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**FARMERS' PREFERENCES REGARDING
THE USE OF BANKING PRODUCTS**

Key words: farmer, cooperative bank, commercial bank, banking products, Poland

ABSTRACT. The research aimed to identify banking products and services used by farmers in the context of their financial and tangible assets. The banking products used by customers of particular banks were analysed, depending on the selected characteristics of the surveyed farmers and their farms. Due to the scope of the study, the focus was on endogenous factors related to the agricultural producer and the farm they ran. The source of the empirical data was a questionnaire interview conducted with farmers. The research allows the following conclusions to be drawn: 80% of the surveyed farmers declared that they used the services and products of cooperative banks. However, they managed a smaller area of agricultural land than customers of commercial banks. Differences in preferences for banking services offered by cooperative and commercial banks were evident in the case of such instruments as electronic banking, payment cards and bank deposits. To remain competitive, cooperative banks should offer products that meet customer expectations and are unique to a region. They should also use digital technologies and develop cooperation within the cooperative banking sector.

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INTRODUCTION

Farmers make financial decisions (including investment choices) and, like any other entities functioning in the economy, they take advantage of the services of financial institutions. In this, their aim might be to allocate a financial surplus or to obtain external sources of funding. For banks, however, they are often “higher risk” customers due to the fact that the assets managed by farmers are individual for every farm. Moreover, agriculture is particularly sensitive to natural factors such as sun exposure, precipitation and plant diseases, which makes the effects of production hard to predict.

From a financial institution’s point of view, it is important to identify the needs of its customers, as this enables the offered range of banking products and services to be adjusted to meet the expectations of a given customer segment, in this case farmers.

Not many years ago farmers were among the groups of Polish society showing the least use of and access to banking services. According to a National Bank of Poland survey from 2013, the situation appears to have changed, as no less than 83% of farmers have a bank or SKOK cooperative bank account [Kozłiński 2013]. Farmers have become a customer segment that is reporting growing demand for banking services and increasing competition in the banking market is affecting the modification of the offer for this customer group. A 2016 survey commissioned by Bank BGŻ BNP Paribas and conducted by Martin&Jacob showed that farmers’ expectations towards what banks offer them is changing all the time. Farmers increasingly often take advantage of electronic banking, although there are still those who visit bank branches, for example to withdraw cash at the counter [BNP Paribas 2017].

The most frequent opinion in the literature of the subject is that the financial institutions serving the agricultural sector are cooperative banks [Kołodziej 2005, Rosa 2011, Kata 2012]. These mainly operate on local markets, and the subjective and territorial restrictions imposed on cooperative banks by the law have indirectly contributed to bank branches being set up in small localities, where the cooperative bank branch is the only bank branch [Rosa 2011]. According to Miroslawa Capiga, the local character of cooperative banks stems from the cooperative banking tradition, the banks’ territorial reach and the structure of their customer base [Capiga 2006]. Monika Pawłowska and Artur Stefański [2018] state that farmers most often use the services of cooperative banks because in most cases these are the only or the most significant banks dealing with financial services. Elżbieta Kołodziej also points out that the cooperative bank sector is the most important element of rural financial markets [Kołodziej 2005]. The advantage that cooperative banks have over commercial banks is due to the local nature of their operations and their good understanding of the needs of the community they serve, which stems from, among other things, the cooperative bank tradition, their territorial reach and the structure of their customer base [Podstawka 2000]. They specialize in servicing farmers and, as emphasized by Sławomir

Juszczyk and Robert Konieczny [2019], their domain of activity is preferential loans and handling direct payments. In addition, these banks have developed methods and practices in the field of crediting agriculture, enabling them to meet farmers' needs throughout the calendar year and to the full extent of the financial needs of most farms [Łukaszuk 2020]. These banks play a significant role in financing agriculture. According to data in 2022, the share of cooperative banks in lending to farmers in the entire banking sector was as much as 62.8% [Bednarek 2023].

