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WHY YOUNG PEOPLE DO NOT USE BANK PRODUCTS – THE CASE OF POLAND

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Abstract: Young people are a group of clients that are increasingly being served by commercial banks. Although usage of bank accounts, web portals or mobile applications to manage private money becomes a necessity for younger generations, a large part of children, youths and young adults remain unbanked. The main purpose of the paper is to characterise the profile of young people (up to 26 years of age) that do not use banking products and services. The authors investigated the reasons and terms for not adopting banking offers by children, youths and young adults. The paper also identifies the factors supporting financial inclusion of the aforementioned groups, as well as the time perspective of bank products being adopted by young people. The authors analysed literature and conducted survey research on a group of young people with the CAWI technique, as well as using non-parametric statistical tests and multivariate logistic regression to evaluate quantitatively the phenomenon. The main reason for not using banking products was being too young and lack of need, but not a lack of offers. The statistical analysis pointed out that the fundamental factor influencing the non-use of banking products was the level of education. The most important factors stimulating the financial inclusion of young people were lack of fees and attractive promotions. Young people as a rule declared the possibility of becoming bank clients in the long-term perspective.

Keywords: banking products, financial inclusion, young people.

1. Introduction

Servicing of young people by banks brings about a relatively low level of current income for commercial banks, but it allows them to have new clients in the future. Usually, a bank's offer for young people is in line with the trend of broad usage of Internet and mobile technologies by young people. Young people are treated as prospective clients, and the involvement of banks in servicing young people is treated as a form of investment. It is a chance

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for banks to build customer loyalty based on understandable products and services offered mostly through Internet or mobile channels. On the other hand, banks can also teach financial planning and saving at an early age, and in this way, they could have a serious influence on the financial literacy of young people. However, despite banks' involvement in the financial inclusion of young people by offering them special products and services, part of these youth still remain unbanked. This paper is devoted to the issue of non-usage by young people in Poland of banking products and services. The aim of the paper is to characterise the profile of young people that do not use banking products and services. The authors investigated the reasons and terms for not adopting banking offers by children, youths and young adults. The authors of this study carried out research in this area through obtaining the opinions of young people using a survey questionnaire. For the purposes of research conducted as a part of the work, the authors adopted the hypothesis:

H1: The main reason for not using banking products by young people is a lack of knowledge.

The paper also identifies the factors supporting the financial inclusion of the aforementioned groups, as well as the time perspective of bank products being adopted by young people.

2. Literature review

In general, the level of consumer activity in the financial market is related to the concept of financial exclusion and inclusion. Financial exclusion is broadly defined as a state where people are not able to access mainstream financial services, like banking facilities, credit cards or insurance policies (Carbó et al., 2005). According to Polasik and Piotrowska, financial exclusion means a state in which individuals or social groups experience a lack of or limitation of access to the use of standard financial services, or they do not decide to start using such services, despite their availability (Polasik, and Piotrowska, 2014). These authors additionally distinguish between external exclusion and self-exclusion. External exclusion is caused by external factors in relation to the consumer. There are publications referring to those with financial problems, in which the problem of financial exclusion is discussed in the context of sustainable development. For example, Mori, in her paper, focused on underbanked market segments, which are understood as a group of people who have become blacklisted by major banks, are young consumers, want to avoid debt collectors, are fed-up with fees, are out of a job or have had a bad customer experience (Mori, 2019). This approach was described as external exclusion. In turn, financial self-exclusion, previously cited by the authors, is defined as "a kind of financial exclusion resulting from the consumer's decision not to use financial services available to him or being the result of no consumer awareness of the existence and usefulness of such services" (Polasik, and Piotrowska, 2014). Self-exclusion in this sense seems particularly important in the case of young people, including children, youths and young adults, who are to the focus of this article. Increasing the activity of young people on the financial market in the use of banking goods and services is therefore related to the next concept of financial inclusion. This process has been an area of investigation for some international institutions, including The World Bank, which finds youths as a segment of the population with the lowest usage of financial services (Demirguc-Kunt, and Klapper, 2012). MasterCard and Child & Youth Finance International presented the benefits of the inclusion of children, youth and young adults into using banking services, such as an increasing capacity to find employment, to undertake entrepreneurship, as well as to become economically conscious and productive members of society (MasterCard, 2014). As was investigated in other research, asset-building policies that extend early access to savings accounts may improve savings outcomes for young people from lower income households (Friedline et al., 2013). Additionally, young adults are more likely to own checking accounts, savings accounts, certificates of deposit and stocks if they had savings accounts as teenagers (Friedline et al., 2016).

