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Table of contents

Introduction	7
Melania Bąk: Corporate Social Responsibility from the accounting perspective	9
Grażyna Borys: Selected problems of auctioning the greenhouse gas emission allowances.....	18
Jarosław Dziuba: The concept of sustainable development in tax policy of cities with county rights referring to property tax in Poland	26
Tomasz Gabrusewicz: Sustainability accounting – definition and trends.....	37
Elżbieta Hajduga: The system of cost account in agricultural accounting.....	47
Olga Hasprová, David Pur: Going concern assumption and financial analysis	57
Alicja Janusz: Safety of the capital invested in the structured products available at the financial market in Poland	73
Joanna Kogut: Audit committee functioning in public interest entities – current status and future perspectives.....	82
Andrzej Koza: Grants for employment of people with disabilities as the form of state aid and <i>de minimis</i> aid.....	91
Wojciech Krawiec: Polish Socially Responsible Investment Funds – investment policy and efficiency	101
Robert Kurek: Regulatory arbitrage at the EU insurance market – the phenomenon identification	110
Teresa Orzeszko: Activities focused on society education and implemented within the framework of Corporate Social Responsibility by domestic listed banks in Poland	118
Agnieszka Ostalecka: Consumer protection as a tool for building safe and consumer-friendly financial services market	129
Adriana Przybyszewska: Entrepreneurship determinants vs. motives underlying women’s entrepreneurship.....	137
Bożena Ryszawska: Financing the transition to green economy in Europe....	146
Małgorzata Solarz: Financial capability development as the responsible finance instrument counteracting financial exclusion.....	156
Magdalena Swacha-Lech: Social aspects of banks’ activity in context of undersaving problem of Polish society.....	167
Marta Wiśniewska: Arbitrage in equity markets.....	177
Joanna Zuchewicz: Financial reporting as the instrument presenting entities’ responsibility for their economic and social performance.....	187

Streszczenia

Melania Bąk: Odpowiedzialność społeczna przedsiębiorstw z perspektywy rachunkowości	17
Grażyna Borys: Wybrane problemy aukcji uprawnień do emisji gazów cieplarnianych	25
Jarosław Dziuba: Koncepcja zrównoważonego rozwoju w polityce podatkowej miast na prawach powiatu w zakresie podatku od nieruchomości w Polsce	36
Tomasz Gabrusewicz: Zrównoważona rachunkowość – definicja i trendy	46
Elżbieta Hajduga: System rachunku kosztów w rachunkowości rolnej	56
Olga Hasprová, David Pur: Zasada kontynuacji działalności a analiza finansowa	72
Alicja Janusz: Bezpieczeństwo kapitałów lokowanych w produktach strukturyzowanych dostępnych na rynku finansowym w Polsce	81
Joanna Kogut: Funkcjonowanie komitetu audytu w jednostkach zainteresowania publicznego – stan obecny i perspektywy	90
Andrzej Koza: Dotacje do zatrudnienia osób niepełnosprawnych jako forma pomocy publicznej i pomocy <i>de minimis</i>	100
Wojciech Krawiec: Polskie fundusze inwestycyjne odpowiedzialne społecznie – polityka inwestycyjna i efektywność	109
Robert Kurek: Arbitraż regulacyjny na rynku ubezpieczeniowym UE – identyfikacja zjawiska.....	117
Teresa Orzeszko: Działania na rzecz edukacji społeczeństwa realizowane w ramach społecznej odpowiedzialności biznesu przez krajowe banki giełdowe w Polsce	128
Agnieszka Ostalecka: Ochrona konsumenta jako narzędzie budowania bezpiecznego i przyjaznego konsumentowi rynku usług finansowych.....	136
Adriana Przybyszewska: Determinanty przedsiębiorczości a motywacje przedsiębiorczości kobiet	145
Bożena Ryszawska: Finansowanie transformacji do zielonej gospodarki w Europie.....	155
Małgorzata Solarz: Kształtowanie zdolności finansowych jako instrument odpowiedzialnych finansów przeciwdziałający wykluczeniu finansowemu	166
Magdalena Swacha-Lech: Społeczne aspekty działalności banków komercyjnych w kontekście problemu zbyt niskiego poziomu oszczędności Polaków	176
Marta Wiśniewska: Arbitraż na rynku akcji.....	186
Joanna Zuchewicz: Sprawozdawczość finansowa jako instrument prezentacji odpowiedzialności jednostek za ich gospodarcze i społeczne dokonania ...	195

