e-mentor

DWUMIESIĘCZNIK SZKOŁY GŁÓWNEJ HANDLOWEJ W WARSZAWIE
WSPÓŁWYDAWCA: FUNDACJA PROMOCJI I AKREDYTACJ KIERUNKÓW EKONOMICZNYCH

2024, nr 4 (106)

Banaś, D. (2024). Economic education of people with disabilities as a tool supporting social inclusion. *e-mentor, 4*(106), 22–30. https://doi.org/10.15219/em106.1676

Dawid
Banaś

Economic education of people with disabilities as a tool supporting social inclusion

Abstract

Economic education is becoming increasingly essential for modern societies to function. It consists of three aspects: knowledge, skills and attitudes, and if such aspects remain at a low level, the people it concerns are susceptible to financial exclusion. Due to dynamic changes occurring in financial markets, knowledge quickly becomes outdated and needs to be frequently updated. People with disabilities fall into this group of people at risk of social exclusion, usually displaying lower participation in the educational system (although this has been changing) and facing greater difficulties in the labour market. A hypothesis has been posed that economic education may contribute to the social inclusion of people with disabilities, and the determined goal was to demonstrate the existence of the need for financial education targeted at people with disabilities to make them less susceptible to the risk of social and financial exclusion. This goal was achieved through critical analysis of the literature on the subject, and by way of deduction. The author's research demonstrated that economic education is a tool that contributes to reducing the risk of social and financial exclusion, and therefore economic education should be primarily targeted at the groups most susceptible to the risk of exclusion, including, among others, people with disabilities. The paper demonstrates that Poland also lacks measures that would contribute to the level of economic knowledge of that social group.

Keywords: financial education, people with disabilities, social exclusion, financial exclusion, inclusion

Introduction

Banking and the entire financial sector have been subject to continuous changes, with processes largely targeted at digitisation and moving towards a network economy (Folwarski, 2021a, p. 13). By implementing a series of innovations, the Polish banking sector has kept up with the pace of growth of the 'older' EU Member States (Kotliński, 2016, p. 7), and one could even say that the entire financial sector in Poland has been geared towards the implementation of innovation (Szpyt, 2024, p. 4). It is worth keeping in mind that even though such measures are beneficial for the economy, they force society to improve its competencies, and financial education is the answer to improving skills, knowledge and attitudes, and may take the form of formal or informal education (Maciejasz-Świątkiewicz, 2017; Świecka, 2016, p. 92).

Insufficient financial knowledge contributes to financial exclusion, which may consequently result in social exclusion. Through a certain obligation to use the Internet, the technological development in the financial sector has also contributed to digital exclusion, since not everyone has access to the Internet. The above-mentioned types of exclusions are interrelated, fostering an exclusion that everyone is susceptible to, although to a different degree.

Therefore, the author believes that everyone should be able to develop their competencies in the field of economic education, in accordance with the concept of lifelong learning, positively affecting the people who improve their competencies and the entire economy (Kuchciak et al., 2014, p. 164). Measures in this scope are undertaken by central

Dawid Banaś, Poznań University of Economics and Business, Poland, https://orcid.org/0000-0002-8568-3861

banks of various states[1], as well as by financial institutions and non-governmental organisations, although they are mainly targeted at young people (school and university students) who have a higher potential of becoming new customers for the banks[2]. Such initiatives are much less frequently targeted at people who particularly run the risk of social exclusion, such as people with low or irregular income, the elderly, and people with disabilities. Solarz argues (2019, p. 15) that if financial institutions focus only on those who can be self-served, financial exclusion will follow.

In this paper, the author decided to identify the gap caused by the lack of initiatives that pertain to the economic education of people with disabilities, since this contributes to minimising their exposure to exclusion, with a hypothesis posed that economic education may contribute to the social inclusion of people with disabilities. In addition, the determined goal was to demonstrate the existence of the need for financial education targeted at people with disabilities to make them less susceptible to the risk of social and financial exclusion. To achieve this goal, a critical analysis of the literature on the subject was conducted, by means of a deduction. This paper consists of three parts and a summary. The first part addresses the issue of exclusion that people with disabilities are largely exposed to, while the second part presents the need for economic education of citizens of modern societies. Finally, conclusions from the review of research were presented to show how economic education may be used as a tool for social inclusion.

Exclusion of people with disabilities – a problem that still exists

Disability is a phenomenon that is viewed from several perspectives, although the perception of it has changed over time. Various models have been created to describe the relations between a person with a disability and the society in which the person functions. The following types of disabilities are identified in the literature (Wodecki, 2020):

- the charity model, where the person with a disability should passively accept assistance from society;
- the medical model, where disability is perceived through an illness deemed to be the result of physical or mental limitation of an individual nature;
- the social model, where disability is the result of limitations caused by the fully-abled part of society. This results in the transfer of responsibility for exclusion to society, as it agrees to various forms of barriers, such as architectural barriers;
- the biopsychosocial model, which is the most complex one, and a certain combination of the medical and social model by way of synthesis, which also takes into account the legal aspect.

It should also be stressed that people with disabilities are a highly diversified group, which follows the fact that certain conditions may trigger limitations. There are many types, but it is worth remembering that the classification is not exhaustive:

- vision disability,
- hearing disability,
- mobility hearing,
- neurological conditions, including neurodegenerative diseases;
- mental disability.

It is incredibly difficult to clearly define the phenomenon of exclusion, which largely follows the complexity, and dynamic and multi-dimensional nature of that phenomenon. Given the limitations imposed by the length of this paper, the author presents three types of exclusion, which, in the author's view, people with disabilities are exposed to: social exclusion, financial exclusion and digital exclusion. There are causal links among all of them, which are essential from the viewpoint of the issues discussed in the paper.

