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# Current Problems of Banking Sector Functioning in Poland and in East European Countries

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Current Problems of Banking Sector Functioning in Poland and in East European Countries ISSN 1899-3192

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# BANKING INCLUSION AS A COMPONENT OF THE COMPETITION STRATEGIES OF COMMERCIAL BANKS

**Summary:** The purpose of this publication is to identify the presence of the issue of banking inclusion in the strategies of commercial banks. It will be achieved through the analysis of strategies published by banks from the point of view of the presence of the term of "unbanked people," i.e. affected by banking exclusion and, further, the presence of conclusions from the analysis of those people, ending in the formulation of strategic and operational aims directed at people who are excluded from banking services. The comprehensive analysis of commercial banks operating in Poland which has been carried out in this paper in terms of the presence of the issue of banking inclusion allowed drawing a set of conclusions. According to them, the issue of unbanked people is of minimal interest to banks. Banks should take advantage of market potential created by excluded people.

**Keywords:** banking inclusion, banking exclusion, commercial banks, long term strategies.

## 1. Introduction

Ensuring households' full access to banking products not only facilitates but has become currently the indispensable condition of full participation in the social and economic life of a country. Considering its size and the number of negative effects that it generates at the micro- and macroeconomic level, banking exclusion has started to be perceived as one of the main social problems of the modern world and, consequently, the action taken in order to increase banking inclusion in society has become a priority on the part of public authorities, central banks, financial market supervision institutions, macro-credit providing organizations as well as commercial and cooperative banks themselves as direct providers of banking services.

The purpose of this article is the identification of the presence of the issue of banking inclusion in the strategies of commercial banks. It will be fulfilled through the analysis of the strategies published by banks from the point of view of the presence of the term of

"unbanked people", i.e. affected by banking exclusion and, further, the presence of conclusions from the analysis of those people, ending in the formulation of strategic and operational aims directed at people who are excluded from banking services.

The research methods applied here depend on the consistent and comparative analysis of terms, methodology and conclusions published in the research literature and on the analysis of secondary data of bank strategies. The research into the literature on the subject will be the basis for drawing conclusions with regard to the involvement of the banking sector in the process of the creation of banking inclusion in society.

## 2. The range of banking exclusion in Poland as compared with other countries

Banking exclusion must be examined along two paths. Firstly, in the context of difficulties in access to banking services as caused by the deliberate activities of banks, for instance, by regulating access to credit products. Secondly, in the light of the absence of a need for using banking services by households as determined by unawareness of benefits from banking inclusion.

The concept of banking exclusion is contained within that of financial exclusion. It is worth quoting here the definition referred to by the European Commission in the report *Financial Services Provision and Prevention of Financial Exclusion*. According to it, financial exclusion is "a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong".[1]

The issue of banking exclusion was an object of interest of researchers in as early as the 1970s.[2] However, the true catalyst of interest in banking exclusion was considerable changes in providing banking services. The development of IT technologies, the pursuit of reduction of costs, improved effectiveness and current consolidation processes had an impact on the reorganization of the banking network. That process led to the departure from the perception of banking exclusion only in the context of geographic obstacles on the way to banking branches and focusing on the causes of exclusion in terms of non-physical barriers.[3] These changes were reflected in only some time later on the measurement of the size of the phenomenon of banking exclusion.

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[1] Financial Services Provision and Prevention of Financial Exclusion, European Commission, VC/2006/0183, March 2008, p. 9.

[2] The research focused on the role of finances in the transformation of urban areas due to ensuring or refusing access to mortgage loans. A. Leyshon, Financial exclusion, [in:] R. Kitchen, N. Thrift (eds.), *International Encyclopedia of Human Geography*, Oxford: Elsevier, Vol. 4, 2009, pp. 153–158.

[3] A. Leyshon, N. Thrift, Geographies of Financial Exclusion: Financial Abandonment in Britain and the United States, Transactions of the Institute of British Geographers, New Series, 20, 1995, pp. 312–341.

