

FINANCIAL EXCLUSION OF THE RURAL POPULATION IN POLAND

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Abstract. The paper attempts to assess the extent of financial exclusion of the rural population in Poland. One of the most basic measures of financial exclusion is percentage of adult residents lacking a bank account. This and other measures verifying the population's use of fundamental banking services and the statistical data on development of banking infrastructure in the territorial context were then employed to conduct an assessment of the extent and causes of financial exclusion with a particular emphasis on the rural areas. The findings show that, like in many other countries, the extent of provision of financial services among the rural population is more limited compared to the urban population. The financial exclusion, has much deeper roots going beyond the geographical factors. The real causes of the financial exclusion lie not only in access to banking services but also in their price, the population's income, as well as being strongly affected by information and behaviour.

Key words: financial exclusion, banking services, rural areas, provision of banking/financial services, rural population

INTRODUCTION

“Financial exclusion” is broadly defined as the situation in which certain entities encounter difficulties in the access to the financial system and needed financial services (Leyshon and Thrift, 1995). These services rely on holding an account and a possibility of performing non-cash settlements, access to the credit with a reasonable level of interest and commission or gathering small

amounts of savings with regard to their unstable professional situation (Gloukoviezoff, 2006).

In the literature, apart from the notion “unbanked” applied to the persons financially excluded, there is also a notion of “underbanked” or “marginally banked” applying to the persons that have an unsatisfactory access to banking services (Anderloni and Carluccio, 2007). Persons defined as unbanked or underbanked have a bank account but they do not use its capabilities.

In industrial countries, from 1% to 17% adults do not hold a bank account. These differences rely on the discrepancies in the level of incomes of people. The countries with less income inequalities (measured with a Gini coefficient) are characterised by a lower level of financial exclusion (Kempson et al., 2004). There is also much empirical evidence that the problem of financial exclusion is connected with a greater number of people in the countries with a lower level of economic development, high employment rate as well as an underdeveloped financial system. For instance, the research conducted within the European Union in 2008, presents that the level of financial exclusion in Central and Eastern Europe countries¹ (Central and Eastern Europe) is many times greater than in UE-15 (European Commission, 2008). In former EU member states, financial exclusion reaches, on average, 7% of adults (Belgium, Denmark, Luxembourg and Holland – lower than 1%),

¹ It is precisely about 10 new EU member states (joined to EU in 2004)

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in new member states it amounts to 34%. According to the same research, the problem of financial exclusion is visible more within rural than urban communities, however, it regards mainly member states. For example, in EU-15 member states, the rate of adults experiencing financial exclusion in rural areas amounted to 7%, on average, though, in bigger cities 6%, however in Central and Eastern Europe 43% and 25% respectively (European Commission, 2008; Błędowski and Iwanicz-Drozdowska, 2007).

RESEARCH OBJECTIVE AND THE SOURCE OF EMPIRICAL DATA

The main objective of the following research paper is the assessment of the extent of financial exclusion of the rural population in Poland. The theoretical part presents classification of financial exclusion and its causes. The empirical part conducts assessment of the extent of financial exclusion of the rural population in Poland in the 2006–2013 period. It is based on the level of provision of banking services which indicates the use of banking account and the basic banking services. It is followed by an analysis of factor affecting the level of provision of financial services with regard to various cross-population groups which is in turn used to identify several financial exclusion-related issues.

The empirical analysis is based on the own research findings as well as those conducted by other authors and published by Polish research centers. The survey was held in the second half of 2012 and included a randomly chosen group of 123 residents of rural areas in the podkarpackie voivodship.

TYPES AND CAUSES OF FINANCIAL EXCLUSION

The research on the extent and causes of financial exclusion has been conducted at both the national and international levels (Leyshon and Thrift, 1995; HM Treasury, 1999; Kempson and Whyte, 1999a; Carbo et al., 2005; Devlin, 2005; Corr, 2006; European Commission, 2008; Fondeville et al., 2010; Huysentruyt et al., 2010). The authors come to conclusion that financial exclusion is not homogenous: it assumes various forms related to the cause (Table 1).