While discussing the topic of exclusion, it is worth starting with social exclusion, as it is deemed to be the reason for financial exclusion (Szopa & Szopa, 2011, p. 13). Although colloquially this concept is quite often equalled with the concept of poverty, scientific discourse demonstrates that these concepts are not identical (Atkinson, 2017; Panek, 2011; Sen, 2002). Szarfenberg (2003, p. 17) believes that this is a situation that prevents, or largely prevents, the performance of social roles, or the use of social infrastructure or public goods. Frieske (2010, p. 3) also points to the issue of defining the concept of social exclusion, as he believes it to be amorphous, and that poverty might be a correlate of social exclusion. Golinowska (2008, pp. 116–117) points out that social exclusion is a multi-dimensional category, and thus it cannot be equated with poverty, while the multi-dimensional nature of the concept also brings about issues with categorising the definitions that have already been in use. Mazur and Kuć (2019, pp. 23–24) argue that social exclusion may be defined twofold, depending on the approach adopted – in terms of participation and distribution. Meanwhile, Dońska-Borsiak (2015, p. 7) proposes three groups into which explanations of this concept can be categorized: analytical, working and official.

While referring to financial exclusion, Frieske (2010, p. 2) points out that it is one of the dimensions of social exclusion and defines it as "restrictions in access to financial services, even the simplest ones,

[1] Educational activities pursued by selected banks were discussed by Janc and Warchlewska (2018) among others.
[2] Measures targeted by financial institutions at children and young people were reviewed by Maciejasz-Świątkiewicz (2017), among others.

such as a current account or taking out a bank loan under regular terms and conditions". Maciejasz--Świątkiewicz (2013) proposed one of the broadest definitions of financial exclusion:

> A process phenomenon that applies to the body of Issues faced by entities operating in the market of financial services in the sphere of their consumption, production and social cohesion, both of an individual and of the group (households), with regard to the access and ability to use the offer of financial products and services. Such difficulties could be caused through fault or no-fault, and their nature could be voluntary, forced, permanent, temporary, primary, secondary, comprehensive or partial, realised or unrealised. (pp. 38–39)

Warchlewska (2020, p. 126) carried out a wider review of the definition of financial exclusion. The multi-dimensional nature of the issues of financial exclusion resulted in factors affecting financial exclusion being detailed in the literature on the subject. The following types of exclusion could be identified (Kempson et al., 2000):

- geographical (insufficient number of outlets or too great a distance to branches or ATMs),
- caused by availability (no access to electronic banking),
- caused by conditions (services not tailored to client needs),
- caused by price (excessive fees),
- marketing (no interest in a given group as potential clients),
- self-exclusion (manifested by two aspects – voluntary resignation from the use of financial services or the lack of awareness of participation in the financial market (Cichowicz, 2016b, p. 74).

The issue of the causal link between social exclusion and financial exclusion is also the topic of academic discussions (among others Iwanicz-Drozdowska & Nowak, 2011, p. 27). Compared to Western European countries, Poland is quite specific, since financial exclusion usually results from social exclusion, while in the West, a reverse trend is usually true (Szopa & Szopa, 2011, p. 13). It should be also remembered that financial exclusion is not an issue that occurs only in countries with a low or medium level of development, but it also increasingly more often affects citizens of highly developed countries (Iwanicz-Drozdowska & Nowak, 2011, p. 20; Solarz, 2010, pp. 248–249). Therefore, measures should always be undertaken to prevent or mitigate the risk of exclusion.

While such factors refer to people with disabilities, it may be concluded that not all such factors affect them to an equal extent. As Warchlewska points out (2017, p. 40), self-exclusion, exclusion caused by certain conditions, and marketing exclusion affects the analysed group more often than the general society. Geographical exclusion is less prevalent, since the supply of essential aid accessories, such as induction loops, is a major issue for people with disabilities. The author believes that price is not a major factor of financial exclusion today, because banks and saving societies in Poland were obliged to start offering, as of 8 August 2018, a basic payment account offered free of charge pursuant to the so-called PAD (Directive…., 2014).

It is undeniable that households with people with disabilities face a greater risk of poverty, which could be the reason for financial and social exclusion.

One of the ways to prevent financial exclusion could be electronic banking, which reduces costs (both for the consumer and the bank) and greatly improves the aspect of availability, although this type of banking is also related to digital exclusion. Folwarski (2021b, p. 84) believes that Internet access is of paramount importance in this matter, with the entire issue of digital exclusion related to accessing and using information and communications technology. This concerns unequal access to devices that support Internet connections (Dijk, 2010), as well as social and psychological issues, such as the motivation to learn new skills. This phenomenon should be analysed on two (Kujawski, 2018) or three planes (Żuchowska-Skiba, 2020, p. 196). Firstly, it should be specified whether access exists and what infrastructural barriers, if any, make it difficult or prevent access to the Internet or the application. Secondly, it is necessary to focus on factors that affect barriers and mental limitations resulting from the lack of needs and motivation, which translates to digital exclusion, with such limitations including education, age or social status of a potential user. The third plane covers analyses that reveal relations between access to the technology and factors that affect that access, as well as the experience of individual users (Żuchowska-Skiba, 2020, p. 197).

