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FINANCIAL EXCLUSION IN POLAND FROM THE MALE POINT OF VIEW IN THE LIGHT OF EMPIRICAL RESEARCH

Although the phenomenon of exclusion has been present in our reality for thousands of years, it only became the point of scientific interest a quarter of century ago. It seems a vital issue since it may concern any citizen in any of their walks of life. They may become financially excluded due to their educational background, income, financial status, nationality, sex or even lifestyle. In practice, excluded individuals are deprived of performing certain social activities despite their abilities or willingness to do so.

This paper is aimed at identifying the awareness of issues concerning financial exclusion in a group of males in Poland. It provides the outcome of a survey held in a research group of 898 males on the topic of perceived financial exclusion. Moreover, the study elaborates on the determinants of financial exclusion in Poland, as well as individuals or whole social groups potentially at risk, in the opinion of the male respondents. The results enhance the wider knowledge of financial exclusion in Polish society.

Keywords: financial exclusion, perception, men.

1. INTRODUCTION

The issues of an entity's or whole social groups' exclusion became the point of specific scientific interest at the end of 20th century. Social exclusion was defined and elaborated on as first and, according to M. Weber it refers to certain limitation in the access of some social groups to opportunities or resources that could contribute to maximising benefits by the groups (Weber, 2002). In turns, L. Richardson and J. Le Grand persuade that exclusion takes place only when a person shows willingness but cannot participate in everyday activities that other community members actually do perform (Richardson, Le Grand, 2002). Thus, social exclusion is regarded a form of excluding an entity from full participation in social life of a community (Giddens, 2004).

Financial exclusion is categorised by some researchers as a part of social exclusion and is considered as a complex issue, difficult to explain or define unequivocally. For the first time, it was illustrated in reference to banking services being available for customers in a geographical sense (Leyshon, Thrift, 1995). From S. Sinclair's standpoint financial exclusion can be observed when there is no access to necessary financial services in

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a sufficient form as resulting from problems in accessibility, conditions, pricing, marketing² or self-exclusion being the consequence of bad experience or perception (Sinclair, 2001). L. Anderloni, on the other hand, argues that financial exclusion occurs when one experiences obstacles in the access to universal products, which normally give them the sense of security and thus contribute to a satisfactory social and economic life³ (Anderloni, 2007). In 2008, based on the above definitions, the European Commission defined financial exclusion as a process during which citizens face difficulties in approaching financial products and services in the main market⁴ that satisfy their needs and allow successful life (European Commission, 2008).

Financial exclusion may take place at any stage of one's life. However, the probability varies greatly for particular society members. The financial exclusion risk is dependent on numerous factors that include, among others, place of residence⁵, income status, age, education, financial expertise, practised religion⁶ or sex⁷. As the level of financial exclusion risk depends directly on a number of variables, it seems clear that the phenomenon's perception may be different for the representatives of different sexes, age groups or people residing in areas of various infrastructure allowing access to financial services.

The study of the literature on the topic of financial exclusion proves that the up-to-day research mainly focuses on the assessment of the phenomenon occurrence in certain area and identifying its determinants, as well as residents potentially endangered. The research is normally performed using statistical data concerning consumer behaviour on financial service market and is realised in reference to whole populations or homogenous groups (using criteria of origin, age, place of residence or education) on both domestic and international levels (Financial, 2015; Triki, Faye [eds.] 2013; Russell, Maître, Donnelly, 2011; European Commission, 2008; Corr, 2006; Kempson, Whyley, 1999; Leyshon and Thrift, 1995). Less attention is paid, however, to the assessment of the phenomenon awareness and the way it is perceived by members of a particular community (Sołtysiak 2017a; Sołtysiak 2017b).

² Price- and non-price related obstacles are identified as factors of financial exclusion of an individual by the authors of the World Bank's report entitled: *Finance for All? Policies and Pitfalls in Expanding Access* (Demirgüç-Kunt, Beck, Honohan, 2008).

³ L. Anderloni signifies that individuals generating low income and experiencing unfavourable social condition are particularly endangered of financial exclusion (Anderloni, 2007).

⁴ The research performed in Great Britain allow the statement that individuals with low income have problems being granted credits which results in their search alternative creditors who provide loans based on significantly worse conditions (Kempson, Whyley, 1999).

⁵ The risk of financial exclusion as dependent on place of residence should be regarded according to continent, country or the very location (village, town or city). For instance, the banking level globally equals 68.5% - the highest in Eastern Asia (70.6%) and the lowest in Sub-Saharan Africa (42.6%). The banking level in Europe and Center Asia runs at (65.3%) – the highest in Denmark (99.9%), Finland (99.8%), Sweden (99.7%) whereas the lowest in Albania (40%) (The Little, 2018).