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ACTIVITIES FOCUSED ON SOCIETY EDUCATION AND IMPLEMENTED WITHIN THE FRAMEWORK OF CORPORATE SOCIAL RESPONSIBILITY BY DOMESTIC LISTED BANKS IN POLAND

Abstract: The aim of this article is to answer the question of whether, how and to what extent domestic listed banks work towards educating the public within the framework of their Corporate Social Responsibility strategies. The research has shown that all the banks show some involvement in that area, but its level varies. The differences lie in the identity of beneficiaries and partners, in the forms, methods and variants of activity implementation as well as in their scope and scale. From the perspective of the role played by domestic listed banks in the economy and society and of their potential, it may be concluded that their interest in educating the public should be higher. On the other hand, when we look at the nature of domestic listed banks activities, it seems that they should focus their activity primarily on the economic, financial and banking education.

Keywords: Corporate Social Responsibility, education, listed banks.

1. Introduction

According to national studies, only 3% of Polish adults have ever heard about the concept of Corporate Social Responsibility – CSR [Koalicja CR 2010]. None of the respondents associated the term with the business entities' activities for educating the public – EP. The author, inspired by the results of those studies, has made an effort to carry out an analysis to assess whether, how and to what extent the banks registered in our country and listed on the Warsaw Stock Exchange (domestic listed banks – DLBs) work towards EP within their CSR strategies. This article aims to answer this research question. The analysis was conducted in March 2013. The sample analysed consisted of 14 DLBs, and the subject of the analysis was their activities related to EP. The analysis covered open activities, i.e. those reported by DLBs to the public, including basically the activities undertaken during the last two years. The source material were DLBs management reports, banks' reports in the field of CSR and the information published on their websites.

2. DLBs in Poland and CSR

Banks are among the entities implementing CSR strategy, which is not surprising for two reasons:

- first – as banks are institutions of public trust, have great economic importance and serve the economy, they are particularly well-placed to practice social responsibility [Krasodomska 2012, p. 151],
- second – banks have been the forerunners of practices that were later labelled as CSR, which means that they have a long tradition in this area to rely upon [Kulawczuk 2009, p. 32].

Of the entire body of banks, those particularly suited to implement CSR strategy are the cooperative banks – due to their nature, characteristics and philosophy [Korenik 2011, p. 23; Siudek 2010, p. 115] and the listed banks – due their potential and condition, underlying their role and capacity.

During the study period there were 14 DLBs in Poland: Alior Bank SA – ALR, Bank BPH SA – BPH, Bank Gospodarki Żywnościowej SA – BGZ, Bank Handlowy w Warszawie SA – BHW, Bank Millennium SA – MIL, Bank Ochrony Środowiska SA – BOS, Bank Polska Kasa Opieki SA – PEO, Bank Zachodni WBK SA – BZW, BNP Paribas Bank Polska SA – BNP, BRE Bank SA – BRE, Getin Noble Bank SA – GNB, ING Bank Śląski SA – ING, Nordea Bank Polska SA – NDA, Powszechna Kasa Oszczędności Bank Polski SA – PKO [GPW w Warszawie].

The DLBs, considered the top banks in Poland, don't make a homogeneous group. The differences in their potentials and financial conditions, their various origins, ownership structures, missions, visions, goals and principles professed make their CSR practices, declared as applied by all of them, also different.

The effectiveness of such a bank's strategy can be evidenced by its recognition – the bank's contribution to the **Respect Index – RI**,¹ its position in the **Responsible Companies Ranking – RCR**² and the type of the symbolic “CSR Leaf” received.³

Of the 14 DLBs analyzed, six were recognized as contributing to at least one edition of the RI. These include BHW and ING, which contribute to RI all the time;

¹ The RI portfolio covers companies listed on the WSE that operate in accordance with the top standards of CSR. The first RI structure was published on 19.11.2009 and the latest, sixth one – on 24.01.2013.

² The RCR – a list of the largest companies in Poland assessed for the management quality in the area of CSR – is created by B. Rok of Business Ethics Centre at the Leon Koźmiński University, verified by PwC and nowadays published by the *Dziennik Gazeta Prawna* [Forum Odpowiedzialnego Biznesu].