The research in the extent of exclusions due to *geographical access* was commenced in the Great Britain in

the mid- 1990s (Leyshon and Thrift 1995; 1996). It relied on the analysis of social and economic consequences of changes in the spatial development of financial services and infrastructure. In particular, they concentrated on post-industrial areas.

Leyshon et al. (2008) analysed the scale and reasons for closing bank branches of various types of geo-demographic areas in the Great Britain. They emphasised the significance of a physical access to bank branches for local societies. They indicated that one of the most pressing symptoms of growing financial exclusion is the closure of branches in low-income neighbourhoods. Furthermore, the studies on reorganisation of retail bank branches on rural areas in Canada were conducted by Bowles (2000). Birkin et al. (2002) indicate a relationship between the social status of the population in a given area and the closure of bank branches. In the literature, it has been emphasised that the processes of financial exclusion are determined by the dynamics of local economy, the situation on the local labour market and migration tendencies as well as by the development of the local real estate market (Marshall, 2004).

Another area of research relies on the analysis of the influence of the reregulation processes of retail financial markets, growing level of competition on financial markets, disintermediation or securitisation of assets for the benefit of an access of certain social groups to financial services (Leyshon and Thrift, 1995; Christopherson and Hovey, 1996; MacDonald, 1996). Banks and other financial institutions have begun to pay close attention to the relationship between costs and income because it is believed within the industry that an affluent minority are responsible for generating most of the profits of banks and other financial services firms (Pollard, 1995). As a result, such institutions and social groups obtain a broad access to a growing range of products and services. Consequently, there are observed the processes of financial exclusion, which disproportionately affect the poorer and more disadvantaged segments of society (in the aspect of banks' profits).

The significance of rapid growth of information and communication technologies, innovations in banking services relying on the access to financial services by electronic channels, centralisation of decision-making processes as well as the replacement of traditional face-to-face systems of risk assessment and management with sophisticated, at-a-distance credit scoring were indicated by (Burton et al., 2004; French et al., 2004;

Table 1. Types and reasons for financial exclusion
Tabela 1. Rodzaje i przyczyny wykluczenia finansowego

Exclusion due to: Wykluczenie ze względu na:	Signs Przejawy	Reasons Przyczyny
Geographical access Dostępność geograficzną	lack of a proper number of bank branches brak odpowiedniej liczby placówek bankowych poorly developed financial infrastructure (branches, ATMs, payment terminals etc.) słabo rozwinięta infrastruktura finansowa (oddziały, bankomaty, terminale płatnicze itp.)	withdrawal of banks (closure of branches) from low-income neighbourhoods along with a low and irregular demand for bank services (post-industrial territories, rural areas) wycyfywanie się banków (zamykanie oddziałów) z terenów o niższych dochodach ludności oraz niskim i nieregularnym popycie na usługi bankowe (tereny postindustrialne, obszary wiejskie) lack of banks' interest in creating the network of branches on rural and problematic areas brak zainteresowania banków tworzeniem placówek na obszarach wiejskich i problemowych
Access exclusion Dostępność usług	lack of access to a bank credit brak dostępu do kredytu bankowego inability to use electronic banking niemożność skorzystania z bankowości elektronicznej	no creditworthiness brak zdolności kredytowej inappropriate social and personal features (age, low level of financial knowledge) nieodpowiednie cechy społeczno-osobowe (wiek, niski poziom wiedzy finansowej) lack or poor credit history brak lub słaba historia kredytowa no security accepted by banks brak akceptowanych przez banki zabezpieczeń
Condition exclusion Warunki usług	offered bank's products and services do not meet customers' expectations oferowane przez bank produkty i usługi nie odpowiadają potrzebom klientów	no know-how and experience in servicing several groups of customers brak know-how i doświadczenia w obsłudze niektórych grup klientów excessive unification of services nadmierna unifikacja usług
Price exclusion Cenę usług	excessive fees and commissions connected with a bank account wygórowane opłaty i prowizje związane z rachunkiem bankowym too high costs of gaining a bank credit zbyt wysoki koszt pozyskania kredytu	high transactional costs, costs of smoothening the asymmetry of information wysokie koszty transakcyjne, koszty łagodzenia asymetrii informacji high unit costs at a low volume of turnover wysokie koszty jednostkowe przy niskim wolumenie obrotów
Marketing exclusion Wykluczenie marketingowe	no information on the bank's offer, updated promotions brak informacji o ofercie banku, aktualnych promocjach no offer directed at a given segment of customers brak oferty skierowanej do danego segmentu klientów	some less profitable groups of customers are not targeted by providers and so they are unaware of the financial services available dostawcy usług nie ukierunkowują działań marketingowych na niektóre mniej dochodowe grupy klientów, stąd nie są oni świadomi dostępności tych usług
Self-exclusion Samowykluczenie	voluntary resignation coming from the sense of no need to use banking services or lack of knowledge of possibilities of gaining them dobrowolna rezygnacja płynąca z poczucia braku potrzeby korzystania z usług bankowych lub niewiedzy o możliwości ich nabycia	cultural and psychological barriers, conviction that "financial services are 'not for people like us'" bariery kulturowe i psychologiczne, przekonanie, że „usługi finansowe nie są dla ludzi takich jak my”