⁶ The research realised by N. Mylonidis, M. Chletsos, V.Barbagianni proves that religion actually influences the access to fundamental banking services in the USA and simultaneously directly affects the level of financial exclusion of an individual (Mylonidis, Chletsos, Barbagianni, 2017).

⁷ Women more often face financial exclusion than men. The discrepancies are more visible in the countries with lower level of economic development. To exemplify in Turkey a bank account is held by 68.6% citizens and mere 54.3% women, in Bangladesh – 50% citizens i 35.8% women, in Pakistan 21.3% citizens and 7% women, in Saudi Arabia – 71.7% citizens and 58.2% women, in Algeria 42.8% citizens and 29.3% women, in Nigeria 39.7% citizens and 27.3% women.

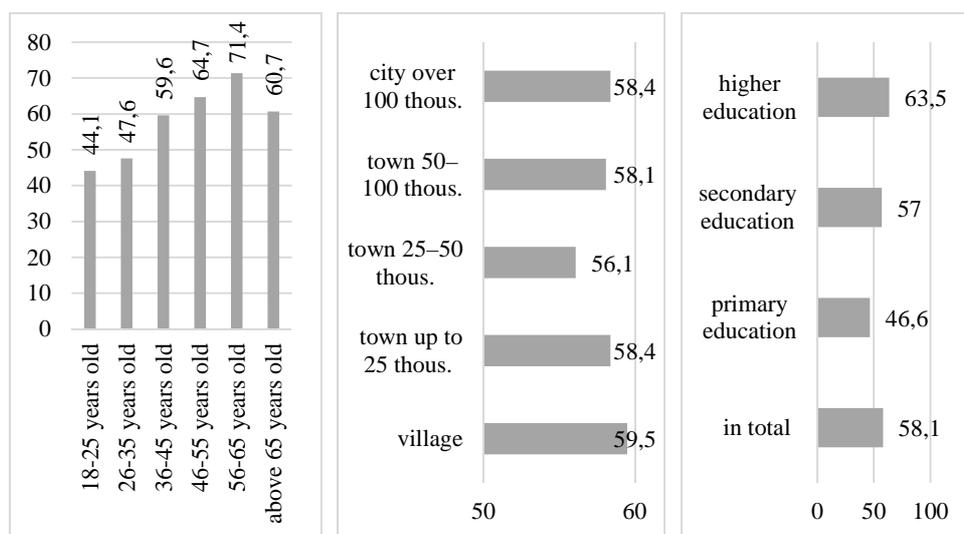
2. METHODOLOGY AND RESEARCH RESULTS

The financial exclusion perception by Polish citizens was the topic of the survey held on the group of 898 male respondents aged 18 and more years. The survey was preceded by the pilotage survey in 2017. The male respondents were categorised according to the age criterion into six segments⁸; according to the residence location into five segments⁹ and education into three segments¹⁰.

The underlying aim of the performed research was the attempt to assess the scope of Poles' expertise in the field of financial exclusion. What is more, the study was to elicit groups of people endangered of financial exclusion according to the male respondents. Last but not least, it was to identify the phenomenon's determinants in the opinion of the survey respondents.

3. FINANCIAL EXCLUSION PHENOMENON'S AWARENESS

Despite its presence for thousands of years, the issues of financial exclusion have been studied only for a quarter of century. This may directly contribute to how well the society is aware of its existence. For this reason the male respondents attending the survey were earlier acquainted with the notion of financial exclusion. Such author's approach aimed at limiting false answers from the survey respondents as resulting from the knowledge deficiency concerning the core of financial exclusion.



Picture 1. Financial exclusion awareness among the survey's male respondents (%)

Source: the author's own research elaboration.

⁸ 18–25 years (15.93%), 26–35 years (16.59%), 36–45 years (17.37%), 46–55 years (17.04%), 56–65 years (16.37%), aged 65 years and more (16.7%).

⁹ Village (17.6%), town up to 25 thousand (23.05%), town 25–50 thousand (19.04%), town 50–100 thousand (19.15%), city over 100 thousand (21.16%).

¹⁰ Primary school/gymnasium (8.13%), secondary school (61.69%), higher education (30.18%).

The evaluation of the results allow the statement that 58.13% the males taking part in the survey admitted being aware of the phenomenon of financial exclusion (Picture 1). The highest level of awareness was noted among men in the age segment of 56–65 years (71.43%) and the lowest in the segment 18–25 years (44.06%). Taking into account the awareness level according to the place of residence, the level was comparable. It should be highlighted that the most significant number of respondents declaring financial exclusion's awareness lived in villages (59.49%). It should also be stressed that the higher education of the male respondents, the higher awareness of the topic in question.

The awareness of the essence of financial exclusion, as well as the scope of knowledge in this field of the surveyed males, is directly dependent on both the willingness to learn and information sources used. It is important to note that according to the respondents the access to information is limited. Over 78% of the surveyed regarded the access very little (45.43%) or little (32.74%). Only 3.45% respondents considered the access as significant and none of the respondents evaluated the access as very significant.