³ The symbolic CSR Leaves – gold, silver and white – were awarded by the *Polityka* weekly for the first time in 2012 to the entities listed in the Ranking of the largest Polish companies as well as in the weekly's Top 500. All the DLBs were included. The Gold CSR Leaves were awarded to the companies for whom social responsibility is a key component of their business strategies. The Silver CSR Leaves went to those who have declared their commitment to significant CSR measures in their daily activities. The White CSR Leaves were received by the entities who implement the selected measures of corporate responsibility and keep improving them in their daily practice [Rudzki, Piccola].

MIL – contributing continuously since the second edition; BPH – which contributed four times; BRE – which contributed twice; and BZW – who managed to get their contribution recognized only once. In the current edition, the RI portfolio includes four banks, i.e. apart from BHW and ING also BPH and MIL. It should be noted that the eight DLBs who never managed to get recognized as contributing to RI include not only the “new” listed banks (ALR, GNB, BGZ) which had no chance to participate in all the RI editions in the past, but also the institutions listed at the WSE for many years (BOS, PEO, BNP, NDA, PKO).

Just like the RI, also the RCR did not recognize all the DLBs. As many as five of them (ALR, BOS, BNP, GNB, NDA) never participated in any of the six resolved editions of the competition, while BGZ took part in a single one – the most recent. Conversely, BRE missed just a single edition of the competition, PEO and ING missed two of them, and PKO – three. When we look at their success in the competition, PEO reached the highest position – i.e. the sixth place among all the participants – during the first edition, BZW – in the fourth edition and ING – in the sixth edition. We should also remember that in the banks’ category, PEO and ING were respective winners’ twice while BHW and BZW at a single occasion each.

Among the 13 companies awarded with the Golden CSR Leaves by *Polityka*, there was not a single DLB. When we look at the Silver CSR Leaf awards, the only financial institution to receive one was ING. The White CSR Leaves were awarded to 222 companies, including eight DLBs (BPH, BGZ, BHW, MIL, PEO, BZW, NDA, PKO). In the first edition, five DLBs failed to win any CSR Leaf (ALR, BOS, BNP, BRE, GNB).

3. Education of the public as a desired CSR activity of DLBs

A review of the literature in the field of CSR and of its standards leads to a conclusion that the desired CSR activities include EP. The validity of such a claim is supported by the following evidence:

- the opinion, expressed by J.W. McGuire as early as in the 1960s, according to which companies should be “good citizens,” i.e. show interest also in EP [McGuire 1963, p. 144],
- the ISO 26000 guidelines, according to which business organizations should implement educational efforts in various key areas of CSR [ISO 26000..., p. 7].

The Polish literature often presents the opinion that EP should be a top-priority CSR activity in Poland [Siudek 2010, p. 118]. Such an opinion may stem from the belief that:

- educational efforts undertaken by businesses within their CSR strategies can contribute to solving some social problems in our country, such as the limited access to education in rural areas or the lack of funds for education,
- development of education is the key to sustainable development and welfare of the Polish society,

- investing in education is the basis for shaping the future of the Polish society that is prepared to meet its challenges.

Due to the fact that in Polish economy the DLBs are entities of particular importance and great potential, it seems reasonable to expect that they will also be involved in the EP and that this type of activity will be well visible in their CSR strategies.

While recognizing that an analysis of the various definitions of “public education” goes beyond the scope of this article, the author assumed that it will mean all the activities for education, teaching and training as undertaken by the DLBs – within the CSR area of social involvement – to support the development of a variety of vital capacities (e.g. physical, cognitive, aesthetic, moral or religious) in the stakeholders who do not have business relationships with the DLBs.

4. Presentation of the DLBs’ activities for EP

In its activities implemented within the CSR framework, **ALR** does not focus on educational activities but such activities occasionally appear as a component of charity actions for the children in orphanages or the people accidentally injured. Charity actions of this type, being of only occasional and temporary nature, consist in organizing or promoting social actions.

Unlike **ALR**, at **BPH** running a comprehensive financial education within the CSR framework is a priority activity. This **BPH** activity consists in: implementing an educational campaign *Women in the Financial World*, running the *Household Finance* website, participating in a national educational program of *Young Economist Academy*, funding scholarships for the winners of the *National Contest in Economic Knowledge* for high school students, and subsidizing the *District Mathematical Contest – Financier*. In addition, while implementing the CSR strategy, **BPH** also offers financial support to charitable actions and the voluntary work actions of its staff. An integral part of both of these activities are activities for EP. Here the most notable examples are: a nationwide *Back to School* campaign; the *Language Almanac* and the *Games and Plays for Holidays* projects; the *My Future, My Choice* programme; sponsoring a series of trainings for the proper development of children and youth, organized by the Medical University of Gdańsk; financial support of the Foundation for the Promotion and Accreditation of Economic Studies; and donations of furniture for schools, kindergartens, and educational centres.