Source: own elaboration based of Mitton (2008).

Źródło: opracowanie własne na podstawie Mitton (2008).

Marron, 2007). Chakravarty (2006) argues the importance of physical presence for the quality of information on which loan decisions are made in bank.

Apart from the reasons for financial exclusion connected with access to financial services including geographical access, Kempson and Whyley (1999a), indicated four additional forms of financial exclusion: “condition exclusion”, “price exclusion”, “marketing exclusion”, and “self-exclusion” (Table 1). Condition exclusion and price exclusion results i.e. from non-adjustment of financial services offered by banks (as well as other financial agents) to the needs of customers coming from local societies. Such customers are characterised by lower incomes, lower mobility, lower susceptibility to using electronic channels of access to financial services, lower and more irregular demand for such services in comparison to the customers from urbanised areas. These factors constitute a complex set of often overlapping barriers. Furthermore, Kempson and Whyley (1999b) noted that exclusion from financial services is a dynamic process and has no single explanation. People can move in and out of financial exclusion either temporarily or for the long term.

Another area of the analysis regards an influence of political actions (including legal regulations) directed at limiting the problem of financial exclusion. Such regulations may be encountered e.g. in the USA (Community Reinvestment Act and the Home Mortgage Disclosure Act). Such legislation has been responsible for banks and savings and loans institutions making loans in lower income neighbourhoods which would otherwise not have been made (Dymski and Veitch, 1996). Much attention is paid to the assessment of strategies promoting financial inclusion and limitation of over indebtedness. Such actions implemented in the Great Britain, France, Belgium and Ireland are described by Gloukoviezoff (2011).

Ford and Rowlingson (1996) indicate the institutional and behavioural factors which influence the level of financial exclusion including self-exclusion of certain entities from the formal market of financial services. The research places itself in an important area of the analysis of social and economic factors determining financial exclusion. Another area of the research regards the analysis of various types of financial institutions in limiting this phenomenon. In this context the significance of local financial institutions including development banks and credit unions, which seek to substitute for the absence of formal retail financial institutions, by providing

relatively small loans to individuals and households has been emphasised (Hudson et al., 1994; McArthur et al., 1993; Thomas and Balloch, 1994; Fuller, 1998; Kata, 2007). Among the institutions which, in many countries, has a great significance in financial services provided for the benefit of local societies are cooperative banks (Van Empel, 2001; Fonteyne, 2007). Their transformations, increase in the scope of activity, functioning within banking groups, implementation of technologies and methods of customer service characteristic for commercial banks causes than their activity resembles large commercial financial institutions, which not necessary is convenient for the customers from local environments (Gloukoviezoff, 2010). For example, in Poland, cooperative banks have been extending their chain of branches within several years but it has been mainly focused on urbanised areas.