Male respondents attending the survey learned about financial exclusion mainly from mass media (Table 1.) i.e., television (17.26%)¹¹, newspapers (12.92%)¹², Internet (10.24%)¹³ and radio broadcasts (7.57%)¹⁴.

In the research sample there was a small group of respondents who took advantage of expert literature in search of the information (5.46%) or informational booklets issued by banks or other financial institutions (6.01%). Those using expert literature were relatively young respondents aged 26–35 years (8.05%) and those learning from informational material of banks or other institutions were 36–45 years old (8.33%). Both sources of information were used by the respondents residing in cities over 100 thousand population and males with higher educational background.

It is interesting to note that the issue of financial exclusion is not a popular topic for social campaigns, school activities or conversations among family members or acquaintances. In the research sample mere 1.22% respondents declared gaining information on financial exclusion from social campaigns' materials, 0.44% from

¹¹ Television sources were mainly used by the respondents aged 26–35 years (20.8%), residing in towns up to 25 thous. population (20.77%) and holding higher education degrees (19.19%). To the contrary, these sources were the least popular among the respondents aged more than 65 years (12.66%), residing in cities with over 100 thous. population (14.21%) and those with primary or grammar educational background (15.07%).

¹² Press releases were mainly used by the respondents aged 46–55 years (16.34%), residing in cities with over 100 thous. population (14.21%), and those with higher educational background (15.87%). To the contrary, these sources were the least popular among the respondents aged 18–25 years (7.61%), living in villages (12.02%) and those with primary or grammar educational background (9.59%).

¹³ Internet sources were mainly used by the respondents aged 26–35 years (14.68%), residing in towns up to 25 thous. population (11.11%) and those with higher educational background (11.44%). To the contrary, these sources were the least popular among the respondents aged more than 65 years (2%), residing in towns with 50–100 thous. population (9.3%) and those with primary or grammar educational background (5.48%).

¹⁴ Radio broadcast information was mainly used by the respondents aged more than 65 years (11.33%), residing in villages (8,86%) and those with primary or grammar educational background (12.33%). To the contrary, this source was the least popular among the respondents aged 26–35 years (4.7%), residing in towns with 5–50 thous. population (6.43%) and those with higher educational background (5.9%).

acquaintances and 0.11% from family members. None of the respondents admitted learning about the issue while attending school activities.

Table 1. Sources of information the male respondents used with respect to financial exclusion phenomenon (%)

Age criterion	18-25 years old	26-35 years old	36-45 years old	46-55 years old	56-65 years old	above 65 years old
relatives	0	0	0	0	0,68	0
acquaintances	0	0	0	0,65	1,36	0,67
informational materials of social campaigns	0,7	1,34	1,92	1,31	1,36	0,67
other	2,1	2,01	1,28	1,96	2,72	2
expert literature	3,5	8,05	5,77	7,19	4,76	3,33
informational materials of banks and other financial institutions	3,5	7,38	8,33	7,19	5,44	4
radio	4,89	4,7	5,77	9,15	9,52	11,33
Internet	14,68	16,78	12,18	10,46	5,44	2
press	7,69	15,44	14,10	16,34	12,24	11,33
television	17,48	20,8	17,31	18,95	16,33	12,66

Residence criterion	Village	town up to 25 thous.	town 25–50 thous.	town 50–100 thous.	city over 100 thous.
relatives	0	0	0,58	0	0
acquaintances	0,63	0	1,16	0	0,53
informational materials of social campaigns	0,63	0,48	1,16	1,74	2,1
other	1,26	1,45	1,75	2,32	2,1
expert literature	2,53	4,35	4,68	6,39	8,95
informational materials of banks and other financial institutions	6,33	6,28	5,26	5,23	6,84
radio	8,86	8,21	6,43	7,56	6,84
Internet	9,49	11,11	9,94	9,30	11,05
press	12,02	12,08	13,45	12,79	14,21
television	20,25	20,77	16,96	13,95	14,21

Source: the author's own research elaboration.

4. FACTORS OF FINANCIAL EXCLUSION

A number of determinants were listed by the male respondents as influencing the risk of financial exclusion of an individual (Table 2). According to them the two main causes of this phenomenon are: the lack of permanent employment (83.4%) and low income

(77.73%)¹⁵. Lack of permanent job was signified more often by males in the age segment of 56–65 years (89.11%), residents of cities with over 100 thousand population (88.42%) and those with secondary education (86.82%). The factor of low income was most often selected by the respondents in the age segment of 65 and more (88.67%), residents of cities with over 100 thousand population (80.53%) and those with higher degrees in education (80.07%).