In the age of widespread popularity of mobile devices, as well as major and dynamic technological advancement, partly forced by the COVID-19 pandemic, barriers to accessing the Internet and applications offered by various institutions hardly affect most people. The situation is different when it comes to people with disabilities, who often need to use assistive technologies. The main issue is the high cost, and also the fact that such technologies are developed in response to current needs and problems (Żuchowska--Skiba, 2020, pp. 197-198), so they might be obsolete when made available to a larger group of recipients, and therefore not always effective in combatting digital exclusion.

As Żuchowska-Skiba points out (2020, p. 198), the Internet assists people with disabilities in the processes of being self-reliant and making their own decisions. Based on the results of the *Social Diagnosis* project of 2015, Żuchowska-Skiba also points out that the use of banking services is one of the five most frequent activities performed online. Data presented by that author demonstrates that people who hold higher degree disability certificates use the potential of the Internet to a greater extent than people who hold moderate or minor degree disability certificates (Żuchowska-Skiba, 2020, pp. 205–206). It should be noted that the *Social Diagnosis* has been discontinued, but based on data published by Statistics Poland it can be demonstrated that the share of households that own devices that support Internet access has been growing (Statistics Poland, 2024), which makes it reasonable to expect that the share of people who own and use such products has also increased among people with disabilities[3]. Therefore, this could be treated as an opportunity for inclusion for the group of people analysed in this paper by way of minimising marketing exclusion, and also due to its availability. This could also be potentially beneficial for banks, which could win new clients.

Activities pursued by financial institutions in order to minimise the risk of contracting the coronavirus resulted in making it easier for clients to get in touch remotely with bank employees, as well as in the simplification of procedures, such as opening a bank account based on taking a selfie. It could seem that such activities reduced the factors that affected financial exclusion, but it should be considered that people with disabilities, especially people affected by digital exclusion, face problems using these options in the first place. In addition, the author believes that it is still worth considering whether such services should continue to be offered by banks on an ongoing basis, as it will make it easier for many people to contact their financial institutions.

Digital exclusion is also prevented at the legal level. One such relevant act of law is the Act of 4 April 2019 on the Digital Availability of Websites and Mobile Application of Public Entities (Act of 4 April…, 2019), which requires public entities to ensure digital availability for all citizens. If such public entities are unable to ensure it, they are obliged to provide alternative access, such as a telephone contact number, with failure to comply with this obligation making them subject to financial penalties. However, as experts of the Widzialni Foundation argue, the level of availability of websites managed by the public administration stood merely at 36% in 2021 (Widzialni, 2021, p. 13).

The need for economic education in modern society

Economic education could be either formal or informal (Maciejasz-Świątkiewicz, 2017, p. 41; Świecka, 2016, p. 92), and is often targeted at specific groups, mostly children, young people and students, since financial institutions see them as potential clients. This can be seen on the *Map of financial education, 6th edition, part 1* (Czernek et al., 2017). It is also worth mentioning that the report does not list any initiatives that directly target people with disabilities. Frączek and Gagat Matuła (2019, p. 29) arrived at similar conclusions. When analysing the intellectual and capital potential of people affected by Asperger syndrome, they noticed that such people did not participate in activities related to financial education.

There is also a differentiation among entities that offer opportunities for increasing the level of economic knowledge, such as central banks, commercial banks, universities and foundations. Janc and Warchlewska (2018, p. 34) argue that such institutions need to work together to raise the awareness of consumers of banking services. The abundance of activities undertaken by such institutions has been inspiring. Activities of commercial banks alone can be broken down into three groups (Cichowicz, 2016a, p. 129):

- direct involvement of the institution,
- activation of employees, e.g. by way of employee voluntary programmes,
- setting up a foundation.

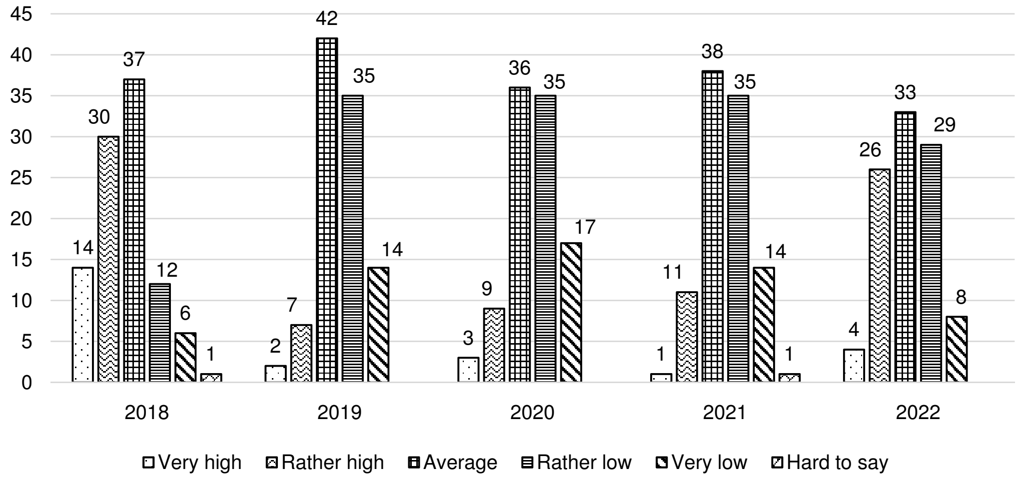
However, when creating financial education programmes, commercial institutions should keep in mind the separation of such activities from financial advisory (Cichowicz, 2016a, p. 132), which will create a better image of such institutions with regard to corporate social responsibility, and could also increase the level of trust placed in banks.