A separate issue relies on studying the influence of financial exclusion on social and economic processes. Financial exclusion is often a more extended element of social exclusion and it initiates a range of processes leading to a social and economic pauperisation of certain entities and social groups. One of the processes being a derivative of financial exclusion is gentrification of rural areas, relying on a gradual supplantation from some areas (especially peri-urban rural area) persons with low incomes and difficult financial situation by the inflow of dwellers with a greater potential (Scott and Gkartzios, 2010).

SPATIAL AND DEMOGRAPHIC DETERMINANTS OF PEOPLE USING BANK SERVICES

In order to define the level of financial exclusion, the analysis of the use of banking services is usually applied. This is the notion defining the level of using banking services by the society. The basic measurement for the people using bank services is the index illustrating the ratio of adults using a bank account. Between the people with bank accounts and financial exclusion is a reversed relation i.e. an increase of using bank services causes the financial exclusion (however, understood broadly i.e. while considering the persons consciously resigning from banking services).

The analysis of the people using banking services in Poland is conducted i.a. by the National Bank of Poland (Kozłiński 2009; 2013). The research in this capacity

from the year 2006 and 2012 indicates that between these years, the index of the people holding a current account significantly increased in all groups of people due to their place of residence (Fig. 1). The greatest increase of the index of the persons holding a current account was on rural areas (by 34%). Nevertheless, in 2012 the index of the persons not holding a bank account was still greatest in rural areas (and amounted to 28%). Undoubtedly, this may be influenced by the fact that rural area dwellers gain significantly lower incomes than city dwellers but it also indicates a far greater level of confidence in banks (Table 2).

The research conducted by the National Bank of Poland presents that the level of persons with bank accounts depends on the factors such as age, education, incomes of households, place of residence, status of employment, kind of profession (Table 3). Apart from these, other studies conducted in different countries (Connolly and Hajjaj, 2001; European Commission, 2008; Fondeville et al., 2010) suggest the existence of such relations.

The level of persons with bank accounts within the society is connected with an access to banking services which is connected with the closeness to bank branches as well as quality, diversity and completion of the offer regarding banking services directed to particular groups of customers. The persons residing in rural areas are

particularly exposed to financial exclusion due to the accessibility to banking services (access exclusion), including a geographical access resulting from lower satisfaction of the territorial space of bank branches and ATMs (Fig. 2). Greater distance from a bank branch imposes certain transactional costs and alternative costs connected with using bank services (e.g. costs connected with time wasting and devoting for travelling to banks). However, the development of e-banking may ease this problem, but it does not solve it fully. As shown from the research, in Poland customers in villages connected the selection of a bank with spatial distance and direct, personal contact with a bank (Kata, 2010). In rural areas, ca. half of households does not have a computer or internet access. However, the greater barrier in developing e-banking services are mental and educational factors that influence i.e. confidence of bank customers in this kind of solutions. Various research (Głodek, 2007; Śmiłowski and Idzik, 2006) shows that on rural areas in Poland, only ca. 10–11% of bank customers are interested in the contact with a bank via internet or other electronic channels.