Table 2. Fundamental causes of financial exclusion according to the survey respondents (%)

Details	in total	18-25 years old	26-35 years old	36-45 years old	46-55 years old	56-65 years old	above 65 years old
no access to mobile devices	6,01	10,96	8,05	6,41	5,23	3,4	2
young age	15,48	18,49	10,74	13,46	15,03	16,33	18,67
single parenthood	15,51	14,68	18,12	16,02	15,69	14,29	15,33
lack of trust towards financial institutions	17,04	17,12	14,09	15,38	13,38	20,41	20,67
retirement age	29,29	26,71	28,86	28,2	28,1	30,61	32,66
place of residence	34,19	23,29	42,28	42,95	42,48	29,25	23,33
no personal finance management skills	36,75	28,08	36,24	40,38	41,83	38,77	34
low education level	39,98	40,41	49,66	44,23	47,06	33,3	24
no Internet access	41,20	49,31	49,66	44,87	46,4	34,69	21,33
low income level	77,73	71,23	73,15	74,36	77,42	79,59	88,67
lack of permanent employment	83,40	74,68	81,21	82,05	84,97	89,11	86,67

Source: the author's own research elaboration

The third most significant cause of financial exclusion identified by the respondents was the lack of Internet access that directly results in the exclusion due to the lack of technical infrastructure, vital for up-to-date distribution channels for banking services¹⁶. This factor was most often signified by the respondents falling into the age segment 26–35 years (49.66%), residents of cities with over 100 thousand population (44.21%) and those with higher education degrees (43.91%).

Among other causes mentioned by the respondents and having effect on financial exclusion of an individual were also listed low level of education (39.98%) and no practical skills in managing one's own finances (36.75%). The most attention to the former cause was paid by the respondents aged 26–35 years (49.66%) and to the latter by those aged

¹⁵ Research carried out in the countries of Western Europe concerning indebtedness and related financial exclusion allowed to state that its major causes are low income and unfavourable life changes, job loss among others (Russell, Maître, Donnelly, 2011).

¹⁶ Over 6% of the respondents understand the significance of the access to mobile devices, or its lack, in terms of the financial exclusion risk. This factor was most often regarded by the younger respondents aged 18–25 years (10.96%), residing in towns with 25–50 thous. population (6.76%) and those with higher educational background (7.75%).

46–55 years (41.83%). Both factors were most popular among the residents of cities with over 100 thousand population¹⁷ and those with higher education degrees¹⁸.

Some of the survey respondents claimed there was the linkage between the exclusion risk and the age of an individual¹⁹ or the place of their residence (34.19%). The place of residence was most often the exclusion cause for the respondents aged 36–45 years (42.95%), living in cities with over 100 thousand population (37.37%) and with primary or grammar education (43.83%).

It is interesting to note that every sixth survey participant admitted that the lack of trust towards financial institutions may contribute to financial exclusion of an individual. This answer was most often selected by the respondents aged 65 years and more (20.67%), living in towns with 50–100 thousand residents (18.02%) and with primary or grammar educational background (24.66%).

5. INDIVIDUALS ENDANGERED OF FINANCIAL EXCLUSION

The aforementioned determinants having influence on financial exclusion, and provided by the survey respondents, relate directly to the profiles of individuals endangered of such exclusion (again as provided by the respondents). According to them the highest risk can be attributed to the unemployed (76.61%) and those with low income (56.35%). Unemployment as the risk factor was most often regarded by the respondents aged 26–35 years (85.23%), residing in the cities with over 100 thous. population (81.05%) and those with primary or grammar educational background (84.93%). Low income was most important for the respondents aged 65 years and more (62%), living in villages (62.02%) and holding higher education degrees (58.67%).

From the perspective of the respondents, the group of people particularly in jeopardy - of exclusion are elderly people already inactive in the professional sense, i.e. pensioners (30.51%). Such opinion was shared by the male respondents in the retirement age, 65 years and more, (42%), residents of towns with up to 25 thous. population (33.33%) and those with primary or grammar educational background (31.51%).

Again, according to the survey male respondents the probability of an individual's exclusion is directly proportional to the size of residence place. Thus, the most endangered of exclusion according to the surveyed were the residents of villages (22.16%)²⁰. Lower risk was attributed to the residents of small towns (14.7%) and the lowest – to large city dwellers (4.09%).

¹⁷ Low level of educational background was regarded by 41.58% respondents and the lack of managing skills in the field of personal finances – 37.89% respondents.

¹⁸ Low level of educational background was regarded by 46.86% respondents and the lack of managing skills in the field of personal finances – 51.29% respondents.

¹⁹ The surveyed claimed that both retirement age (29,29%) and young age (15,48%), may contribute to an individual's exclusion.