The need for actions in the field of economic education could also be substantiated by a decision of the Polish government, under which starting from 1 January 2022 benefits awarded by the Social Insurance Institution are paid out to service beneficiaries in cashless form as default, to a bank account specified by service beneficiaries – Journal of Laws 1998 No 162 item 1118, Article 130 (Act of 17 December…, 1998). This could be viewed as an element of the government's fight against the financial exclusion of a part of Polish society. However, unless those citizens are educated on how to use banking products, and their awareness of risks and opportunities is enhanced, there is a risk that when such people receive such a benefit they will withdraw all the funds and continue to use cash, thus choosing self-exclusion. Such people could also be categorised as a marginally banked population, given the insufficient use of services offered by the banking sector (Barr, 2004, p. 130).

Self-assessment of knowledge about the personal finances of the Poles is regularly surveyed as part of the "Bankers for Education" programme, organised by the Warsaw Institute of Banking, with the results showing that Poles feel that they possess an increasingly higher level of financial knowledge. However, shortcomings in the field of economy and personal finance have been noticeable the whole time (Figure 1), with the 2022 edition showing that the most severe shortcomings were recorded in the area of cybersecurity (51%) and investing (35%) (Związek Banków Polskich, 2022).

[3] Research conducted by Banaś (2022) on a group of persons aged 55–75 demonstrated a strong dependence between the use of the Internet and the use of online banking.

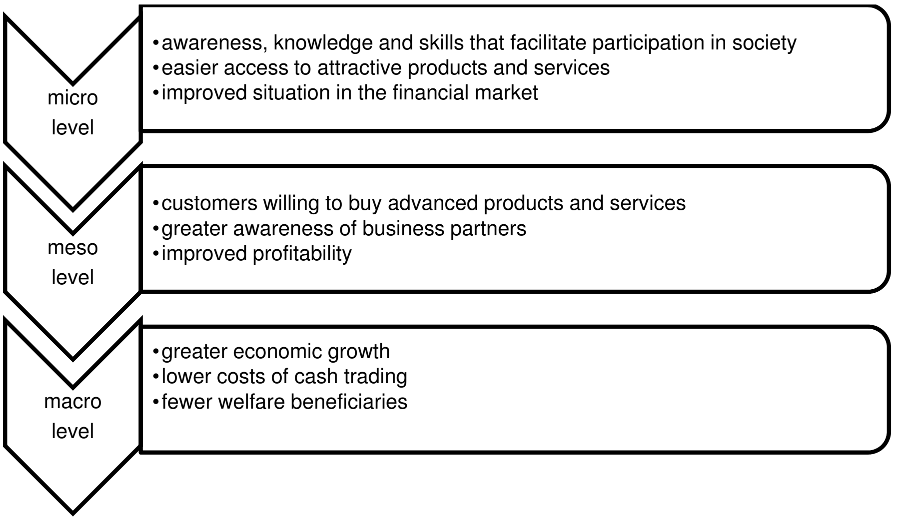
Figure 1
Self-assessment of the level of financial knowledge of Poles (in %)



Source: author's own work based on: *Poziom edukacji finansowej Polaków 2018,* Bankowcy dla Edukacji, 2018 (https://bde.wib.org.pl/wp-content/uploads/2021/08/Poziom-wiedzy-finansowej-Polakow-2018.pdf); *Poziom wiedzy finansowej Polaków 2020*, Bankowcy dla Edukacji, 2020 (https://bde.wib.org.pl/wp-content/uploads/2021/08/Poziom-wiedzy-finansowej-Polakow-2020.pdf; *Poziom wiedzy finansowej Polaków 2022*, Związek Banków Polskich, 2022 (https://zbp.pl/getmedia/e73885ae-2e7d-4a4c-9ca4-e1236e3ae610/Poziom-wiedzy-finansowej-Polakow-2022_ver-medium).

The low level of financial knowledge of Poles is also confirmed by international research[4] conducted by the OECD, and although results for Poland are slightly higher than the overall research average (13.1 points out of 21 total points, with an average of 12.7 points (13 points for the OECD Member States)), it is worth mentioning that further measures to increase the level of financial knowledge of citizens should be taken in all the participating countries. Citizens of Hong Kong, China, Slovenia and Austria ranked the highest (above 14 points), with the lowest scores received by the Italians, Romanians and Colombians, barely above 11 points (OECD, 2020). This confirms postulates arising out of a review of the literature on the subject presented by the author, which demonstrates that economic education should be offered to everyone regardless of the affluence of the country and the social group. The benefits of a society that has received economic education contribute to all aspects of life (Figure 2).

Figure 2
Benefits of a society that has received economic education



Source: author's own work.

[4] Notable domestic publications include papers by Maison (2013) and Rutecka-Góra (2020).

The dynamic changes taking place worldwide were even more accelerated by the COVID-19 pandemic, with modifications also taking place in the financial market. Among others, the limits of cashless payments were increased, and payment habits changed (Banaś & Kliber, 2022), meaning that the economic knowledge from several years ago is becoming outdated increasingly faster. Consequently, such knowledge needs to be sought on a lifelong basis, since new products are more complex and require more extensive awareness.

Economic education as a tool for inclusion

Trychomiak (2021, p. 19) believes that "we should not expect much from financial education". The author of this paper finds such a statement difficult to agree with, as economic education brings benefits, even if not always financial and sometimes difficult to measure, and changes in financial behaviour should be deemed a success of the educational measures. For example, participants of the *Potential – new forms of social capital in the urban municipality of Przasnysz* programme listed the following positive effects: greater awareness of expenditure, hire purchase, and new attempts to find savings. The process of expenditure monitoring presented to the programme participants was also welcomed, with one of the successful outcomes of this activity being the fact that one in ten families began to accumulate savings (Trychomiak, 2021, pp. 21–22), which demonstrates that activities in the field of economic education contribute to a reduction in the level of financial and social exclusion. The opinions of participants pointed to a positive reception, which lets us conclude that activities in the field of economic education are necessary.