It should be underlined that cooperative banks have undergone structural changes in recent years, turning from banks offering products targeted mainly at farmers into institutions with a more diverse product range [Kata 2015]. Are cooperative banks still the main financial institution that farmers use? The answer to this question was sought by the authors in the course of their research.

The aim of the study was to identify the banking products and services used by farmers (also called active agricultural producers) in the context of the financial and tangible assets they owned. Achieving this goal required conducting research to analyse farmers' preferences regarding bank financial services.

RESEARCH MATERIAL AND METHOD

The data needed to achieve the research goals were obtained in the course of primary research conducted in 2019. The authors wanted to make sure they studied farmers (professionals or active agricultural producers) who were farm owners actually making a living from working in agriculture. This was not easy, because the changes taking place in rural Poland in recent years are making it hard to define who a "farmer" is nowadays. The extensive agricultural terminology is the effect, among other things, of different notions being used and the fact that they are understood differently in legal, statistical and economic language [Siekierski 2019, p. 5]. For example:

- in the law on farmers' social insurance, the definition of a farmer is limited to a natural person living and conducting agricultural operations in the Republic of Poland, personally and in self-employment, on a farm being under their ownership, including within a group of agricultural producers, as well as anyone who has allocated the land of their farm for afforestation [Journal of Laws, 1991, No. 7, item 24 as amended],
- in the law on the agricultural system, the definition of a farmer specifies an individual farmer running a farm of up to 300 hectares (ha) of agricultural land, having trained-farmer qualifications, and having lived for at least the past five years in the municipality (*gmina*) where one of the agricultural properties forming the farm in question is located, who has been running the farm personally during that time [Journal of Laws, 2003, No. 64, item 592 as amended],

- in the law on goods and services tax, the definition of a farmer specifies farmers paying flat-rate tax; according to the definition provided in this law, a flat-rate farmer is a farmer delivering agricultural produce from their own agricultural operations or providing agricultural services, taking advantage of a tax exemption based on Article 43 section 1 point 3, with the exception of a farmer obliged by separate regulations to keep account books [Journal of Laws, 2004, No. 54, item 535].

Definitions vary depending on the institution handling particular statistics. Mass statistics (Statistics Poland – National Census, Agricultural Census) does not feature the term “farmer”, instead using synonyms such as “farming population”, “people working in agriculture”, “farm users”, “farm managers”. The source of income is adopted as the classification criterion. The National Bank of Poland, on the other hand, uses this criterion but also accounts for the form in which business operations are conducted. The above-cited (selected) definitions show that the concept of a farmer has not been

defined unequivocally in the literature, which poses an additional challenge for an economic study involving this group. Taking into account the diversity of definitions presented in the literature, for the purpose of the study discussed here it was assumed that a farmer is an active agricultural producer in Poland: (1) for whom farming is the main source of income for the farmer’s family; (2) who owns a spray machine (as an indicator of involvement in farm work great enough to require owning some equipment); (3) who takes advantage of direct payments, and (4) who is insured in the Agricultural Social Insurance Fund (KRUS).

Table 1. The subjects by territorial location

Location	Number of respondents (N)	Share of respondents [%]
Type 1	42	20.5
Type 2	42	20.5
Type 3	40	19.5
Type 4	41	20.0
Type 5	40	19.5
Total	205	100.0

Source: own work

Territorially, the study covered all of Poland; it was conducted at 200 farms – 20 farms each from 10 municipalities representing five types of rural development:

- municipalities with predominantly traditional agriculture (type 1),
- municipalities with predominantly large farm agriculture (type 2),
- municipalities with a predominant agricultural function (type 3),
- municipalities with multiple-income fragmented agriculture (type 4),
- multifunctional municipalities – with a balanced role of different sectors (type 5).

For each of these rural development types, questionnaire interviews were conducted in two municipalities selected on the basis of the Rural Development Monitoring (MROW) database [Rosner, Stanny 2016, Stanny et al. 2018]. The share of the surveyed farmers living in the selected locations was evenly distributed (Table 1).