²⁰ It should be explained that the respondents do not associate village residents with farmers. In their opinion, farmers are less endangered of exclusion (14.81%) than village residents (22.16%). It is also interesting to note that 22.15% of respondents actually living in villages indicated the risk of village residents' exclusion, whereas only 9.49% of them – the risk of farmers' exclusion

Table 3. Individuals endangered of financial exclusion according to the survey respondents

Details	in total	18-25 years old	26-35 years old	36-45 years old	46-55 years old	56-65 years old	above 65 years old
students	2,23	0,70	2,01	1,92	1,96	2,72	4
large city residents	4,09	6,29	3,35	1,92	2,61	4,76	5,33
families of many children	7,13	5,59	4,03	6,41	5,88	11,56	9,33
single mothers	11,91	11,89	14,09	9,61	11,11	12,92	12
residents of small towns	14,7	12,59	12,75	13,36	13,07	17	19,33
farmers	14,81	12,59	8,72	13,46	16,34	17	20,66
immigrants	20,04	11,19	12,75	16,67	24,18	28,57	26
village residents	22,16	16,08	17,45	20,51	23,53	27,21	28
pensioners	30,51	22,38	27,52	27,56	31,37	31,97	42
low income individuals	56,35	55,24	50,33	51,92	57,52	61,22	62
unemployed	76,61	82,52	85,23	73,08	77,12	72,79	69,33

Source: the author's own research elaboration.

6. LEVEL OF FINANCIAL EXCLUSION ACCORDING TO SURVEY RESPONDENTS

In the following part of the survey the participants were asked to assess the level of financial exclusion in Poland (Picture 2) and probability of their own becoming financially excluded (Picture 3).

Poland is not regarded a country burdened with high risk of citizens' financial, according to the survey respondents. Only 13.36% respondents indicated the risk level as high (11.47%) or very high (1.89%). On the other hand, over 41% surveyed evaluated the risk of exclusion in Poland as low.

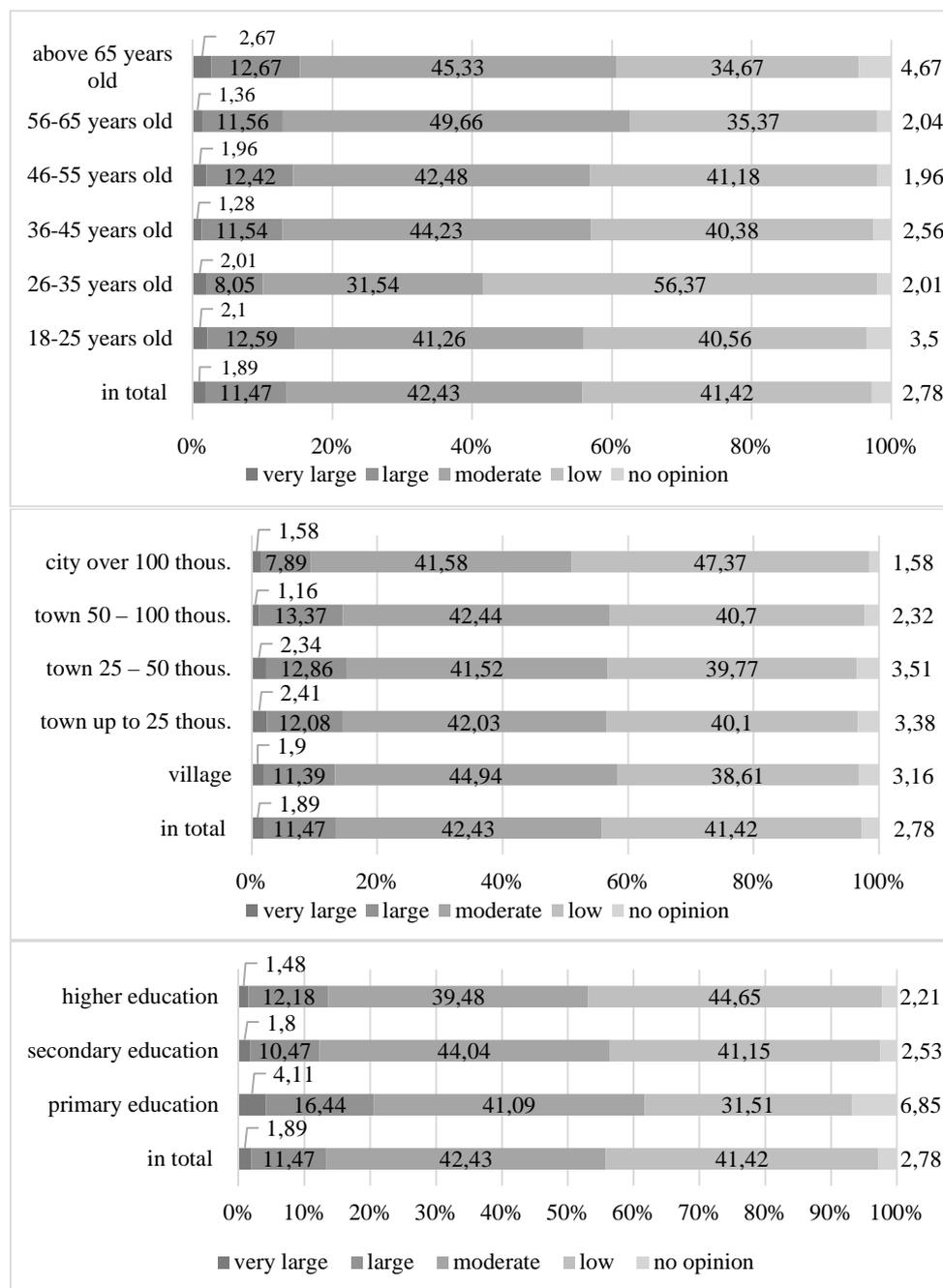
The highest risk was attributed by the males aged 65 and more (15.34%), residing in towns with 25–50 thous. population (15.2%), with primary or grammar educational background (20.55%), whereas the lowest risk by the representatives of young generation of male Poles aged 26–35 years (10.06%), living in cities over 100 thous. residents (9.47%), with secondary educational level (12.27%)²¹.