According to Gostomski (2008) among many reasons for financial exclusion lying on the side of banks, the particular role is played by the following factors:

1. Aiming of commercial banks at gaining the greatest profitability, which leads to closing branches in rural

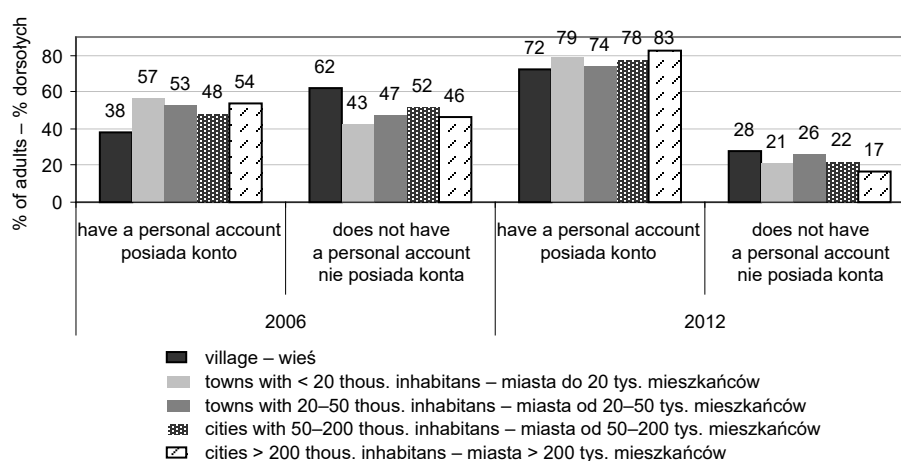


Fig. 1. Level of Polish people using banking services depending on their place of residence
Source: own elaboration based on Koźliński (2009; 2013).

Rys. 1. Poziom ubankowienia Polaków w zależności od miejsca zamieszkania
Źródło: opracowanie własne na podstawie Koźliński (2009; 2013).

Table 2. Net personal incomes and level of confidence in banks in Poland according to the place of residence (2011)
Tabela 2. Dochody osobiste netto oraz poziom zaufania do banków w Polsce według miejsca zamieszkania (2011 r.)

Place of residence Miejsce zamieszkania	Net personal income (in PLN) Dochód osobisty netto (w zł)		Confidence in banks (% of people) Zaufanie do banków (% ludności)	
	average średnia	stand. dev. odch. stand.	total ogółem	commercial komercyjnych
Cities with >500 thous. inhabitants Miasta ponad 500 tys. mieszkańców	2 597	2 250	53.4	31.9
Cities with 200–500 thous. inhabitants Miasta 200–500 tys. mieszkańców	2 001	1 481	46.8	26.2
Cities with 100–200 thous. inhabitants Miasta 100–200 tys. mieszkańców	1 812	1 101	46.8	25.0
Cities with 20–100 thous. inhabitants Miasta 20–100 tys. mieszkańców	1 808	1 365	39.4	20.5
Towns with <20 thous. inhabitants Miasta <20 tys. mieszkańców	1 802	1 736	35.4	17.5
Village – Wieś	1 478	1 206	35.1	16.1

Source: Czapiński and Panek (2011).
 Źródło: Czapiński i Panek (2011).

Table 3. Factors including the level of people with bank accounts in Poland (2012)
Tabela 3. Czynniki mające wpływ na poziom ubankowienia ludności w Polsce (2012 r.)

Factor Czynnik	Highest level of being bank Najwyższy poziom ubankowienia	Lowest level of being bank Najniższy poziom ubankowienia
Age Wiek	persons at the age of 25–39 years (91%) osoby w wieku 25–39 lat (91%)	persons at the age ≥60 years (56%) osoby w wieku ≥60 lat (56%)
Education Wykształcenie	persons with higher education (95%) osoby z wykształceniem wyższym (95%)	persons with primary education (38%) osoby z wykształceniem podstawowym (38%)
Net incomes Dochody netto	households with net income >3 thous. PLN (93%) gospodarstwa domowe o dochodzie netto >3 tys. zł (93%)	households with net income < 0.8 thous. PLN (62%) gospodarstwa domowe o dochodzie netto <0,8 tys. zł (62%)
Place of residence Miejsce zamieszkania	cities with >500 thous. inhabitants (83%) miasta >500 tys. mieszkańców (83%)	village population (72%) mieszkańcy wsi (72%)
Employment Zatrudnienie	persons with a steady job (90%) osoby mające stałą pracę (90%)	unemployed (71%) bezrobotni (71%)
Social and professional group Grupa społeczno-zawodowa	employees of public sector institutions, entrepreneur (84%) pracownicy instytucji sektora publicznego (84%)	farmers* (45%), pensioners (73%) rolnicy*, renciści i emerycy (73%)

* Research focused on the whole population of those employed in agriculture, not only the owners of farm.