BGZ is one of those DLBs who explicitly declare that support for ES is an important area of their CSR activities. With **BGZ**, the evidence in support of such a declaration is their identification of stakeholders – universities, secondary and middle schools, and the supporting institutions of education. **BGZ** pursues its objectives in this area mainly through **BGŻ** Foundation, which it founded and now finances. Statutory goals of the Foundation include undertaking and supporting the initiatives for the development of education and science as well as supporting and

promoting the initiatives aimed at improving the educational level of society, in particular creating equal opportunities for the intellectual, educational and vocational development of talented young people from all walks of life, including the regions and families living in poverty. The initiatives of BGŻ Foundation and its partners involve the BGZ staff who volunteer, inter alia, to perform EP activities. Examples of these include a series of educational meetings within the framework of the *No Secrets Bank for Everyone* project, implemented at the Sosnowiec branch of BGZ in liaison with the University of Economics in Katowice, or the educational projects supporting and rewarding the activity and entrepreneurship spirit of young people, carried out in collaboration with the Foundation for Youth Entrepreneurship – FYE (e.g. *Entrepreneurship Day*).

BHW – like BGZ – implements its EP initiatives largely through its own foundation, which it supports financially, and within its *Employee Volunteering Programme*. The Leopold Kronenberg Foundation founded by BHW focuses, inter alia, on economic education and on promoting the CSR concept. The priority area of its activity is financial education. Any presentation of BHW activity in the EP area would be incomplete without their *Employee Volunteering Programme*, regarded as the best in the country. Within its framework, the bank's staff get involved also in the economic and financial education activities. They are engaged in conducting workshops within the framework of programmes like *My Finances*, *From Cent to Buck* or *A Week for Saving*. BHW volunteers also participate in the “*Banks in Action*” *Contest in Financial Knowledge*, providing expert consultation on the educational materials. In addition, they also manage individual projects in the area of financial education at schools across the country.

The CSR strategy implemented by **MIL** includes direct support for EP through various initiatives like: *Come and Grow with Us* – a programme aimed at creating chances for the active young people to launch their professional career at a multinational financial corporation; the *Millennium Bankers Internship Programme*, aimed at allowing students to use and verify their university knowledge in practice and earn professional experience; various training courses and workshops for students, which include free training in soft skills and workshops in finance and banking (within the *Come and Grow with Us* framework), workshops in negotiation skills (within the framework of the *Skills Academy* during the *Career Days* held by AIESEC), a cycle of training sessions and presentations for the university students in economics programmes, for instance on investment basic, financial analysis of business or mortgage collaterals, run by experts MIL (*Millennium Academy* framework), workshops for students of IT and related programmes on business analytics and specifically on the credit award process analysis (in cooperation with BEST); organization of contests in marketing, project management or quality and innovation management; financing of the main award (internship at MIL's E-Banking Department) in the *Compete for Internship* contest organized jointly by *Gazeta Wyborcza* and PwC; financial and substantive support for student organisations

(especially for AIESEC Poland and BEST) in their activities and in pursuance of their statutory goals – working in liaison with AIESEC Poland, MIL was engaged in two projects, namely *Ambassador* and the *Career Days*, while in partnership with BEST at Warsaw University of Technology, MIL held a workshop within the *Meet Your Employer* project and the *Engineering Job Fair*.

BOS is another DLB involved in EP through its own foundation and employee volunteering. This commitment has been sustained, but is limited in scope. BOS and the BOŚ Foundation they finance focus on the initiatives related to environmental issues, sustainable development, ecology, healthy living and proper nutrition. Among these initiatives there are also programmes in support of EP, including the public education system. They are primarily addressed to teachers, students and parents as well as Internet users. BOS' social engagement in the EP area is also manifested in the form of employee volunteering, which is supported by the *Micro-subsidy* contest, financed by the BOŚ Foundation.