In Poland, already in the mid-1990s there appeared first statistics showing the size of banking exclusion. The aspect which repeats in all the studies is the basic deficiency level of banking services, namely, the fact of missing a bank account.[4] Figure 1 presents a set of fluctuations in the number of bank account owners.

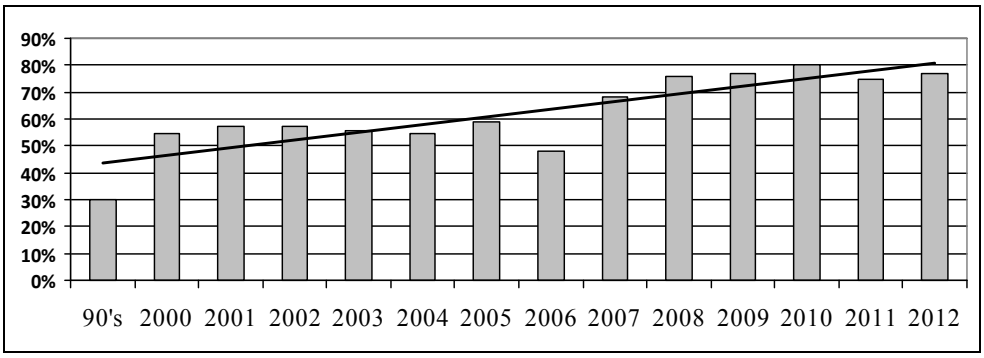


**Figure 1.** The size of basic-level banking inclusion in Poland*

* Denoting the possession of a bank account.

Source: own compilation based on: T. Koźliński, *Porównanie wyników badań ubankowienia Polaków przeprowadzonych przez NBP w 2006 i 2009 r.*, NBP, Departament Systemu Płatniczego, Warszawa, December 2009, pp. 3–4; P. Błędowski and M. Iwanicz-Drozdowska, *Financial Services Provision and Prevention of Financial Exclusion in Poland*, national survey, Warszawa, 2007, pp. 6; D. Maison, *Postawy Polaków wobec obrotu bezgotówkowego*, Warszawa, 15.03.2010, p. 28; *Postawy Polaków wobec pieniędzy oraz instytucji i instrumentów finansowych*, MoneyTrack 2010, p. 14; *Postawy Polaków wobec pieniędzy oraz instytucji i instrumentów finansowych*, MoneyTrack 2011, p. 10; T. Koźliński, *Czy warto korzystać z rachunków bankowych i płatności bezgotówkowych?*, NBP, May 2012, p. 10; T. Koźliński, *Zwyczaje płatnicze Polaków*, Warszawa, May 2013, p. 22.

Throughout the analyzed period there was a clear steady growth in bank account owners. In the 1990s only 30% of people declared this basic level of access to banking services, whereas the latest data points to 77%.[5] Other slight

[4] It must be admitted that the very fact of possessing a bank account does not imply using it. In consequence, reports include the data exemplifying the number of bank accounts and those of bank transactions on those accounts.

[5] The decrease in the number of people admitting to possessing a bank account, visible in 2006, should be ascribed to the change of the measurement methodology. In the research poll of 2006 a respondent was asked if he or she possessed a deposit bank account (ROR) in a bank or in SKOK. There was no suggestion that they might also have a mutual bank account, because of which a certain number of respondents might have understood the question as referring only to their own individual account, not to the mutual one as well. T. Koźliński, *Porównanie wyników badań ubankowienia Polaków przeprowadzonych przez NBP w 2006 i 2009 r.*, NBP, Departament Systemu Płatniczego, Warszawa, December 2009, p. 4.

fluctuations visible in the consecutive years are the result of the introduction of measurements (commissioned mainly by the Polish National Bank) by various institutions on representative groups but applying different research techniques (e.g. CAPI, diaries of payments).[6]

The size of banking exclusion, in order to ensure greater comparability, can be set against the data from other countries. The first comprehensive surveys ordered by the European Commission were: Eurobarometer Survey 60.2, comprising 15 EU member countries and Eurobarometer 2003.5, on the 10 New EU member countries. Both surveys were carried out towards the end of 2003.[7] For the sake of this publication, these data were combined with those from individual countries of Central and Eastern Europe. The results are presented in Figure 2.