3. Research sample

To investigate the issue of not using banking products by young people, the authors used a survey related to the adoption of banking offers by the aforementioned groups of people. The survey was conducted using the CAWI technique in the period January-February 2017 and consisted of an online questionnaire. The respondents were qualified only if they were less than 26 years old and their acquisition was through social media portals and Internet blogs. Snowball sampling was also used as the selection technique. The online questionnaire consisted of 25 questions split into 3 parts:

- general questions dedicated to all respondents,
- questions dedicated to the users of bank products and services,
- questions dedicated to non-users of bank offers.

The authors collected 224 completed questionnaires during the three weeks of study in January and February 2017, and 15 were rejected due to a lack of sufficient data. After the rejection, a total of 209 respondents were included into the sample, among which 55 people were non-users of banking products and services. The chosen aspects of using banking products and services by young people were analysed and presented i.e. in the papers by Buszko, Krupa and Chojnacka (Buszko et al., 2018a, 2018b).

The subgroup of non-users was taken as the subject of investigation for this paper. The respondents from this sub-group were asked inter alia about the subjective evaluation of their level of financial knowledge, source of getting financial knowledge, the reasons for not using banking products, incentives that would support adopting bank products and the time horizon of potential adoption of bank products.

The characteristics of non-users of banking products in the research sample were as follows:

1. gender (GEN):
   - females (FE) – 45,
   - males (MA) – 10,
2. age (AGE):
   - < 18 – 31,
   - 18-21 – 18,
   - 22-25 – 6,
3. place of residence (RES):
   - countryside (CS) – 25,
   - city 10-100 K (10-100) – 23,
   - city 100-500 K (100-500) – 4,
   - city > 500 K (>500) – 3,
4. education level1 (EDU):
   - primary & gymnasium (PG) – 36,
   - secondary and vocational (SE) – 16,
   - higher (HG) – 1,
   - higher economic (HE) – 2,
5. subjective level of financial knowledge (KNOW):
   - lack or poor (LP) – 24,
   - general (GE) – 8,
   - average (AV) – 15,
   - good (GO) – 7,
   - very good (VG) – 1,
6. source of financial knowledge (SOURCE):
   - parents and friends (PF) – 18,
   - media and books (MB) – 2,
   - school/college (SC) – 15,
   - Internet (IN) – 20.

[1] Detailed characteristics of the system of education in Poland are provided by Smoczyńska (2014, p. 7).

4. Methods and results

To identify the profile of the non-user of banking products and services, as well as to find factors influencing the non-usage of banking offers, the authors used a backward stepwise logistic regression. The authors also used the mentioned model to investigate the process of adoption of banking products and services by non-users in the medium-term perspective (up to two years). The calculations were made in IBM SPSS Statistics Ver. 25.

Firstly, the authors used a test of proportions based on the chi^2 test to investigate the share of subgroups distinguished according to chosen criteria for non-users versus users of banking products and services. The purpose was to present the profile of non-users of banking products and services (financially excluded young people). Table 1 presents the results of testing the proportions in columns according to the variables being statistically significant, i.e. AGE, RES, EDU and KNOW. GEN and SOURCE were categories statistically insignificant.

Table 1.
Comparison of proportions in columns (non-users versus users of banking products)

Variable	AGE			RES				EDU				KNOW				
Class	A <18	B 18-21	C 22-25	A CS	B 10-100	C 100-500	D >500	A PG	B SE	C HI	D HE	A LP	B GE	C AV	D GO	E VG
NON-USERS	B*** C***	C***		C*	C***			B*** C*** D***				B** C** D*** E**				
USERS		A***	A*** B***			A* B***			A***	A***	A***		A**	A**	A***	A**

*** p-value < 0.001, ** p-value < 0.01, * p-value < 0.05

Source: own work, N = 209.