Self-evaluation of financial exclusion risk allows the statement that majority of the male survey participants do not see themselves significantly in jeopardy. Over 76% respondents believe the possibility of their becoming excluded financially is low. Mere 8,24% respondents claim in their case the probability is high (8.13%) or very high (0.11%).

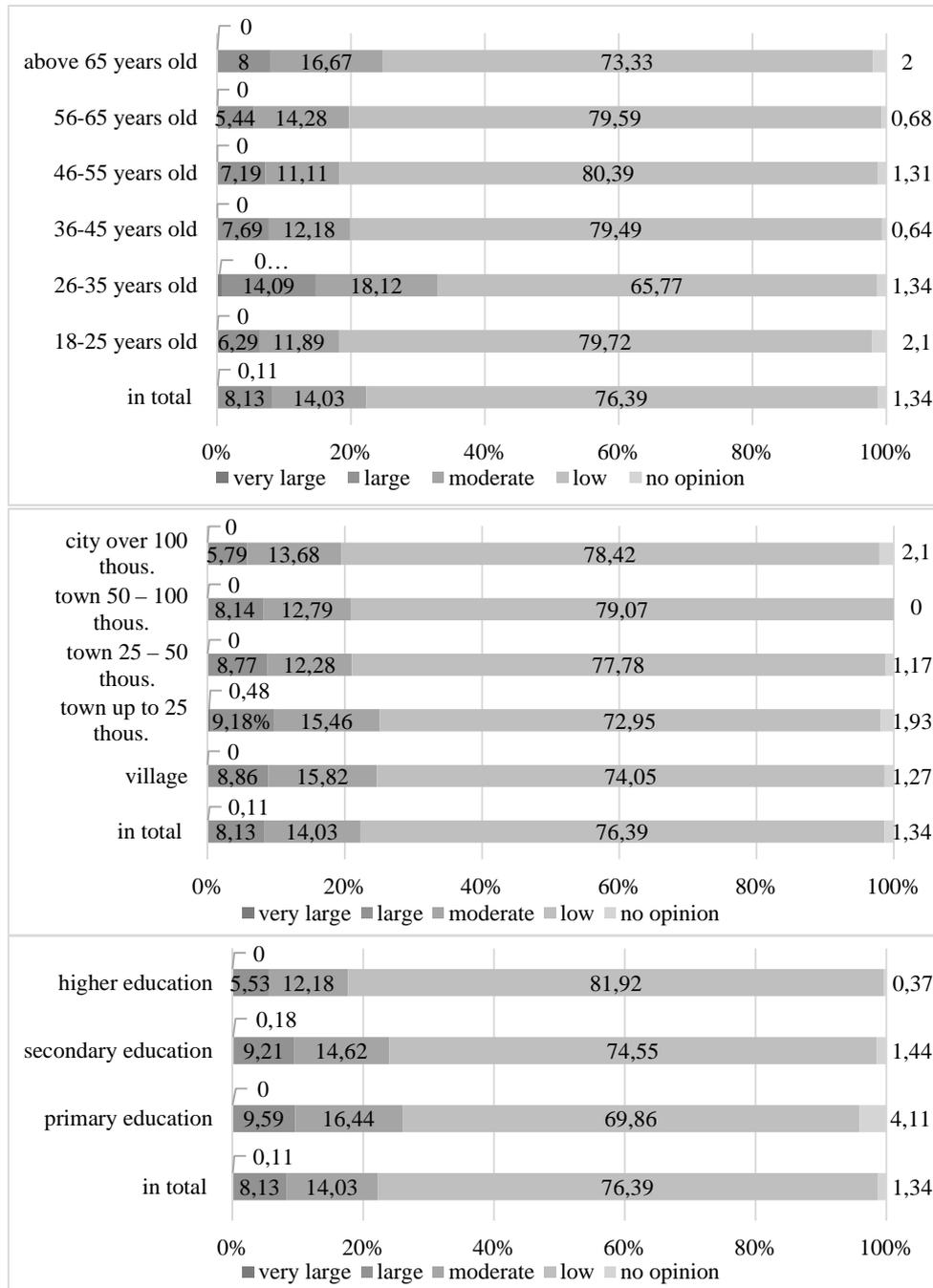
This opinion is shared by the respondents aged 26–35 years (14.76%)²², residing in towns up to 25 thous. population (9.66%), with primary or grammar educational level (9.59%). The lower risk of financial exclusion is self-evaluated by the representatives of age group 56–65 years (5.44%), residents of large cities over 100 thous. population (5.79%), and those holding higher education degrees (5.53%).