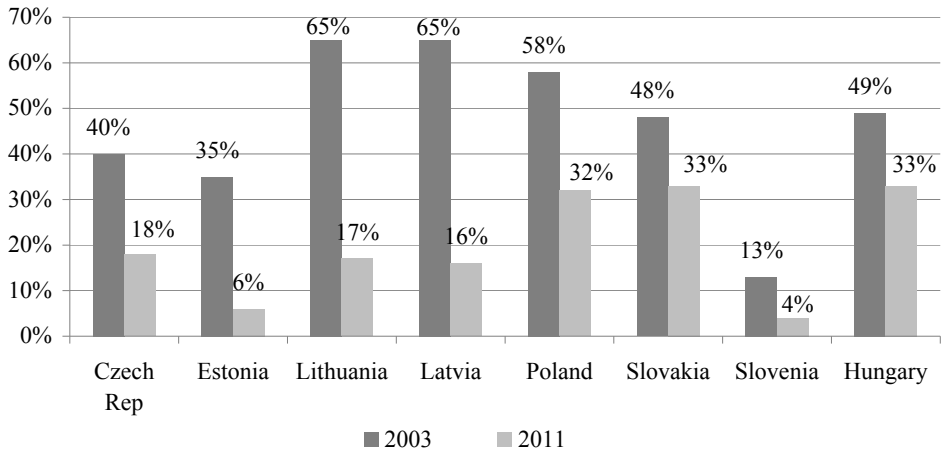


**Figure 2.** Levels of banking exclusion (no bank account) in individual countries of Central and Eastern Europe

Source: Eurobarometer 2003.5, European Commission, May 2004, p. 4; Financial Services Provision and Prevention of Financial Exclusion, European Commission, March 2008, p. 22; Special Eurobarometer 373, Retail Financial Services, European Commission, March 2012, p. 13.

In all the surveyed countries the number of people who were completely unbanked decreased. In 2003 as many as 65% respondents in Latvia and Lithuania declared no ownership of a bank account and it was in both these countries that the

[6] In 2001, according to a CAPI-method poll conducted by TNS Pentor, 64.6% of the respondents admitted to possessing a bank account (mutual accounts excluded). M. Polasik, J. Marzec, P. Fiszeder, J. Górka, *Modelowanie wykorzystania metod płatności detalicznych na rynku polskim*, Materiały i Studia, Warszawa 2012, p. 23.

[7] Financial Services Provision..., *op. cit.*; M. Crame, A. Finney, E. Kempson, *Financial Services Provision and Prevention on Financial Exclusion. Eurobarometer Report*, Personal Finance Research Centre, University of Bristol, August 2007, p. 6.

most radical change within 8 years was visible as in 2001 only 17% of the people surveyed in Lithuania and 16% in Latvia were completely unbanked. The smallest growth in banked people was recorded in Slovenia, which, on the other hand, had the highest level of banked people in 2003. Against the background of the analyzed countries, Poland was in the group, together with Estonia, Slovakia and Hungary, where 1/3 of the population remained unbanked.[8]

The ownership of a bank account is evidently the most important aspect of bank inclusion as it conditions access to other bank services, for instance, to credits. It is advisable, however, that banking inclusion should be looked upon inclusion from a broader perspective, also comprising the use by households of such banking products as a credit card, mortgage loan and a personal loan. Figure 3 shows the appropriate set of information.