Table 1 shows that, as a rule, the highest share of non-users of banking products is represented by people between the age of 13-17 years and then between 18-21 years. This conclusion should be extended into the group of people under 13 years, which were all non-users of banking products. On the contrary, among the users of bank products, the highest proportion was observed for people aged 22-25 and then 18-21. The 18-21 age group can then be seen as the period of transition. Considering the place of residence, the testing shows that non-users of banking products that live in the countryside (CS) and cities with 10-100 K (10-100) inhabitants represent a higher share than residents of cities of over 100 K inhabitants (100-500 and >500) in comparison to users of banking products. In the latter case, the most significant was residency in a city of 100-500 K inhabitants. Analysis of the education level shows that non-users of banking products are predominantly people with a primary and gymnasium education level (PG). Moreover, all the respondents with a primary education level were non-users of bank products and services. The analysis of proportions of non-users of banking products indicates that people with a lack of or a poor (LP) level of financial knowledge obtained a substantially higher share than people evaluating their own knowledge as general (GE), average (AV), good (GO) and very good (VG). On the contrary, the users of bank products represented a reversed proportion, where people with average, higher and higher economic education obtained a statistically higher share than people having a lack of or poor financial knowledge. The test of proportion of columns may indicate that a typical non-user of banking products is a young person (under 18), living in the countryside or a small city (under 100 K), having primary or gymnasium formal education and who evaluates their subjective financial knowledge level as poor or general.

To deepen the analysis of the profile of non-users of bank products and services, the authors performed a backward stepwise logistic regression model with Wald variable backward elimination. The model included independent variables such as: GEN, AGE, RES, EDU, KNOW and SOURCE. It assumes the odds of not-using banking products (indicated as 1) over the odds of using banking products (indicated as 0). The results of modelling, i.e. only statistically significant variables at $\alpha = 0.1$, are presented in Table 2.

Table 2.
Multivariate backward stepwise logistic regression model of not using banking products

Variables	B	Standard Error	p-value	Exp(B)	95% CI LL	95% CI UL
RES CS			0.053			
RES 100-500	-1.231	0.667	0.065	0.292	0.079	1.080
EDU PG			<0.001			
EDU SE	-2.348	0.447	<0.001	0.096	0.040	0.229
EDU HI	-4.380	1.075	<0.001	0.013	0.002	0.103
EDU HE	-3.848	0.803	<0.001	0.021	0.004	0.103
Constant	1.081	0.402	0.007	2.948		
R2 Cox and Snell = 0.338, R2 Nagelkerkeg = 0.494, Hosmer Lemeshow test p-value = 0.998						

Source: own work, N = 209.

Among the variables determining the non-usage of banking products, statistically significant turned out to be place of residence and education level. The strongest effect determining non-usage of banking products was observed for education level. Higher, and higher economic education level presented a reduction by approximately 98-99% chances of being a non-user of banking products compared to people with primary and gymnasium education. People with secondary education reduced the odds rate by approximately 90%. The influence of place of residence also turned out to be statistically significant in non-usage of banking products. The residents living in big cities (100-500) have about 70% less chance of not using banking products compared to countryside residents. GEN, AG, KNOW and SOURCE turned out to be statistically insignificant variables.

4.1. The reasons (barriers) of non-usage of bank products and services

The young people participating in the research who declared the non-usage of bank products and services were asked about reasons for such an attitude (BARRIERS). The structure of responses indicates three main reasons for not using the bank offers: being too young, lack of need and lack of proper knowledge. Less important was fear of costs and bad opinion about banks, which can be classified as ethical concerns (Figure 1).