Source: Koźliński (2013), BPS (2013).

* Badania dotyczyły wszystkich zatrudnionych w rolnictwie, nie tylko właścicieli gospodarstw.

Źródło: Koźliński (2013), BPS (2013).

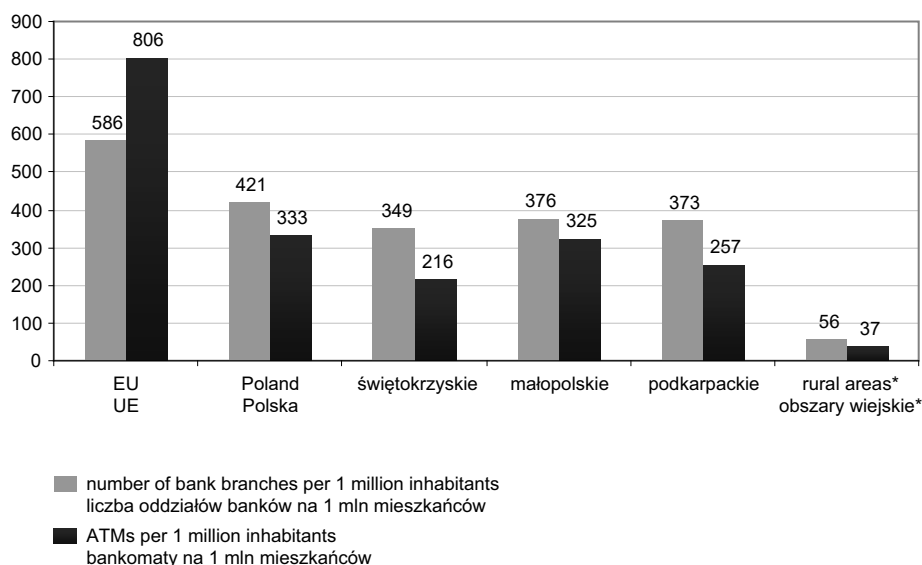


Fig. 2. Average number of bank branches and ATMs per 1 million inhabitants (2009)

* Estimated values for south-eastern region of Poland.

Source: own study, ECB Statistical Data <http://sdw.ecb.europa.eu/> and VISA Europe Program (2009).

Rys. 2. Przeciętna liczba placówek bankowych oraz bankomatów na 1 mln mieszkańców (2009)

* Wielkości szacunkowe dla Polski południowo-wschodniej.

Źródło: badania własne, statystyki ECB <http://sdw.ecb.europa.eu/> oraz VISA Europe Program (2009).

and peripheral areas, in which it is impossible to generate high incomes due to a lower number of customers and turnover values. Greater interest in customers on these areas is only indicated by cooperative banks.

2. Superseding services at traditional bank counters with online financial products or by means of self-service terminals, which is difficult to be accepted by old and low educated people.

3. Fusions and acquisitions in the banking sectors lead to a decrease of the number of independent bank branches, especially on the areas of low economic activity. The consequences of this is a greater way to the bank and resignation from banking services by the persons without a car or other possibility of reaching the bank.

In Poland the ratio of rural people using the basic banking services is lower in comparison to the average numbers for the country (Lepczyński, 2008). The index of deposits held by rural people is very low as well as the volume of credits taken by village dwellers. The level of using modern payment instruments is also low. It

means that the level of development of banking services in Polish villages is inadequate to the demographical potential of villagers.

One of the greatest areas of financial exclusion is the lack of access to bank credits (credit exclusion). The research results indicate that the scale of using bank credits by village inhabitants, measured with the ratio of credit burden per households is lower than in case of city dwellers (Fig. 3).