For **PEO** – just like a few other DLBs – the activity aimed at supporting EP does not constitute a priority, but it is of considerable importance in their CSR strategy. The EP-related initiatives are implemented by the bank primarily through their Dr. Marian Kanton Foundation and in liaison with the CASE Foundation. The statutory goals of the Kanton Foundation, founded and financed by PEO, include support of activities in the area of education and care of children and youth, assistance to scientific institutions and schools in their R&D and teaching efforts, and supporting popularization of the banking knowledge. Initiatives in this regard are carried out as a component of the Foundation's charitable activities. Apart from the initiatives in the EP area undertaken by the Kanton Foundation, since 1999 PEO has also supported – through financial donations – the statutory activities of the CASE Foundation that runs research into economic transformations, European integration and world markets.

Neither **BZW** in their CSR strategy nor the foundation they established focus solely on the EP-related initiatives. However, their activities in this area are considered very important and consequently sustained. They are an expression of pursuance of one of the BZW's five strategic CSR policies, i.e. support for higher education, research and entrepreneurship, as well as one of the statutory goals of the Bank Zachodni WBK Foundation, i.e. support for youth education and care. The EP-related activities of BZW are implemented in three distinct ways, namely through: specific educational programmes initiated or implemented by the Bank Zachodni WBK Foundation; employee volunteering (BZW staff engage e.g. in organising educational trips for orphanage children); and the initiatives originating from the bank's sponsoring programme and usually implemented in liaison with other institutions (e.g. a contest for comic and anime books on economics *Economic Education in Pictures*, organized by the Civil Development Forum; a contest in the knowledge of non-cash bank settlements *Someone will win – that's settled!*, co-organized by the "S" Association for Economic and Civic Education and the Credit

Information Bureau; the *Science Festival* in Warsaw, co-organized for the last 14 years by a number of entities, including universities and the Polish Academy of Sciences; the *Santander Universidades* – a strategic, long-term programme of cooperation with over a thousand universities from 15 countries, carried out since 1998 by the Santander Group).

Unlike BZW, at **BNP** the EP-related activities are not considered crucial for CSR policies. In some cases, however, this type of activity is carried out through the BNP Paribas Foundation, where the said bank is the founder and sponsor. The main objective of the Foundation is to prevent social exclusion, with particular emphasis on children and youth. This goal is achieved by initiating and carrying out – often with the involvement of other organizations, institutions and the business world – social programmes and philanthropic activities. The scope of such activities includes some efforts for the education of children and youth.

BRE involvement in the development of EP, particularly in the economic and financial areas, has continued for many years. Activities in this CSR area are implemented in three distinct ways: directly by BRE, through employee volunteering and through the BRE Bank Foundation, using a variety of instruments and methods, the choice of which depends on the needs of the beneficiaries, primarily businessmen, representatives of the financial sector and students. Some examples of BRE's educational activities addressed at businessmen are: workshops; awareness campaign for entrepreneurs interested in co-financing of their investment projects from the EU funds; business-related publications prepared in cooperation with the Studio Emka publishing house (e.g. *Winning znaczy zwyciężać* by J. and S. Welch or *Firma zrównoważonego rozwoju* by C. Laszlo) or by BRE themselves (e.g. *BRE Bank Guide to EU Financing*); the *Innovation Pitchfork* – a study of innovation in the Polish economy; or MultiBank's participation in the *Łódź Youth – I have a business idea* contest organized by the Mayor of Łódź. The beneficiaries of BRE's educational activities are also the researchers and practitioners whose interests relate to the financial sector. An example of BRE activity in this area are public BRE – CASE seminars, organized in liaison with the CASE Foundation since 1992. BRE offers an attractive range of educational initiatives to students. So far, it has comprised the *BRE – CASE Papers*; the workshops to support the students' entry into the labour market, including e.g. *Your bank, your future* and *Public Your Relations*; work placements and internships for students – basically those doing programmes in economics, but also in other areas (IT, sociology, psychology, mathematics) – at various units of BRE, including for instance the paid internships offered within the framework of the nationwide *Meeter-Greeter* programme. The BRE activities for student education also include the bank's partnership in the *Łódź Youth* programme, initiated by the City of Łódź in 2008. In addition to the involvement of BRE experts in student education through the internships and work placements offered to them, since 2008 the Bank staff have also been actively involved in the volunteering programme called *Let's do something good together*, within the framework of which

they implement their own projects, also in the area of EP. A significant part of BRE's EP-related initiatives is implemented through the BRE Bank Foundation, whose mission is to support activities for individual development and for raising the social awareness and quality of life.