The selection of respondents for the research sample was performed with the help of non-random (nonprobability) snowball sampling; it was subjective, which is why the sample had an overrepresentation of subjects with a secondary and university-level (higher) education and an underrepresentation of women and owners of small farms. During the study, an analysis of the responses showed that differences stemmed not so much from the types of municipality chosen for the study as from the traits of the respondents and their farms.

The research sample was divided into two groups: (1) agricultural producers who were customers of a cooperative bank, and (2) those who were customers of commercial banks. The analysis covered the kinds of banking services used by the customers of the individual bank types, depending on the selected characteristics of the farmers surveyed and their farms, such as the agricultural land area, a farm's specialisation, additional operations undertaken at the farm, off-farm work, the farm's debts, having a successor for the farm, the farmer's approach to planning their farm's development, the level of the agricultural producer's (farm manager's) education and its agricultural specialisation.

The agricultural producers' preferences in using banking products were determined on the basis of their distribution in the sample, separately for the cooperative bank and the commercial bank customers. At the same time, an attempt was made to identify the factors influencing decisions to take advantage of particular banking services.

The extent to which farmers use banking products is a consequence of endogenous factors (e.g. the owners' social and personal traits) as well as institutional factors stemming from the attitudes and behaviours of banks towards this group of customers. Due to the scope of the questionnaire survey, the study focused on endogenous factors connected with the agricultural producer and the farm they were running. An analysis of correlations was performed on the basis of the results of the χ^2 test of independence, and the strength of the correlation between variables describing the banking products being analysed and the traits of the farms and their managers was determined on the basis of the Cramer's V values [Fleiss et al. 2003].

RESULTS

Among the agricultural producers surveyed, 80% were customers of a cooperative bank while 20% used commercial banks. The latter operated farms with a larger average agricultural land area, namely 75.4 ha (compared to 60.0 ha for the farmers using a cooperative bank's services). In both groups, however, the area structure was the same for half the respondents – over half the customers of a cooperative bank and of commercial banks ran farms on agricultural land ranging from 10 to 50 ha in area (Figure 1). The share of farmers operating farms on 100 to 500 ha was twice greater in the commercial bank group

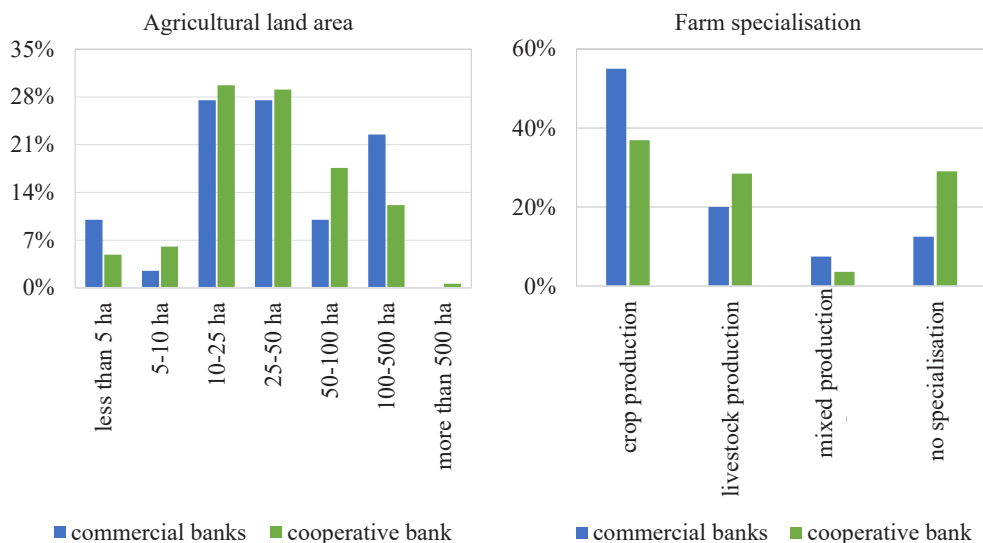


Figure 1. Agricultural land area and type of production among cooperative bank and commercial bank customers