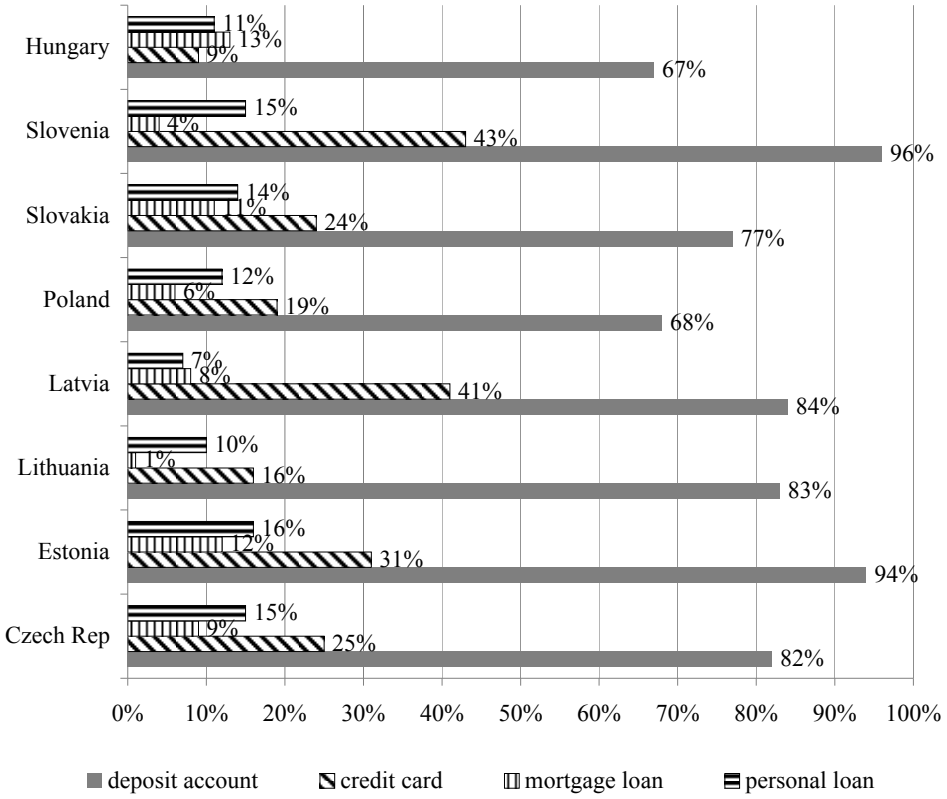


**Figure 3.** Levels of banking inclusion in individual countries of Central and Eastern Europe

Source: Special Eurobarometer 373, Retail Financial Services, European Commission, March 2012, p. 13.

[8] For more information please refer to M.C. Kempson, A. Finney, *Financial Services Provision and Prevention of Financial Exclusion. Eurobarometer Report*, August 2007, pp. 9–10.

The data in Figure 3 show a great differentiation in terms of the use of various banking products in individual countries of Central and Eastern Europe. The deposit account, as expected, remained the most popular banking product. The credit card was in the second place in all the countries except for Hungary, next in turn was the mortgage loan. The smallest number of people surveyed in all the countries apart from Hungary and Latvia declared the ownership of a mortgage loan. Poland was found to be a leading country in none of the analyzed bank products and the results achieved were even below the average level that could be calculated for the selected countries.

It is true that the information gathered exemplifies the positive banking trend among Poles, mainly in the form of deposit account ownership; nevertheless, it also points to the distance separating Poland and the other Central and East European countries. The level of banking inclusion should be an unequivocal signal to the banks of the market of potential banking product purchasers.

Alliance for financial inclusion provided three main financial indicators. They are presented in Table 1.