²¹ The bracketed values were created by summing up answers „very high” and „high”.

²² What may be particularly interesting is the self-evaluation of risk performed by the respondents aged 26–35 years. They were the only ones to assess their own risk of becoming financially excluded as higher than general risk of exclusion in Poland.



Picture 2. Level of financial exclusion in Poland according to the male survey respondents
Source: the author's own research elaboration.



Picture 3. One's own financial exclusion risk as evaluated by the very respondents

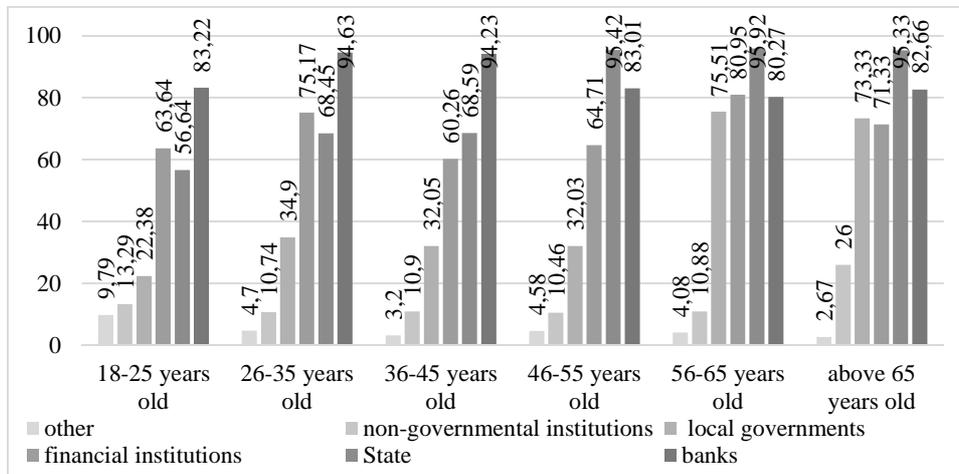
Source: the author's own research elaboration.

7. COMBATING FINANCIAL EXCLUSION PHENOMENON

The obligation to undertake certain activities aiming at combating the financial exclusion phenomenon in Poland, most of all, should rest in hands of banks (86.41%) and the State (80.18%), according to the male participants of the survey.