In its CSR strategy, **GNB** focuses on improving the quality of life of children with special needs or in a difficult financial situation. Its activity in this area is carried out through employee volunteering and through the activities of the Jolanta and Leszek Czarnecki's Foundation (JLC). Under its CSR strategy, the EP-related initiatives are not a priority with GNB but they lie within its sphere of interest and are mainly addressed at children and young people. Examples of such activities, carried out by GNB volunteers within the *Harmonious Team* programme, are the educational activities aimed at children as well as the training courses in soft and hard skills offered to the young people. Beside the educational projects implemented by volunteers, which are only incidental and limited in scope, there are also long-term educational projects implemented on behalf of GNB. These are carried out by the JLC Foundation whose main statutory goals include supporting the gifted youth in achieving their self-sufficiency.

The activities in support of EP make an important component of the CSR strategy of **ING**. The bank's interest in EP is manifested in various ways. One of them consists in ING's direct involvement in the activities for education and entrepreneurship of high school students. The proof of the bank's long-term engagement in this area is its nine-year-old participation in the *National Entrepreneurship Day*, held annually by the FYE. Another example of ING's interest in the EP-related activities is the publication of therapeutic books by R. Jędrzejewska-Wróbel (*Lucjan: A one-of-its-type lion* and *The Alien*) that are available as e-books at the bank's website and on various occasions are sent free of charge to institutions like libraries, community centres, schools or kindergartens. Apart from that, the bank cooperates with the ING Foundation for Children in implementing the *ING Employee Volunteering* programme, within which the bank staff e.g. carry out educational actions in schools and kindergartens, organize meetings for children combined with therapeutic book-reading (within the ING Group's initiative called *Global Challenge*), and periodically collect school materials for the children in need. In fulfilment of its mission of equal opportunities for children from disadvantaged backgrounds, the ING Foundation for Children engages in educational activities consisting not only in the financial support of ING volunteer actions, but also in educational programmes, in the provision of financial aid to the community centres and schools educating the children and youth with special needs, and in organizing educational trips for their pupils.

While implementing its CSR strategy, **NDA** has long supported e.g. scientific events, both regional and national, primarily through sponsorships and partnerships. However, NDA's EP-related activities do not have an impressive scope. The projects of educational character currently implemented by NDA are: *The Enterprising*

Preschooler, See the Invisible, A Business Plan for Gdynia, The Gdańsk Areopagus, The Sopot Catamaran School and NAVIGO.

PKO's EP-related initiatives, carried out within the framework of their CSR policy, have been continued for many years and in various areas, largely as sponsorship and charitable activities or through the PKO Bank Polski Foundation. The Foundation's statutory goal is to promote the public good and one of its seven key fields of activity is science and education. As part of its EP-related efforts, PKO promotes science, spreads knowledge, promotes creativity and introduces the society to the world of high-tech. The traditional pillar of the educational activities of PKO is its own *Economic Education Programme for Kids*, built upon the framework of *School Saving Unions* (SKOs). The programme – aimed at introducing children to the world of finance, banking and business – includes e.g. a series of radio broadcasts for children *SKO – Listen, Calculate, Save* and a children's guide to economics – the *Brawo Bank* periodical. Examples of PKO projects in the area of EP, carried out as sponsorships, are: long-term cooperation with the Copernicus Planetarium at the Copernicus Science Centre in Warsaw; supporting the universities' initiatives of national significance; cooperation – within the *PKO Close to You* programme – with the Spinka Association, consisting in financing the driving courses for people with mobility, speech or hearing problems; funding the scientific congresses, conferences and symposia (e.g. during 2011: the European Economic Congress in Katowice, CEE IPO Summit in Warsaw, the 2nd edition of Innovative Economy Congress, the 4th edition of Retail Banking Congress) and the great national educational campaigns (e.g. *All of Poland Reads to Kids*); partnership with the organisers of the National Contest in Polish and Contemporary World Studies; sponsorship of the Polish and World Championships in Team Programming and of the programmers' team from University of Warsaw; supporting the Academy of Capital Market Leaders as well as EnActUs. Just like with sponsorship, also in the area of charity PKO provides financial and in-kind support to causes related to education of children and youth (e.g. provision of teaching materials for schools) and to entrepreneurship. Another interesting initiative of PKO, which allows its customers to join their charity actions, is the Inteligo debit card called *Goodness pays* – PKO earmarks a part of their income from the card transactions for financing a cause selected by the customer from the four options offered, one of which is education. The aforementioned PKO Bank Polski Foundation also takes part in implementing the PKO activities related to CSR.