**Table 1.** Financial inclusion indicators

| Dimension | Indicator |
|---|---|
| Access | The number of access points per 10,000 adults at the national level segmented by type and administrative unit |
| | % of administrative units with at least one access point. |
| | % of total adults population living in administrative units with at least one access point |
| Usage | % of adults with at least one type of regulated deposit account |
| | % of adults with at least one type of regulated credit account |
| Quality | Affordability |
| | Transparency |
| | Convenience |
| | Fair treatment |
| | Protection |
| | Indebtedness |
| | Financial Education |
| | Choice |

Source: Beyond Access and Usage (FIDWG), Alliance for Financial Inclusion, 2013 Global Policy Forum, September 2013, pp. 6–11.

These three dimensions create a core set of financial inclusion. There are five principles necessary for developing these indicators: specificity, conciseness, simplicity, improvement and client perspective.

## 3. Banking exclusion as a component of bank's operational strategy

The operational strategy of a bank concerns the ways in which it intends to compete on the market and the way it aims to fulfill its mission and vision. According to the oldest existing definition, it consists in determining the main, long-range aims of a company, such operational directions and capital allocation which are necessary for achieving these aims.[9] It comprises long-range aims and methods of attaining them which have an impact on the system as a whole.[10] Modern strategy definitions emphasize that a strategy is a set of decisions or an activity conception aiming at retaining a balance between a company and its external environment, present and future.[11]

The literature on the subject enumerates a number of strategy classifications. The one most frequently referred to is the concept of H.I. Ansoff, M.E. Porter and P. Drucker.[12] The formulation of an adequate strategy requires a bank, first of all, to define its long-term operational aim.

Bearing in mind the purpose of this paper, in its further part we include the conclusions from the analysis of the operational strategies of commercial banks. For the sake of this analysis, the following definition of unbanked people will be used: they are the people who are not using any banking products at a particular moment. This category comprises persons who are secondarily unbanked.

The research conducted was based on performing 8 tasks of the verification of:

1. Possession by a bank of a current operational strategy;
2. Publishing bank's operational strategy on its website;
3. Identification in the strategy of the term of an unbanked person;
4. Presence of the identification of unbanked people within the market analysis;
5. Presence of the conclusions from the analysis of unbanked people;
6. Formulation of the strategic aims directed at unbanked people;
7. Formulation of the operational aims directed at unbanked people.

The study was conducted in June 2013 and comprised all the commercial banks operating in Poland. The first step was the identification of current operational strategies possessed by commercial banks (including at least 2013) and the fact if they were published on the bank's website. Table 2 shows the gathered data.

---

[9] A. Chandler, *Strategy and Structure: Chapters in the History of American Industrial Enterprise*, MIT Press, Cambridge, MA, 1962, p. 123.

[10] For more information please refer to R.L. Ackoff, Towards a system of systems concepts, *Management Science* 1971, Vol. 17, 1971, pp. 661–671.

[11] M. Marcinkowska, *Wartość banku. Kreowanie wartości i pomiar wyników działalności banku*, Wydawnictwo Uniwersytetu Łódzkiego, Łódź 2003, p. 41; [after] J. Jeżak, *Strategiczne zarządzanie przedsiębiorstwem. Studium koncepcji i doświadczeń amerykańskich oraz zachodnioeuropejskich*, Wydawnictwo Uniwersytetu Łódzkiego, Łódź 1990, p. 13.

[12] Cf. A. Nosowski, Modele, strategie i metody zarządzania w instytucjach kredytowych, [in:] A. Gospodarowicz, A. Nosowski (eds.), *Zarządzanie instytucjami kredytowymi*, Wydawnictwo C.H. Beck, Warszawa 2012, pp. 56–74.