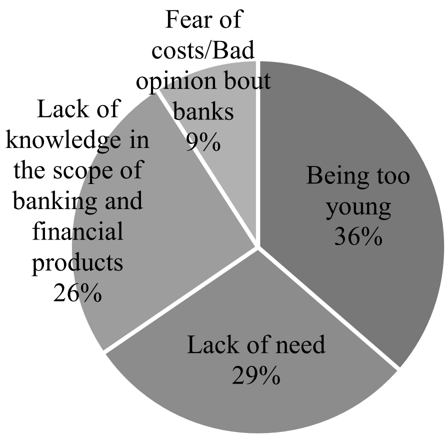

Figure 1. Reasons for not using bank products and services. Source: own work based on survey research, N = 55, single choice.

Among the respondents who indicated that they were too young for bank products and services, the majority (18 out of 20 persons) were women. Considering the age of the persons who declared being too young, the biggest group (16 out of 20 persons) consisted of people under the age of 18 years. The age of people who declared being too young for adoption of banking products was correlated to the education level, where the biggest group (16 out of 20 respondents) had a primary and gymnasium background. 9 out of 20 respondents who declared being too young for adoption of banking were residents of cities of up to 100 K inhabitants; however, 8 persons who indicated this reason were countryside residents. 9 out of 20 persons who declared being too young also evaluated their own financial knowledge as having a lack of or being poor. Respondents who declared a lack of need were represented primarily by a group of women (11 out of 16 persons), the age group of 18-21 (7 out of 16), residents of the countryside (9 out of 16), having secondary education (9 out of 16) and those who declared their own financial knowledge as average (7 out of 16). The third major reason of non-usage of banking products, i.e. a lack of knowledge, was indicated by women (11 out of 14 persons), people belonging to the age group of under 18 (9 out of 14 persons), having primary or gymnasium education (11 out of 14 persons), living in a city of up to 100 K inhabitants (6 out of 14 persons) or in the countryside (5 out of 14 persons) and declaring a lack of or a poor level of knowledge (11 out of 14). None of the respondents who declared a lack of knowledge had higher or higher economic education. To statistically confirm the dependencies between reasons (barriers) of non-usage of banking products and variables such as GEN, AGE, EDU, RES, KNOW and SOURCE, the authors used the chi^2 test at $\alpha = 0.05$. The test's p-value confirmed the statistical significance of the age (AGE) (p-value = 0.027), and the level of association measured by coefficient of contingency (C) was 0.454.

4.2. Incentives supporting the starting of using banking products

The respondents not using bank products and services were asked about the incentives (INCENTIVES) encouraging them to start using banking offers. Among them, there were two major types of responses: lack of fees and attractive promotions (Figure 2).

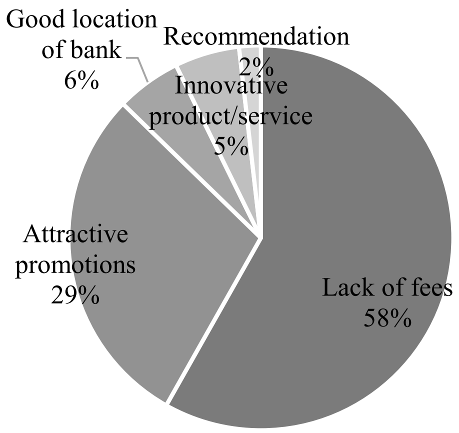

Figure 2. Incentives for using bank products and services. Source: own work based on survey research, N=55, single choice.

The respondents who declared a lack of fees were primarily women (29 out of 32 persons) and those belonging to the age groups of 18-21 (14 out of 32 persons) and under 18 (13 persons). The dominant education level of people indicating the considered incentive was primary or gymnasium (18 out of 32), the residence was the countryside (14 out of 32 persons) or cities under 100 K inhabitants (13 persons) and those who declared their level of financial knowledge as having a lack of or being poor (13 persons out of 32). As the aforementioned groups are represented mainly by people with low or no income, the lack of fees can be explained as an important condition for starting the usage of banking services. Among the people who declared starting of usage of banking products and services due to attractive promotions, the most important groups were women (12 out of 16 persons), people belonging to the age group of under 18 (14 out of 16 persons), living in a city of up to 100 K inhabitants (9 out of 16 persons), having primary or gymnasium education (14 out of 16 persons) and those who declared a lack of or poor financial knowledge (11 out of 16 persons). The relatively high share of indications of attractive promotions by young people under the age of 18, with primary or gymnasium education and who declared having a low level of knowledge may confirm their high susceptibility to evaluating the benefits of using banking products and services in the short-term perspective or their higher vulnerability to the marketing activities of banks (and lower potential to critically assess the necessity of use of particular products or services). Such people may be more prone to accept promotions, such as cinema tickets or other tangible benefits, than exemptions from bank fees paid during regular usage of bank products and services.

