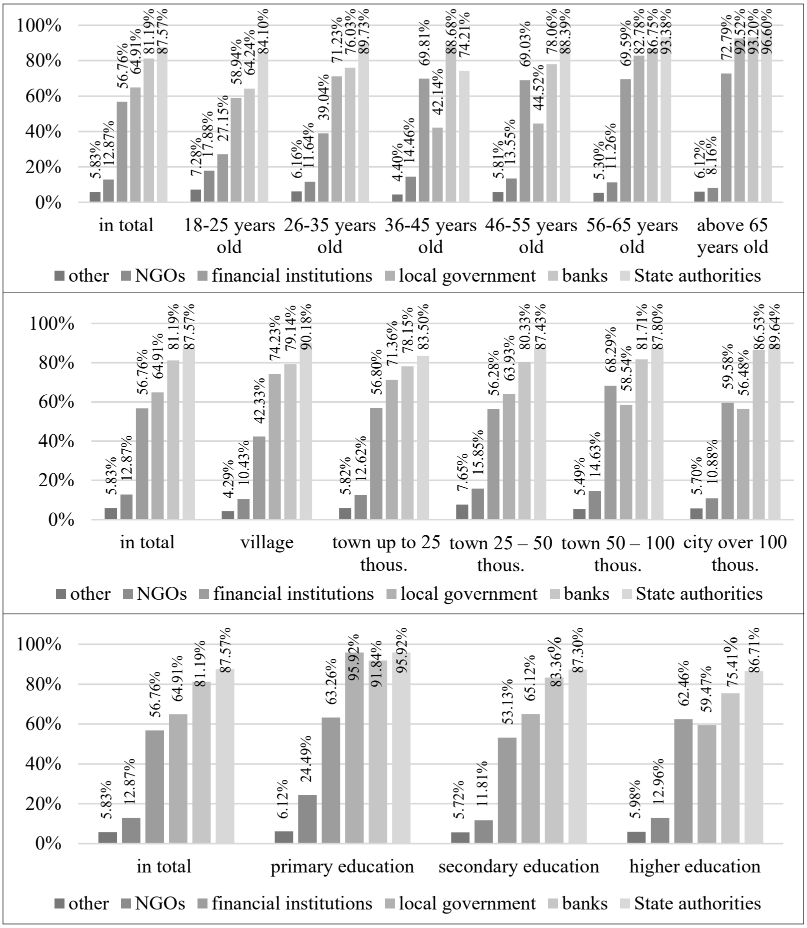

Figure 8. Entities responsible for preventing financial exclusion

Source: compilation based on own studies.

Over 81% of the respondents believed that such actions should be the responsibility of banks, and 56.76%, of financial institutions. Those entities were usually listed by respondents from the oldest age groups, from big towns with a population of over 50,000, and with primary/middle school education.

Every eighth respondent was of the opinion that NGOs should also be involved in actions to prevent financial exclusion. The need for their involvement was usually mentioned by young women from the 18–25 age group (17.88%), from towns with a population of 25,000–50,000 (15.85%).

Conclusions

Financial exclusion, albeit present in various forms over the ages, has become particularly visible since the turn of the 21st century. This was when financial institutions started to use modern distribution channels to provide services. As a result, the phenomenon deepened in various parts of the world, no longer just for economic reasons but also for technical reasons.

An analysis of the study results has led to positive verification of the research hypotheses. It showed that the awareness of financial exclusion is not common among Polish women. Only every second respondent declared having knowledge about the phenomenon. It is also disconcerting that the lowest awareness of financial exclusion was declared by the youngest study participants – from the 18–25 age group (39.07%). It must also be noted that the knowledge about the phenomenon grew with the education level and the size of the place of living.

The poor knowledge about financial exclusion may result from the fact that over 70% of study participants did not make the effort to learn more about the issue. Over 75% of respondents claimed that access to information was difficult. And those respondents who grew their knowledge about the subject used primarily the mass media.

According to the majority of the study participants, the primary factors contributing to the exclusion of a person were a lack of permanent employment (77.78%) and low income (69.2%). Hence their opinion that the risk is highest for the unemployed (80.2%) and those with low income (54.46%). It must also be noted that every third respondent listed technical factors, i.e. hindered use of financial services online, as a reason of financial exclusion.

The Polish women participating in the study are not afraid that financial exclusion may occur in Poland. Asked to assess their own risk, the majority of the respondents claimed it was low (77.34%). Only 7.15% respondents stated that it was high. None of the women defined it as very high.

To conclude, it must be emphasised that according to the respondents, the responsibility for preventing financial exclusion should rest primarily on State authorities (87.57%) and on banks (81.19%). Study participants also expressed an opinion that minimising the risk of financial exclusion requires actions to increase the financial knowledge in the society.

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Summary

The issue of financial exclusion has been the topic of scientific research for decades now. Each and every individual may become excluded with respect to an array of criteria, such as for instance educational background, income level, financial status, nationality, religion or even lifestyle. This means they are not allowed to perform certain social activities, even though they are both able and willing to undertake them. This unfavourable condition is usually caused by other people's reluctance.

The article addresses the issues of the perception of financial exclusion by female Poles on the basis of the results of a survey. Firstly, the awareness of the problem of financial exclusion among Polish female respondents is presented. Secondly, the causes of the phenomenon are elaborated on, as well as the types of individuals potentially endangered by such an exclusion. Finally, the outcome of research is provided in terms of the evaluation of the phenomenon's range in Poland and identification of the risk of self-exclusion. Moreover, entities in charge of counteracting the risk of financial exclusion are indicated by the respondents in question.

Keywords: financial exclusion, perception, women.

Empiryczna analiza percepcji zjawiska wykluczenia finansowego w Polsce przez kobiety

Streszczenie

Zjawisko wykluczenia finansowego stanowi przedmiot badań naukowych od dziesięcioleci. Każdy członek społeczeństwa może stać się osobą wykluczoną ze względu na szereg kryteriów, do których możemy zaliczyć na przykład wykształcenie, poziom dochodów, status finansowy, narodowość, wyznawaną religię, a nawet styl życia. W praktyce oznacza to, że wykluczona jednostka pomimo wykazywanej chęci nie może brać udziału w normalnych działaniach, jakie mają możliwość podejmować inni członkowie danej społeczności.

W artykule zaprezentowano wyniki badań ankietowych dotyczących percepcji zjawiska wykluczenia finansowego wśród reprezentantek polskich kobiet. W pierwszej części omówiono poziom znajomości tego zjawiska wśród uczestniczących w badaniach kobiet. Przedstawiono wskazane przez nie przyczyny jego występowania oraz grupy osób zagrożone możliwością wykluczenia. Następnie zaprezentowano wyniki przeprowadzonej przez respondentki oceny poziomu występowania tego zjawiska w Polsce oraz oceny poziomu możliwości wykluczenia finansowego własnej osoby. Ponadto wskazano, kto ich zdaniem jest odpowiedzialny za przeciwdziałanie zjawisku wykluczenia finansowego.

Słowa kluczowe: wykluczenie finansowe, percepcja, kobiety.

JEL: G20, G29.