The most significant reason for not possessing a banking account in Poland generally in 2012 (sample of 412 responders) was a lack of a need for one (identified by every other responder), and further belief of Poles that their income is too low to save up and lack of money and savings (53% altogether). The third cause in order of importance is preference given to cash money (24%). As for the rural residents it is characteristic that each cause was identified more frequently (the respondents had unlimited choice of causes). It could denote that causes of financial exclusion among the rural population

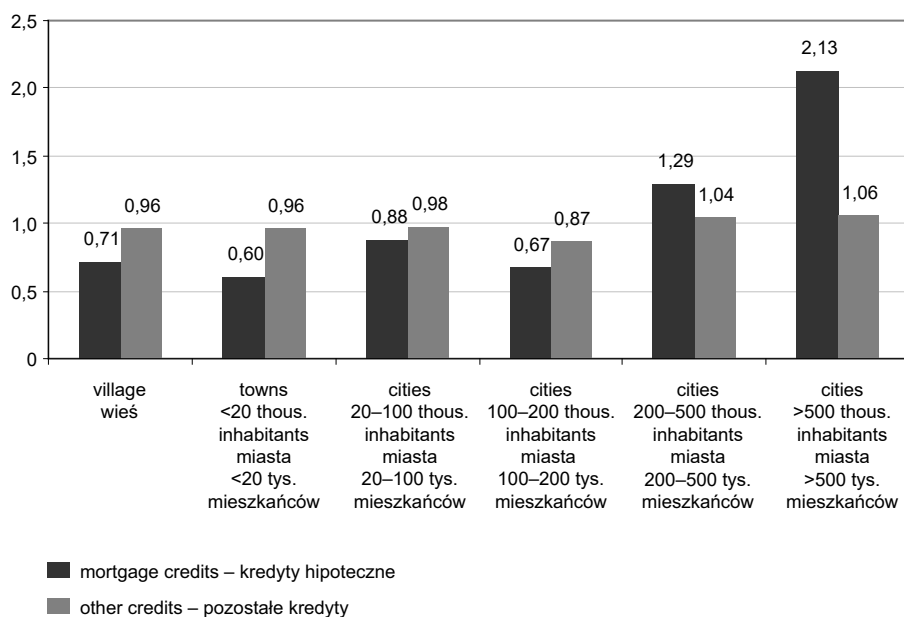


Fig. 3. Burden index of households in Poland with bank credits* according to the place of residence (2007)

* Percentage of households in the volume of credits (%) / percentage of households in the total number of households (%)

Source: own calculations based on (Zajączkowski and Żochowski, 2007).

Rys. 3. Wskaźnik obciążenia gospodarstw domowych w Polsce kredytami bankowymi* według miejsca zamieszkania (2007 r.)

* Udział gospodarstw w wolumenie kredytów (%) / udział gospodarstw w liczbie gospodarstw domowych ogółem (%)

Źródło: obliczenia własne na podstawie (Zajączkowski i Żochowski, 2007).

are more complicated and deeper. Particularly disturbing is the much higher share of the rural population pointing to low income, lack of regular income, lack of saving and high price of financial services. Finally, they more often demonstrate lack of trust in banks, larger distances to banking institutions and lack of knowledge and skills necessary to avail themselves of a banking account.

CONCLUSION

Financial exclusion in the context of scale and reasons of this phenomenon has been the subject of various research since the mid 1990s. In literature, there is a great significance of geographical and demographical factors, which influence the social and economic characteristics of various areas. One of the key issues is availability of bank service with regard to their place of residence. In the studies performed in Great Britain, as well as in

New Zealand, Australia or Belgium, there are observed processes of closing bank branches on peripheral areas, including post-industrial areas, which has a significant importance for the problem of financial exclusion.

The scale of financial exclusion in Poland is greater in villages than in urbanised areas. The reason for that results not only on closing bank branches, however, it has been observed within the last few years, but mostly a poor development of bank infrastructure in rural areas.