4.3. Time horizon of starting the usage of banking products

The respondents who did not use bank products and services were also asked about the time horizon in which they expect to start their usage. The highest share was observed in answers of a time horizon of 3-5 years. The second most commonly indicated option was a time horizon of 1-2 years, and the third claimed a start of usage of banking offers in the far future (Figure 3).

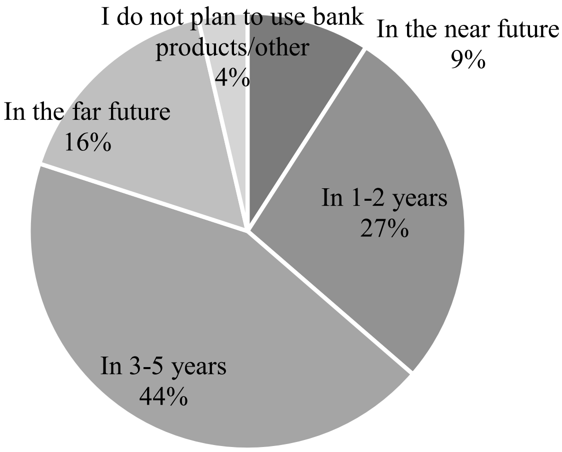

Figure 3. Expected time of starting the usage of bank products and services. Source: own preparation based on own survey research, N=54, single choice.

As a rule, the answers given by the respondents were linked to their age, where persons below 18 years indicated a horizon longer than 2 years, and the youths and young adults (18-21) pointed primarily to a period of 1-2 years and in the near future. The data presented above may confirm that major interest for banking products and services starts at the age of 18, when young people commonly become clients of banks. They are most eager to start using banking products and services in a relatively short term (up to 2 years). The most commonly chosen time horizon, i.e. 3-5 years, pointed primarily to women (22 out of 24 persons), residents of cities of up to 100 K, people having primary or gymnasium education (19 out of 24) and those evaluating their financial knowledge level as having a lack of or being poor (15 out of 24). A perspective of 1-2 years was mostly indicated by women (14 over 15 persons), residents of the countryside (8 out of 15), people with secondary education (8 out of 15) and those evaluating their financial knowledge as average (7 out of 15).

The authors confirmed the dependence between the time perspective of starting the usage of banking products and the age (AGE) of the respondents. T chi^2 test p-value for these variables was <0.001, the coefficient C was 0.647 and Spearman's Rho was0.61. Other variables, such as gender, education level and source of knowledge, barriers of usage and incentives of starting usage, also showed a statistical dependence; however, in contrast to the age, the pattern of responses were not so uniform. Their chi^2 test p-values and contingency coefficients C were as follows: GEN (p-value = 0.02, C = 0.443); EDU (p-value = 0.035, C = 0.569); SOURCE (p-value = 0.026; C = 0.576); BARRIERS (p-value = 0.025, C = 0.577); INCENTIVES (p = 0.017, C = 0.627).

4.4. Starting the usage of bank products in a short- and medium-term perspective

Apart from investigating the dependence between the time perspective of starting the usage of banking products and services and gender, age, education level, source of knowledge, place of residence, the reasons of non-usage, as well as incentives supporting starting the usage of banking products and services, the authors used the chi^2 test and a backward stepwise logistic regression to evaluate the adoption of banking offers in the short- and medium-term perspective. As a short- and medium-term perspective, the authors assumed adoption of bank products and services within the next two years (including a short-term period of the next few months). The motivation of usage for joint analysis of the short- and medium-term perspective was the relatively small number of answers of respondents who declared a quick adoption of banking offers.