5. Conclusions

The analysis shows that even though all the DLBs undertake EP-related activities, they are large differences in their nature. The differences lie in the identity of beneficiaries and partners, in the forms, methods and variants of activity implementation as well as in their scope and scale. The variety results from a number of factors, including for instance the needs and expectations of stakeholders on the

one hand, and the preferences, creativity, traditions, interests, strategy adopted and potential of DLBs on the other.

The DLBs who most intensely engage in EP-related activities and do it on the largest scale are BPH, BGZ, BHW, BZW and BRE. At the other extreme there are ALR, BNP and NDA, whose educational activities are carried out on a small scale only.

As far as the methods of implementing the educational activities are concerned, BZW, BRE and ING carry out three types of such activities that are manifested in the banks' direct involvement, in their employee volunteering programmes and in the activities carried out through bank foundations. At six DLBs the EP-related activities are implemented in two ways (at BGZ, BHW, BOS and GNB – through employee volunteering or through foundations, at BPH – on its own and through employee volunteering, and at PKO – on its own and through a foundation). Another five of the 14 DLBs apply a single method of implementation (at ALR, MIL and NDA the educational activities are carried out by the bank on its own, and at PEO and BNP – only through a foundation).

The DLBs' activities towards EP are basically aimed at children and young people, mostly those from poor families, and at the institutions and organizations engaged in educational activities or in education-supporting activities. Far less frequently such activities are addressed at adults, including e.g. pupils' parents (BPH, BOS, ING), teachers (BOS, BZW, PKO), women (BPH), the disabled (NDA, PKO) or entrepreneurs (BRE). DLBs are reluctant to engage in charity activities, and if they do so, it is primarily in emergency charity actions to educate the individuals at their own request. Basically, they would rather support unique (own) educational initiatives and programmes or those initiated by renowned and reputable institutions and organizations.

DLBs' engagement in EP has a diverse range of scopes and is usually multi-fold. DLBs engage in general education and historical education (BZW), in artistic and sports education (BGZ, NDA), in therapeutic activities (ING), linguistic activities (BPH), in the activities related to environment and health protection (BPH and BOS), to CSR (BHW) or to economics, finance and banking (BPH, BGZ, BHW, MIL, PEO, BZW, BRE, ING, NDA, and PKO). Although some activity in the area of economic, financial, or banking education occurs in as many as 10 DLBs, only at four of them, namely at BPH, BHW, MIL and BRE, it is considered a priority.

An analysis of the EP-related efforts of DLBs leads to the following conclusions:

1. DLBs' commitment to EP should be much larger, which seems only reasonable given their role in the economy and society, and the potential available to them.

2. DLBs should focus their EP-related activities mainly – and to a much greater extent – on the education in economics, finance and banking, which seems natural due to the nature of their business.

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DZIAŁANIA NA RZECZ EDUKACJI SPOŁECZEŃSTWA REALIZOWANE W RAMACH SPOŁECZNEJ ODPOWIEDZIALNOŚCI BIZNESU PRZEZ KRAJOWE BANKI GIEŁDOWE W POLSCE

Streszczenie: Celem artykułu jest odpowiedź na pytanie, czy, jak i w jakim zakresie krajowe banki giełdowe działają na rzecz edukacji społeczeństwa w ramach strategii społecznej odpowiedzialności biznesu. Z przeprowadzonych badań wynika, że zaangażowanie we wspomnianym obszarze we wszystkich bankach występuje, ale nie jest takie samo. Różnice dotyczą adresatów i partnerów działań, form, sposobów i postaci ich realizacji oraz ich zakresu merytorycznego i skali. Patrząc z perspektywy roli, jaką odgrywają krajowe banki giełdowe w gospodarce i społeczeństwie, oraz możliwości, jakimi dysponują, nasuwa się wniosek, że ich zainteresowanie edukacją społeczeństwa powinno być większe, natomiast biorąc pod uwagę specyfikę prowadzonej przez nie działalności, wydaje się, że powinny one koncentrować swoją aktywność przede wszystkim na edukacji ekonomicznej, finansowej i bankowej.

Słowa kluczowe: społeczna odpowiedzialność biznesu, edukacja, banki giełdowe.