**Table 2.** Possession by commercial banks of current operational strategies and publishing them on banks' websites

| Commercial banks in possession of operational strategies (20/77) | Commercial banks publishing their operational strategies on their websites (5/20) |
|---|---|
| Alior Bank SA | |
| Bank BPH SA | |
| Bank DnB Nord Polska SA | |
| Bank Gospodarki Żywnościowej SA | |
| Bank Handlowy w Warszawie SA | Bank Handlowy w Warszawie SA |
| Bank Millennium SA | Bank Millennium SA |
| Bank Ochrony Środowiska SA | |
| Bank Pocztowy SA | Bank Pocztowy SA |
| Bank Polska Kasa Opieki SA | |
| Bank Zachodni WBK SA | |
| BNP Paribas Bank Polska SA | |
| BRE Bank Hipoteczny SA | |
| BRE Bank SA | |
| Credit Agricole Bank Polska SA | |
| Deutche Bank PBC SA | |
| Euro Bank SA | |
| Getin Noble Bank SA | Getin Noble Bank SA |
| ING Bank Śląski SA | |
| Nordea Bank Polska SA | |
| Powszechna Kasa Oszczędności Bank Polski SA (PKO SA) | Powszechna Kasa Oszczędności Bank Polski SA (PKO SA) |

Source: own compilation based on the websites of commercial banks.

Out of all the commercial banks existing in Poland only 20 were found to possess current operational strategies. As few as 5 of them published them in their entirety on their websites. The other banks made accessible via the Internet only partial information on the fulfillment of the strategy in the board's annual operational report or in the topics of the day.

The further analysis concerned only those banks which published their complete operational strategies on their websites. Due to the limited merits content of the board operational reports, it was not possible to analyze these documents in terms of the fulfillment of the research purpose.

The further analysis consisted in the verification of the term "unbanked person" in banks' operational strategies. Table 3 presents its summary.

Only two out of five banks included in their operational strategies the term "unbanked person." In the case of Bank Pocztowy SA the bank vision used the concept "the bank for the unbanked", whereas the strategy of Bank PKO SA contained the term " unbanked person".

**Table 3.** Identification of the term "an unbanked person" in banks' operational strategies

| Commercial banks publishing their operational strategies on their websites (5/20) | Identification of the term "unbanked person" in banks' operational strategies |
|---|---|
| Bank Handlowy w Warszawie SA | None |
| Bank Millennium SA | None |
| Bank Pocztowy SA | Indirectly: in the bank's vision: the bank for the unbanked |
| Getin Noble Bank SA | None |
| Powszechna Kasa Oszczędności Bank Polski SA (PKO SA) | Indirectly: unbanked people |

Source: Prezentacja strategii PKO Banku Polskiego, Warszawa, 03.04.2013; Kierunki Strategiczne na lata 2012–2015, Bank Handlowy w Warszawie SA, 19.03.2012; Strategia Getin Noble Bank 2013–2015, 05.03.2013; Bank Pocztowy – Strategia na lata 2012–2015, Warszawa, November 2012.

The next stage of the research was the verification of the presence of the identification of a group of unbanked persons in the market analysis. Table 4 presents conclusions concerning commercial banks.

**Table 4.** Presence of identification of a group of unbanked people in the market analysis

| Banks publishing their operational strategies on their websites (5/20) | Presence of the identification of the group of unbanked people in the market analysis |
|---|---|
| Bank Handlowy w Warszawie SA | None |
| Bank Millennium SA | None |
| Bank Pocztowy SA | Indirectly: indicating as a target group physical persons from small towns; big city dwellers of average incomes; elderly people |
| Getin Noble Bank SA | None |
| Powszechna Kasa Oszczędności Bank Polski SA (PKO SA) | Aging society and an increase in the penetration of financial services among 10 million unbanked Poles |

Source: based on: Prezentacja strategii PKO Banku Polskiego, Warszawa, 03.04.2013; Kierunki Strategiczne na lata 2012–2015, Bank Handlowy w Warszawie SA, 19.03.2012; Strategia Getin Noble Bank 2013–2015, 05.03.2013; Bank Pocztowy – Strategia na lata 2012–2015, Warszawa, November 2012.