It is also crucial that educational programmes are properly adapted, as indicated in research by Lusardi and Mitchell (2007, p. 222) on the awareness of long-term pension saving. The researchers believe that a one-size-fits-all approach has little chance of success, while adaptation of the level and topics to the needs reported will translate into increased effectiveness of training, and although people with disabilities may require special adaptations, such activities will be most likely welcomed. It is worth mentioning the conclusions drawn by Frączek and Gagat Matuła (2019, p. 29) regarding a lack of adapted activities in the field of economic education, as reported by the people affected by Asperger syndrome. The authors of the paper mentioned that such people demonstrate repeatable behaviour, so one could expect that following the process of economic education, such people would become loyal clients of financial institutions. This should translate into a lower share of people affected by financial exclusion, and consequently a lower share of people affected by social exclusion.

From the viewpoint of issues addressed in this paper, it is worth noting the conclusions drawn by Błędowski and Iwanicz-Drozdowska (2010, p. 9), who demonstrated, on the basis of their own work, that "a high level of financial exclusion goes hand in hand with poor knowledge of personal finance". OECD experts drew similar conclusions (2020) and argued that there is a positive correlation between the level of financial knowledge and financial inclusion, which, by analogy, can be understood as a process contrary to financial exclusion. The above-mentioned research demonstrates that it is necessary to stress the need for economic education training for each social group, especially the groups most vulnerable to the risk of financial exclusion. However, financial education not only contributes to financial and social inclusion, and Janc and Warchlewska (2018, pp. 26–27) believe that financial education supports the elimination of factors that are responsible for financial exclusion. A sufficient level of economic knowledge also contributes to an increase in the banking penetration ratio of society, which may translate into the use of more advanced financial products (Świecka, 2016, p. 90). Frączek is more distinct about the consequences of the lack of financial knowledge (2014, p. 125), and claims that it is not possible to effectively manage household finances without knowledge of this type.

A consequence of the financial education of citizens, regardless of their age, is an increase in the prosperity of society (Świecka, 2016, p. 97), while another benefit achieved through economic education is the increase in awareness of individual consumers and the improvement of their situation on the financial market (Frączek, 2014, p. 122). Banks also profit from this situation, as they are able to offer more products to conscious consumers, which contributes to the development of the entire economy.

Summary

A higher level of financial knowledge contributes to greater participation in social processes, while the development of technology, which reduces exposure to geographical exclusion, generates higher digital risk. However, legal determinants, namely the Act on Digital Availability and the increasing share of people who use connected devices, lead to the conclusion that in most cases it is mental factors that contribute to digital exclusion, such as the unwillingness to use electronic banking. The author of this chapter believes that the price of banking services also contributes, to a low extent, to financial exclusion. This conclusion is based on the fact that financial institutions implemented the PAD Directive, which obliged financial institutions to set up basic payment accounts, offered free of charge.

An increase in the level of economic knowledge thanks to a wide educational offer tailored to the needs of participants, who can be treated as partners, will allow financial institutions to win new clients. The research by Żuchowska-Skiba (2020) demonstrated that people with a higher level of disability use the potential offered by the Internet to a greater extent than people with certificates of a lower level of disability. In addition, the Internet allows them to become more independent and make their own decisions. A pilot poll on economic knowledge among people affected by Asperger syndrome conducted by Frączek and Gagat Matuła (2019, pp. 28–29) points out that even though such people demonstrate repetitive behaviour, they do not use savings products offered by financial institutions, and therefore could be a group of potential clients who would stand out due to their loyalty and the repetitive nature of their behaviour.

Poland still lacks solutions in the field of economic education dedicated to people with disabilities, with such solutions mainly targeted at school and university students, and rarely designed for older recipients. People with disabilities are a highly heterogeneous group and a one-size-fits-all approach cannot be applied to everyone, yet it is worth considering a breakdown into various age groups, such as elementary school pupils, secondary school students, university students, and adults, with dysfunctions obviously taken into account. Age determines participation in the financial market less frequently, because minors increasingly more often hold a bank account, and the elderly also use bank accounts and electronic banking more and more often. It is important that education is offered to all participants in individual groups at a similar level, with integration in mind so that no one feels stigmatised. In addition, the ability to participate in diversified groups may produce different viewpoints, which will be an added value otherwise unobtainable. Frączek and Gagat Matuła (2019, p. 29) also observed that there is a lack of activities in the field of economic education adapted to people affected by Asperger syndrome, which is also confirmed by a report entitled *Map of financial education* (Czernek et al., 2017). As banks obviously operate to make a profit, they design the majority of their educational activities with young people in mind as potential clients. However, the educational activity for people with disabilities should also fit into the framework of widely understood corporate social responsibility, rather than being seen as merely an investment that needs to be profitable.

An increase in the level of economic knowledge is not only beneficial for the people who participate in such activities, but it also contributes to the economy and society, as more aware citizens are less likely to fall into a debt spiral, and they seek welfare less frequently. Well-educated consumers are also more likely to use more advanced products, and the conscious use of products of financial institutions positively affects economic development.