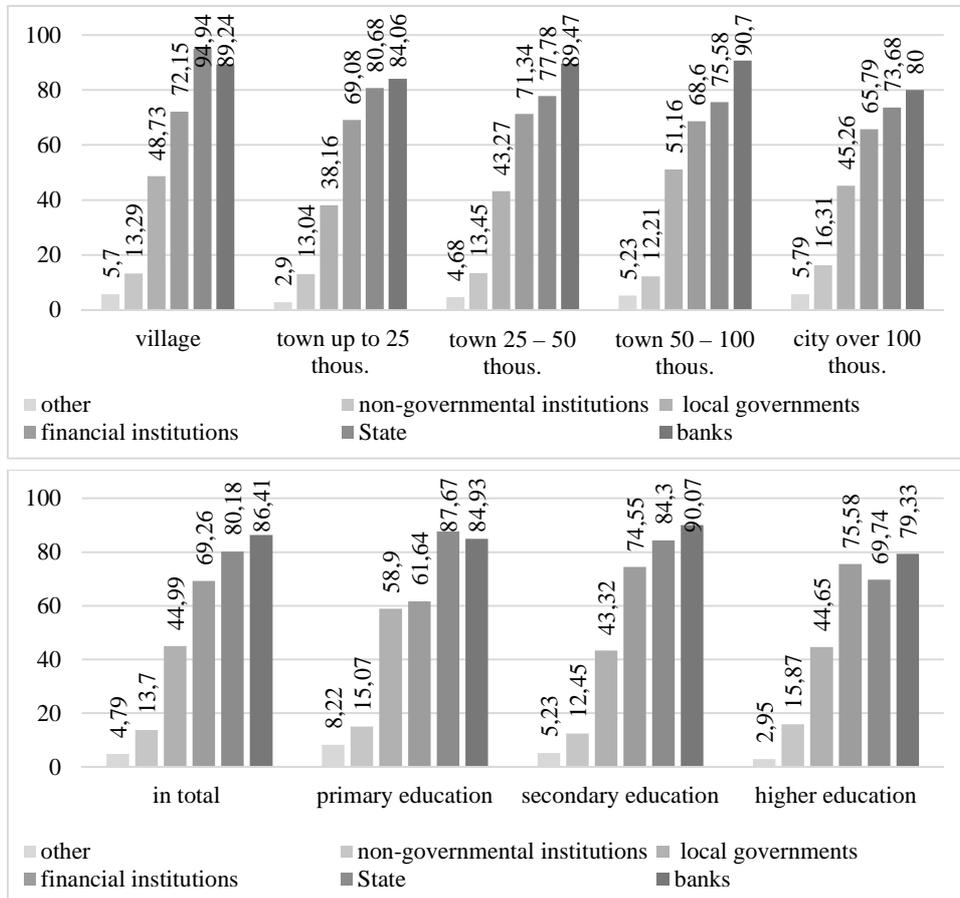
Banks are institutions that may have the key influence on the financial exclusion phenomenon by developing proper portfolio of financial products offered to their clients. This opinion was mainly shared by the young respondents aged 26–35 years (94.63%) and 36–45 years (94.23%), residents of medium-sized towns 25–50 thous. population (89.47%) and 50–100 thous. population (90.7%), and those with secondary educational level (90.07%). It should be noted that almost 70% respondents claimed that other financial institutions should also be in charge of combating the exclusion. Such need was highlighted by male respondents aged 56–65 years (80.95%), residing in villages (71.15%) and holding higher education degrees (75.58%).

The State as the entity mainly in charge of fighting any exclusion, including financial exclusion, was most often signified by the respondents aged 46 years and more (95.55%). It also should be stressed that the biggest number of respondents claiming it is the State's main obligation to launch initiatives fighting the phenomenon lived in villages (94.94%)²³ and completed primary or grammar education (87.67%). Almost 45% respondents admitted that the State's efforts should be supported by local governments. This opinion was expressed most often by the respondents aged 56 years and more (74.41%), living in towns with population of 50–100 thous. residents (51.16%) and those with primary or grammar education (58.9%).



Picture 4. Entities responsible for combating financial exclusion in Poland according to the survey respondents (%)

²³ The share of respondents claiming that it was the State's responsibility decreased with the declining number of residents in the respondent's place of residence.



Picture 4 (cont.). Entities responsible for combating financial exclusion in Poland according to the survey respondents (%)

Source: the author's own research elaboration.

8. CONCLUSIONS

Financial exclusion has been a relatively new research area for scientists, even though the phenomenon is generally well-known and can be observed easily. The issue of financial exclusion is not really the topic of school activities nor the discussions held among family members or acquaintances. Social campaigns relating to this problem are also not very popular in Poland and normally barely noticed by our community. In the research sample of the survey being elaborated on in this article, only every second male respondent was aware of such phenomenon's existence. What is more, the study results prove that limited access to the information sources results directly in using mainly mass media to learn about it. Only every twentieth participant of the study declared building their expertise in financial exclusion by means of specialist elaborations. Despite such low level of knowledge in financial exclusion, the vast majority of the respondents stated Poland is a country with

relatively low risk of its citizens' financial exclusion. Only every twelfth respondent assessed the risk as high. This undoubtedly leads to conclusion that the unemployed and employees with low income are mostly endangered of financial exclusion in this country.

The survey respondents obviously notice the changes that have occurred on financial service market, especially when it comes to providing the services. They understand the significance of the place of residence, which may influence the direct, or not, access to financial institutions' POSs, as well as the infrastructure sufficient for performing financial services via the Internet²⁴. Limitations or lack of such access may have direct effect on the possibility of an individual's financial exclusion. Thus, in the opinion of the survey respondents, the first to be held responsible for combating financial exclusion are banks and cooperating financial institutions. Not only are they in charge of developing optimal portfolio of financial products but also provide convenient channels of distribution. The second responsible in this case should be the State and cooperating local governments due to creating proper infrastructure minimising the risk of any possible form of financial exclusion of Polish citizens.

Last but not least, it shall be highlighted that the male respondents drew their attention to the need of comprehensive educational activities aiming to increase the level of social awareness in the field of financial exclusion. Over two thirds of the respondents agreed that the issues should be the part of school curriculum.

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²⁴ Over 41% respondents indicated the lack of access to the Internet and 17.04% – the lack of access to mobile devices as factors contributing to an individual's financial exclusion.

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