Similarly to the case of the analyzed element, before only two banks in the market analysis included the term "unbanked person" in their operational strategies. Each of them did it, however, from a different point of view. Bank Pocztowy SA used the term pointing to the socio-demographic features of that group of people, whereas Bank PKO SA determined the size of banking exclusion in Poland. Both banks, however, described unbanked people only in a very rudimentary way. Similar results were achieved in the analysis of the presence of conclusions from the analysis of unbanked people (see Table 5).

**Table 5.** Presence of conclusions from analysis of unbanked people

| Banks publishing their operational strategies on their websites (5/20) | Presence of the conclusions from the analysis of unbanked people |
|---|---|
| Bank Handlowy w Warszawie SA | Indirectly – presentation of the relationship between the number of products and incomes |
| Bank Millennium SA | None |
| Bank Pocztowy SA | Promotion of simple and accessible financial services. Conducting an educational financial program targeted mainly on unbanked people |
| Getin Noble Bank SA | None |
| Powszechna Kasa Oszczędności Bank Polski SA (PKO SA) | None |

Source: based on: Prezentacja strategii PKO Banku Polskiego, Warszawa, 03.04.2013; Kierunki Strategiczne na lata 2012–2015, Bank Handlowy w Warszawie SA, 19.03.2012; Strategia Getin Noble Bank 2013–2015, 05.03.2013; Bank Pocztowy – Strategia na lata 2012–2015, Warszawa, November 2012.

Only Bank Pocztowy SA drew conclusions from the analysis of unbanked people, formulating as one of its operational aims the promotion of simple and accessible financial services as well as raising financial awareness in this social group. Admittedly, the operational strategy of Bank Handlowy SA did not mention unbanked people, yet its interesting element was the presentation of the relationship between the number of banking products sold and the incomes, pointing to the gradual growth of bank's profits resulting from cross-selling.

The next research stage was the verification of the presence of strategic aims targeted on unbanked persons in bank operational strategies. The conclusions that were drawn from it are presented in Table 6.

The strategic aims targeted on financially excluded people were most clearly defined in the operational strategy of Bank Pocztowy SA. The necessity of taking energetic acquisition action towards them was emphasized, mainly by offering a current account with a free transfer option. The operational strategy of Getin Noble Bank SA underlined the significance of a bank account as a banking product facilitating banking inclusion. Bank PKO SA formulated a strategic aim only in an indirect way in terms of customers' expectations and betterment of distribution processes of banking products, which can be regarded as the facilitation of banking inclusion. Bank Handlowy SA evidently showed no interest in unbanked people, defining a clear strategic aim as expanding cooperation with current customers.

In view of the fact that strategic aims should be closely reflected in operational aims, the next research step was the analysis of the presence of the aims targeted on unbanked people in the operational strategies, which is shown in Table 7.

**Table 6.** Formulation of strategic aims targeted on unbanked persons

| Banks publishing their operational strategies on their websites (5/20) | Formulation of strategic aims targeted on unbanked people |
|---|---|
| Bank Handlowy w Warszawie SA | None – even directly: Bank Handlowy SA formerly = acquiring new customers; Bank Handlowy SA now = expanding cooperation with current customers |
| Bank Millennium SA | None |
| Bank Pocztowy SA | Energetic acquisition of customers through attractive current account with free transfer option, specially targeted on people using traditional financial services of Poczta Polska.<br>Energetic acquisition action aimed at financially excluded people. |
| Getin Noble Bank SA | Indirectly: recognition of ROR (savings account) as the leading product |
| Powszechna Kasa Oszczędności Bank Polski SA (PKO SA) | Indirectly – customer-centrism, distribution perfectionism |

Source: based on: Prezentacja strategii PKO Banku Polskiego, Warszawa, 03.04.2013; Kierunki Strategiczne na lata 2012–2015, Bank Handlowy w Warszawie SA, 19.03.2012; Strategia Getin Noble Bank 2013–2015, 05.03.2013; Bank Pocztowy – Strategia na lata 2012–2015, Warszawa, November 2012.