The above assertions prove that economic education should be deemed a tool in combating social exclusion, as an increase in the knowledge positively affects one's self-esteem, which can minimise mental barriers that favour exclusion. The cited research by Błędowski and Iwanicz-Drozdowska (2010) and the OECD (2020) demonstrates that a higher level of financial education prevents financial exclusion, which is linked to social and digital exclusion.

References

Act of 17 December 1998 on pensions from the Social Insurance Fund Journal of Laws 1998 No 162 item 1118. (1998). [Ustawa z dnia 17 grudnia 1998 r. o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych Dz. U. 1998 nr 162 poz. 1118). https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU19981621118/O/D19981118.pdf

Act of 4 April 2019 on the Digital Availability of Websites and Mobile Application of Public Entities Journal of Laws 2019 item 848. (2019). [Ustawa z dnia 4 kwietnia 2019 r. o dostępności cyfrowej stron internetowych i aplikacji mobilnych podmiotów publicznych Dz. U. 2019 poz. 848]. https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20190000848

Atkinson, A. B. (2017). *Nierówności. Co da się zrobić?* Wydawnictwo Krytyki Politycznej.

Banaś, D. (2022). Edukacja finansowa pokolenia 55+ jako element rozwoju rynków finansowych. In: K. Waliszewski (Ed.), *Finanse osobiste* (pp. 349–357). Polska Akademia Nauk.

Banaś, D., & Kliber, F. (2022). Zmiana zachowań płatniczych podczas pandemii COVID-19 na przykładzie studentów. In: M. Banaszewska, A. Iwańczuk-Kaliska, K. Marchewka-Bartkowiak & A. Warchlewska (Eds.), *System finansowy w Polsce w obliczu kryzysu pandemicznego* (pp. 189–206). CeDeWu.

Bankowcy dla Edukacji. (2018). *Poziom edukacji finansowej Polaków 2018*. https://bde.wib.org.pl/wp-content/uploads/2021/08/Poziom-wiedzy-finansowej-Polakow-2018.pdf

Bankowcy dla Edukacji. (2020). *Poziom wiedzy finansowej Polaków 2020*. https://bde.wib.org.pl/wp-content/uploads/2021/08/Poziom-wiedzy-finansowej-Polakow-2020.pdf

Barr, M. (2004). Banking the poor. *Yale Journal on Regulation*, *21*(1), 121–137. https://openyls.law.yale.edu/bitstream/handle/20.500.13051/8040/07_21YaleJonReg121_2004_.pdf?sequence=2

Błędowski, P., & Iwanicz-Drozdowska, M. (2010). Wykluczenie finansowe w Polsce a możliwości przeciwdziałania. *Polityka Społeczna*, *431*(2), 5–10.

Cichowicz, E. (2016a). Działania banków komercyjnych w zakresie edukacji ekonomicznej jako metoda walki z wykluczeniem finansowym. *Studia Oeconomica Posnaniensia*, *4*(9), 115–135.

Cichowicz, E. (2016b). The use of modern technology by financial institutions in combating financial exclusion. *Annales. Ethics in Economic Life*, *19*(1), 71–82. https://doi.org/10.18778/1899-2226.19.1.05

Czernek, K., Jurek, M., & Marszałek, P. (2017). *Mapa edukacji finansowej, edycja VI, część 1*. https://www.zbp.pl/dla-klientow/edukacja-ekonomiczna

Dijk, J. (2010). *Społeczne aspekty nowych mediów*. Wydawnictwo Naukowe PWN.

Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features Text with EEA relevance [Dyrektywa Parlamentu Europejskiego i Rady 2014/92/UE z dnia 23 lipca 2014 r. w sprawie porównywalności opłat związanych z rachunkami płatniczymi, przenoszenia rachunku płatniczego oraz dostępu do podstawowego rachunku płatniczego Tekst mający znaczenie dla EOG]. (2014). http://data.europa.eu/eli/dir/2014/92/oj

Dońska-Borsiak, B. (2015). Wykluczenie społeczne a ubóstwo. Możliwości wykorzystania danych panelowych. *Polityka Społeczna*, *5–6*(494–495), 6–11.

Folwarski, M. (2021a). *Innowacje cyfrowe w bankowości a włączenie cyfrowe i finansowe społeczeństwa*. Wydawnictwo Uniwersytetu Jagiellońskiego.

Folwarski, M. (2021b). Wpływ wybranych czynników otoczenia bankowego na włączenie cyfrowe społeczeństwa. *Bezpieczny Bank*, *84*(3), 81–98. https://doi.org/10.26354/bb.4.3.84.2021

Frączek, B. (2014). Niski poziom alfabetyzacji finansowej społeczeństwa jako bariera ograniczająca rozwój rynku kapitałowego. In: T. Czerwińska & A. Nowak (Eds.), *Rynek kapitałowy wobec wyzwań dekoniunktury* (pp. 113–131). Wydawnictwo Naukowe Wydziału Zarządzania Uniwersytetu Warszawskiego.

Frączek, B., & Gagat Matuła, A. (2019). Knowledge and behaviour in the field of saving by young with Asperger Syndrome. Challenges for financial education. *Future Human Image*, *11*, 22–31. https://doi.org/10.29202/fhi/11/3

Frieske, K. (2010). Zamienię porsche na gorsze: o biedzie wykluczeniu i reintegracji społecznej. *Polityka Społeczna*, *439*(10), 1–7.

Golinowska, S. (2008). Wykluczenie społeczne. In: S. Golinowska, Z. Morecka, M. Styrc, E. Cukrowska, & J. Cukrowski (Eds.), *Od ubóstwa do wykluczenia społecznego: badania, koncepcja, wyniki, propozycje Polska, Europa i świat* (pp. 113–140). IPiSS.