The individual chi^2 testing showed the dependence between starting the usage of banking offers in the short- and medium-term perspective and AGE ($p < 0.001$, $C = 0.579$), EDU ($p = 0.011$, $C = 0.410$), SOURCE ($p = 0.004$, $C = 0.439$) and BARRIERS ($p = 0.003$, $C = 0.452$).

To deepen the analysis and to model the dependencies, the authors also used a multivariate backward stepwise logistic regression with Wald backward elimination. The independent variables were: GEN, AGE, RES, EDU, KNOW, SOURCE, BARRIERS, INCENTIVES. The adoption in the medium-term perspective was depicted as 1, and the long-term perspective was assumed as 0. The parameters of the model, including only statistically significant variables at $\alpha = 0.1$, are presented in Table 3.

Table. 3.
Multivariate backward stepwise logistic regression model of adopting banking products in the medium-term perspective

Variables	B	Standard Error	p-value	Exp(B)	95% CI LL	95% CI UL
AGE (<18)			<0.001			
AGE (18-21)	3.63	0.901	<0.001	37.7	6.451	220.337
AGE (22-25)	4.284	1.317	0.001	72.5	5.487	958.006
Constant	-2.674	0.731	<0.001	0.069		
R2 Cox and Snell = 0.427, R2 Nagelkerkeg = 0.584, Hosmer Lemeshow test p-value = 1.0						

Source: own work, N = 55.

In contrary to individual chi^2 testing, the model showed that only AGE turned out to be the statistically significant variable influencing adoption of banking products in the next two years (short- and medium-term). The model indicates that people in the age group 22-25 are approx. 73 times more eager to start using banking products in the short- and medium-term compared to the people under 18. The odds for the age group 18-21 are approx. 38 times higher than for the age group under 18.

5. Discussion and summary

Young people, including children, youths and young adults, have common and often unlimited online access to various products and services. In particular, they are becoming users of modern portable devices and mobile applications. Such a lifestyle of "being" connected also requires making payments, transferring funds and checking financial information by using laptops, tablets or smartphones. Young people are then becoming natural customers of financial institutions, including banks. On the other hand, technical, infrastructural and civilizational development, as well as the competition of the FinTechs, encourage banks to offer products and services customised to the needs and expectations of children, youths and young adults. Young people can nowadays be treated as a key group for financial inclusion. As various research shows, the majority of young people, especially over 13 years but below the age of 25, are already served by banks. In the survey conducted by the authors, just 26.3% were not users of banking products and services. The non-users of banking products are, in particular, children under 13 and youths 13-17 years of age, those living in the countryside or a small city, having primary or gymnasium education, as well as declaring a lack of, poor or general financial knowledge. This profile is, to a large degree, opposite to the profile of the users of bank products and services, which are characterised by being 22-25 years of, residing in a city of 100-500 K inhabitants and those declaring having average, good or very good financial knowledge. In particular, the increase of the level of formal education significantly decreases the odds of being a non-user of banking products, where people with a higher education level are less probable to be non-users of banking products (i.e. financially excluded) at a level of 99% compared to people with primary and gymnasium education. As the research confirmed, the major reasons (barriers) of not using banking products is young age and lack of need. Lack of knowledge comes in at third place. Such results have not confirmed the hypothesis (H1: The main reason for not using banking products by young people is a lack of knowledge). The image of banks or their non-ethical operations are not vital reasons (barriers) counteracting the usage of banking offers by young people. Lack of income is also not considered as a barrier to the adoption of banking products, despite young people often being characterised as having no or low incomes. Young people are primarily interested in offers which will be complimentary and linked with attractive promotions; however, promotions are more important for the youngest people. Young people who do not use products declared in a majority the willingness to adopt banking solutions. The higher the age of the respondents, the higher the odds of the willingness to adopt banking offers in the short or medium-term perspective in comparison to the youngest respondents.

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