**Table 7.** Formulation of operational aims targeted on unbanked persons

| Banks publishing their operational strategies on their websites (5/20) | Formulation of operational aims targeted on unbanked people |
|---|---|
| Bank Handlowy w Warszawie SA | None |
| Bank Millennium SA | None |
| Bank Pocztowy SA | Expansion of stationary distribution channels, exclusively depending on the network of Poczta Polska.<br>The dedicated network developed in towns of over 10,000 inhabitants (Post Financial Zones) and of 25,000 inhabitants (Microbranches + Post Financial Zones as supplementary) |
| Getin Noble Bank SA | None |
| Powszechna Kasa Oszczędności Bank Polski SA (PKO SA) | None |

Source: based on: Prezentacja strategii PKO Banku Polskiego, Warszawa, 03.04.2013; Kierunki Strategiczne na lata 2012–2015, Bank Handlowy w Warszawie SA, 19.03.2012; Strategia Getin Noble Bank 2013–2015, 05.03.2013; Bank Pocztowy – Strategia na lata 2012–2015, Warszawa, November 2012.

Only in the case of Bank Pocztowy SA werethe strategic aims targeted on unbanked people reflected in the operational aims. The bank decided to use the network of Poczta Polska as the best way of reaching unbanked people and persuading them to join the banking system. None of the other analyzed banks focused their operational aims on unbanked people.

## 4. Conclusions

The phenomenon of banking exclusion affects households in Central and Eastern Europe in varied degrees. It must be admitted that in the last few years there has been a gradual decrease in the number of unbanked people, yet the distance separating Poland and other European countries is still clearly visible. It should be a signal to banks of the existence of a potential customer market for their banking products and consequently it should be reflected in the operational strategies adopted by them.

The comprehensive analysis of commercial banks operating in Poland which has been carried out in this paper in terms of the presence of the issue of banking inclusion allows drawing the following conclusions:

- only in the case of five banks the operational strategies were published on their websites;
- Bank Pocztowy SA and PKO SA identified the term "unbanked person" in their strategies;
- Bank Pocztowy SA oraz PKO SA identified a group of people who were unbanked;
- the strategies of Bank Handlowy SA and Bank Pocztowy SA included conclusions from the analysis of the unbanked group of people;
- Bank Pocztowy SA, PKO SA and Getin Noble Bank SA formulated strategic and operational aims directed at unbanked people.

The above conclusions from the conducted research allow for the statement that the issue of unbanked people is of minimal interest to banks. Banks focus their activity on adapting their operational strategies to difficult external circumstances, growing competition of products and services and improving their operational effectiveness and optimizing their cost structures. In consequence, it can be claimed that the aims formulated by banks now are a derivative of the situation in the banking sector, determined by the unfavorable external circumstances. It is only after the improvement of the external environment and a decrease in existing risks that banks will show more interest in shaping relationships with unbanked people.

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## INKLUZJA BANKOWA JAKO ELEMENT STRATEGII BANKÓW KOMERCYJNYCH

**Streszczenie:** Celem artykułu jest identyfikacja aspektów związanych z inkluzją bankową w strategiach banków komercyjnych. Cel został zrealizowany poprzez analizę założeń strategii publikowanych przez banki. Analiza uwzględniała wykorzystanie zwrotów "ludzie wykluczeni finansowo" oraz wskazanie na konieczność objęcia ludzi wykluczonych działaniami ukierunkowanymi na uczynienie ich klientami banków. Wnioski wynikające z tych analiz wskazują między innymi na fakt nikłego zainteresowania ludźmi wykluczonymi finansowo przez banki. Jest to jednak sytuacja, która powinna w przyszłości ulec zmianie.

**Słowa kluczowe:** bank, strategia banku, wykluczenie finansowe, inkluzja bankowa.