Iwanicz-Drozdowska, M., & Nowak, A. K. (2011). Rola i znaczenie edukacji finansowej. In: M. Iwanicz-Drozdowska (Ed.), *Edukacja i świadomość finansowa. Doświadczenia i perspektywy* (pp. 13–34). Oficyna Wydawnicza SGH.

Janc, A., & Warchlewska, A. (2018). Działania edukacyjne banków centralnych w obszarze wiedzy ekonomicznej i kompetencji finansowych jako przejaw społecznej odpowiedzialności biznesu. In: K. Waliszewski (Ed.), *Społeczna odpowiedzialność instytucji finansowych: od teorii do praktyki* (pp. 23–48). CeDeWu.

Kempson, E., Whyley, C., Caskey, J., & Collard, S. B. (2000). *In or out? A literature and research review*. Working Paper. Financial Services Authority. http://www.bristol.ac.uk/media-library/sites/geography/migrated/documents/pfrc0002.pdf

Kotliński, G. (2016). *Innowacje informacyjne w bankowości. Ujęcie ilościowe i jakościowe.* Wydawnictwo Uniwersytetu Ekonomicznego w Poznaniu.

Kuchciak, I., Świeszczak, M., Świeszczak, K., & Marcinkowska, M. (2014). *Edukacja finansowa i inkluzja bankowa w realizacji koncepcji silver economy*. Wydawnictwo Uniwersytetu Łódzkiego. https://doi.org/10.18778/7969-465-5

Kujawski, J. (2018). Wykluczenie cyfrowe jako forma wykluczenia społecznego. Przypadek Polski. *Media i Społeczeństwo*, *9*, 252–260.

Lusardi, A., & Mitchell, O. S. (2007). Baby Boomer retirement security: The roles of planning, financial literacy, and housing wealth. *Journal of Monetary Economics*, *54*(1), 205–224. https://doi.org/10.1016/j.jmoneco.2006.12.001

Maciejasz-Świątkiewicz, M. (2017). Edukacja finansowa dzieci a społeczna odpowiedzialność instytucji finansowych. In: K. Waliszewski (Ed.), *Społeczna odpowiedzialność instytucji finansowych. Perspektywa banków, pośredników i doradców finansowych* (pp. 39–57). CeDeWu Platinum.

Maciejasz-Świątkiewicz, M. (2013). Wykluczenie finansowe i narzędzia jego ograniczania. *Studia i Monografie / Uniwersytet Opolski, 488.*

Maison, D. (2013). *Polak w świecie finansów. O psychologicznych uwarunkowaniach zachowań ekonomicznych Polaków*. Wydawnictwo Naukowe PWN.

Mazur, J., & Kuć, M. (2019). *Marginalizacja – ujęcie wielowymiarowe. Przejawy skutki i przeciwdziałanie*. Wydawnictwo C.H. Beck.

OECD. (2020). *OECD/INFE 2020 International Survey of Adult Financial Literacy*. https://doi.org/10.1787/145f5607-en

Panek, T. (2011). *Ubóstwo, wykluczenie społeczne i nierówności: teoria i praktyka pomiaru*. Oficyna Wydawnicza SGH.

Rutecka-Góra, J. (2020). Rola edukacji finansowej w ograniczaniu nadużyć i oszustw na rynku finansowym. In: A. Jurkowska-Zeidler, E. Rutkowska-Tomaszewska, A. Wiktorow, & J. Monkiewicz (Eds.), *Manipulacje i oszustwa na rynku finansowym: perspektywa konsumenta, wykrywanie, przeciwdziałanie, zapobieganie* (pp. 447–464). Wydawnictwo Naukowe PWN.

Sen, A. (2002). *Nierówności. Dalsze rozważania*. Znak.

Solarz, J. K. (2019). Ustawiczna edukacja finansowa. Trwanie życia. *Przedsiębiorczość i Zarządzanie*, *20*(1), 11–22.

Solarz, M. (2010). Społeczna odpowiedzialność banków w aspekcie wykluczenia finansowego. *Annales Universitatis Mariae Curie-Skłodowska. Sectio H. Oeconomia*, *44*(2), 241–254.

Statistics Poland. (2024). *The situation of households in 2023 on the basis of results of the Household Budget Survey*. https://stat.gov.pl/en/topics/living-conditions/living-conditions/the-situation-of-households-in-2023-on-the-basis-of-results-of-the-household-budget-survey,12,23.html

Szarfenberg, R. (2003). *Problemy definicyjne zjawiska wykluczenia*. *Raport Grupy nr 2 Zespołu Zadaniowego ds. Reintegracji Społecznej*. Ministerstwo Gospodarki, Pracy i Polityki Społecznej.

Szopa, B., & Szopa, A. (2011). Wykluczenie finansowe a wykluczenie społeczne. *Zeszyty Naukowe / Polskie Towarzystwo Ekonomiczne*, *11*, 13–27.

Szpyt, K. (2024). FinTech – pojęcie, historia, rynek. In: K. Szpyt (Ed.), *FinTech. Nowe Technologie w sektorze bankowym* (pp. 3–20). C.H. Beck.

Świecka, B. (2016). Wiedza i edukacja finansowa gospodarstw domowych jako determinanty rozwoju obrotu bezgotówkowego. In: P. Bolibok, & M. Żukowski (Eds.), *Obrót bezgotówkowy w Polsce – stan obecny i perspektywy* (pp. 89–103). Wydawnictwo KUL.