General reasons for financial exclusion in rural areas are embedded both on the side of demand and supply of the market of banking services. These first ones include lower and less stable farmers' incomes as well as the reasons of a behavioural, informative and educational character. Psycho-personal features decide on financial self-exclusion for many potential purchasers of financial services in rural areas. Furthermore, on the side of supply, apart from the aforementioned poor development

Table 4. Main causes of failure to possess a banking account by individuals residents (Poland, generally) and rural residents (Podkarpacie)

Tabela 4. Główne przyczyny nieposiadania konta bankowego przez osoby fizyczne – ogółem (Polska) oraz mieszkańców wsi (Podkarpacie)

Main cause Przyczyna główna	Specific cause as identified by surveyed the population Przyczyna szczegółowa wg kolejności wskazań respondentów	Population share* Odsetek ludności*	
		generally ogółem	rural wiejskiej
Lack of need for one Brak potrzeby		50	52.6
Low income Niskie dochody	low income – niskie dochody lack of savings – brak oszczędności lack of regular income (permanent job) brak regularnych dochodów (stałej pracy)	53	60.5
High cost of banking services/ comparatively low advantages Wysokie koszty usług banko- wych/niskie korzyści	high charges and fees for account maintenance, transfers, maintenance cards, etc. wysokie opłaty i prowizje za prowadzenie konta, przelewy, obsługę karty itp. low rate of interest niskie oprocentowanie środków	24	34.2
Preference to cash Preferowanie gotówki		25	23.7
Lack of trust in banks and bankers Brak zaufania do banku i bankowców		14	18.4
Others Inne	too difficult to understand – zbyt skomplikowanie age – wiek too far to a bank – duża odległość do banku	14	23.7

* Total share does not add up to 100% due to the fact that the surveyed could identify more than one cause.

Source: Koźliński (2013) and own research survey (column 4).

* Odsetek odpowiedzi nie sumuje się do 100%, ponieważ ankietowani mogli wskazywać więcej niż 1 przyczynę.

Źródło: Koźliński (2013) oraz własne badania ankietowe (kol. 4).

of financial infrastructure in rural areas (bank branches, ATMs) great significance has also prices and conditions of the services offered by banks and the problem of information asymmetry and their derivatives. Consequently, the rural population encounters many obstacles in access to financial services on the (mainstream market). The offer of bank services is limited, difficult to gain and often maladjusted to the needs of local clients. Poor development of the banking sector and existence of local monopoly on the financial market, forces the local society to pay higher prices for financial services (in comparison to urban population) or use of very expensive para-banking services.

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WYKLUCZENIE FINANSOWE LUDNOŚCI WIEJSKIEJ W POLSCE

Streszczenie. W opracowaniu podjęto próbę określenia poziomu wykluczenia finansowego ludności wiejskiej w Polsce. Jedną z podstawowych miar wykluczenia finansowego jest odsetek dorosłych mieszkańców nieposiadających konta bankowego. Wykorzystując ten miernik, a także inne miary świadczące o korzystaniu przez ludność z podstawowych usług bankowych oraz dane opisujące rozwój infrastruktury bankowej w układzie typów jednostek terytorialnych, dokonano analizy poziomu i przyczyn wykluczenia finansowego – ze szczególnym uwzględnieniem obszarów wiejskich. Ustalono, że w Polsce, podobnie jak w wielu innych krajach, poziom ubankowienia ludności wiejskiej jest niższy w porównaniu z ludnością zamieszkałą na terenach zurbanizowanych. Wykluczenie finansowe ludności wiejskiej ma znacznie szersze podłoże niż tylko geograficzne. Jego przyczyny wiążą się z dostępnością usług bankowych, ale także z ich ceną i dochodami ludności. Mają źródła informacyjne i behawioralne.

Słowa kluczowe: wykluczenie finansowe, usługi finansowe, obszary wiejskie, ubankowienie, ludność wiejska

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