Trychomiak, M. (2021). Edukacja finansowa beneficjentów pomocy społecznej. Konieczność czy zbędny wysiłek? *Polityka Społeczna*, *48*(1), 16–23.

Warchlewska, A. (2017). Ekskluzja finansowa osób z niepełnosprawnością. *Niepełnosprawność – Zagadnienia, Problemy, Rozwiązania*, *III*(24), 35–52.

Warchlewska, A. (2020). Around the essence of financial exclusion. Reviewing approach. *Journal of Finance and Financial Law*, *1*(25), 123–140. https://doi.org/10.18778/2391-6478.1.25.08

Widzialni. (2021). *Raport Dostępności 2021. Dostępność i użyteczność stron internetowych oraz dokumentów cyfrowych*. https://widzialni.org/container/raport-dostepnosci-2021.pdf

Wodecki, P. (2020). Ewolucja sposobów rozumienia pojęcia niepełnosprawności. *Niepełnosprawność – zagadnienia, problemy, rozwiązania*, *1*(34), 108–116.

Związek Banków Polskich. (2022). *Poziom wiedzy finansowej Polaków 2022*. https://zbp.pl/getmedia/e73885ae-2e7d-4a4c-9ca4-e1236e3ae610/Poziom-wiedzy-finansowej-Polakow-2022_ver-medium

Żuchowska-Skiba, D. (2020). Wykluczenie cyfrowe osób z niepełnosprawnościami – perspektywy badawcze. In: G. Całek, J. Niedbalski, & D. Żuchowska-Skiba (Eds.), *Jak badać zjawisko niepełnosprawności. Szanse i zagrożenia założeń teoretycznych i metodologicznych studiów nad niepełnosprawnością* (pp. 195–211). Wydawnictwo Uniwersytetu Łódzkiego.

Dawid Banaś holds a Doctor of Philosophy degree in academic discipline economics and finance and is an assistant professor at the Poznań University of Economics. In his scientific work, he mainly focuses on the operations of pension schemes. His fields of research also encompass financial education, the situation of the elderly, and the use of modern technologies, such as RegTech and SupTech.

We recommend

2024 CHLOE 9 Report: Strategy Shift: Institutions Respond to Sustained Online Demand

The ninth installment of the Changing Landscape of Online Education (CHLOE) report, produced by Quality Matters™ , Eduventures® and Educause – offers an overview of the current state of online learning in higher education as well as insights into its future development. The report was compiled by surveying chief online officers (COLOs) – the professionals best situated to assess the current state of this ever-developing field – at U.S. two- and four-year colleges and universities.

The majority of survey participants report both learner demand for online learning surging and institutional strategic priorities shifting to meet this demand, as well as the adaptation to the new presence of AI tools in the academic environment. Notable findings from the 53-page report include:

- **Priorities for Online Learning:** Institutions are increasingly prioritizing the development of online versions of both on-campus courses (69%) and on-campus degrees (65%) in order to meet demand. In terms of their topmost priority, 43% of COLOs chose online versions of on-campus degrees (the majority of public four-year institutions identified this as their top priority), with online versions of on-campus courses selected as the top priority by 39%.
- **Tuition and Institutional Revenue:** In an era when many institutions are experiencing financial challenges, most COLOs surveyed reported that their institutions charge the same tuition for online learning as they do for traditional face-to-face learning. With 60% of four-year public institutions reporting that they generate net revenue from these programs, the data points toward a high degree of financial viability for online learning. As a result, many institutions are investing more deeply in their online programs: 42% of COLOs reported at least some increase in their online learning budget.
- **AI in Higher Education:** With artificial intelligence a constant topic of discussion in education, COLOs reported a wide variety of approaches for addressing its presence and potential in higher learning. Only 35% of COLOs reported having AI-related policies; 40% reported that policies and guidelines related to AI were topics under discussion. 34% of COLOs reported that students are encouraged to engineer AI prompts in their classes, and 32% of COLOs say that AI as a topic is taught to students. Only 6% of COLOs said students are actively discouraged from using AI.
- **Third-Party Servicers**: In early 2023, the U.S. Department of Education announced new accountability measures for Third-Party Servicers – corporate entities that partner with colleges to help them develop or deliver some aspect of their operations – including Online Program Management companies (OPMs). These measures greatly expanded both the definition of this category and the actions institutions must take in order to utilize Third-Party Servicers, raising concerns about the time and cost needed to comply. In CHLOE 9, about a quarter of COLOs reported that their institution currently works with at least one OPM, an increase from the 18% who said the same in CHLOE 7 (2022). This suggests that OPM adoption by institutions invested in online learning is still growing. Just over half of respondents revealed moderate or little concern about newly proposed federal regulations targeting OPMs and other online learning activities, suggesting widespread uncertainty about whether proposed new rules will ever take effect.
- **Regular and Substantive Interaction:** In order for online courses to qualify for federal student aid, the U.S. Department of Education requires Regular and Substantive Interaction (RSI) to occur. This requirement mandates frequent and meaningful interactions between students and instructors in both synchronous and asynchronous programs. In CHLOE 9, only a small minority (7%) of schools report not having (or considering) RSI policies or guidelines, with public institutions more likely to have them than private institutions. The majority of institutions provide faculty support in meeting RSI by providing staff help, training, and/or digital resources, but nearly one-quarter do not evaluate any courses to determine if RSI requirements have actually been met.

From the official Quality Matters website, the report can be downloaded for free at: **https://www.qualitymatters.org/qa-resources/resource-center/articles-resources/CHLOE-9-report-2024**