Source: own work based on the questionnaire survey

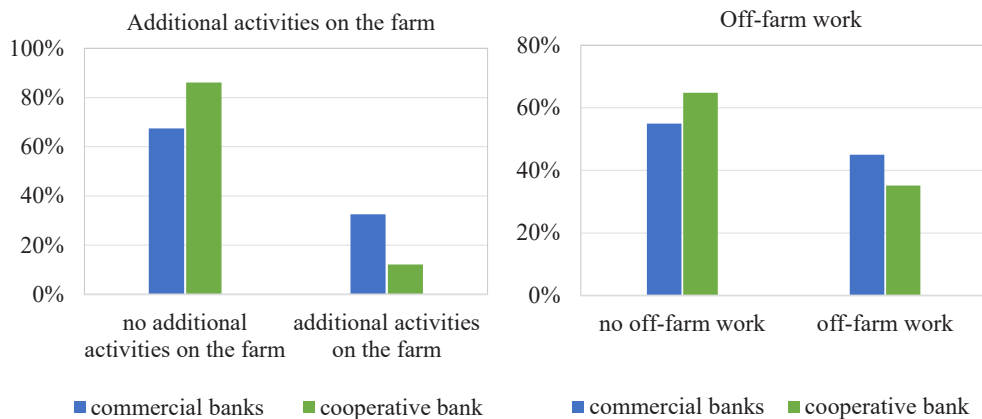


Figure 2. Additional activities on the farm and off-farm work among cooperative bank and commercial bank customers

Source: own work based on the questionnaire survey

(12.1% cooperative bank customers, compared to 22.5% of commercial bank customers). In both groups of bank customers, farms specialising in crop production formed the biggest group (37% of cooperative bank customers and 55% of commercial bank customers), while mixed production farms accounted for the smallest percentage (3.6% and 7.5%, respectively).

In the research sample, non-agricultural sources of income were more frequent among commercial bank customers. While running a farm, 12% of cooperative bank customers and 33% of commercial bank customers pursued additional activities (Figure 2).

Moreover, at least one person from the household did off-farm work in the case of 35% of cooperative bank customers and 45% of commercial bank customers. In both groups, half the respondents (50% of cooperative bank customers and 45% of commercial bank customers) were farmers whose farms were in debt (Figure 3). The average debt of cooperative bank customers was PLN 427,000, while the average debt for commercial bank customers was PLN 835,000.

Among both the cooperative bank customers and the commercial bank customers, one-third ran farms with a successor (Figure 4). The majority of cooperative bank customers (59%) were farmers with no plan for their farm's development, who declared that they responded to circumstances on a day-to-day basis. It was in the group of commercial bank customers that most respondents declared having a plan for farm development covering the next three to five years (58% of farmers using the services of commercial banks).

In the research sample, the biggest share was that of respondents with a secondary and vocational education (43% of cooperative bank customers and 45% of commercial bank customers). A higher education was slightly more frequent among agricultural producers using the services of commercial banks (28%, versus 24% of cooperative bank customers). It was also in this group that farm managers more often had a specialist education, i.e. connected with agriculture: farmers with an agricultural education accounted for 75% of commercial bank customers and 66% of cooperative bank customers.

Differences in preferences when using services offered by cooperative and commercial banks were particularly noticeable for instruments such as electronic banking, payment

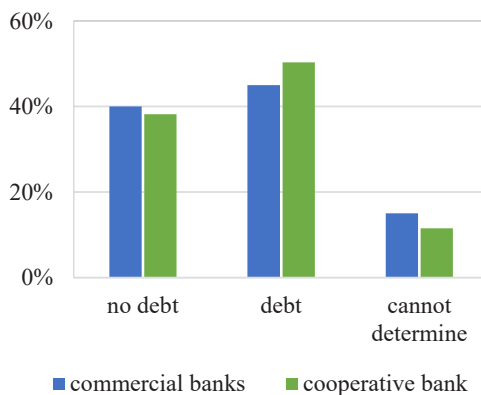


Figure 3. Farm debt among cooperative bank and commercial bank customers

Source: own work based on the questionnaire survey

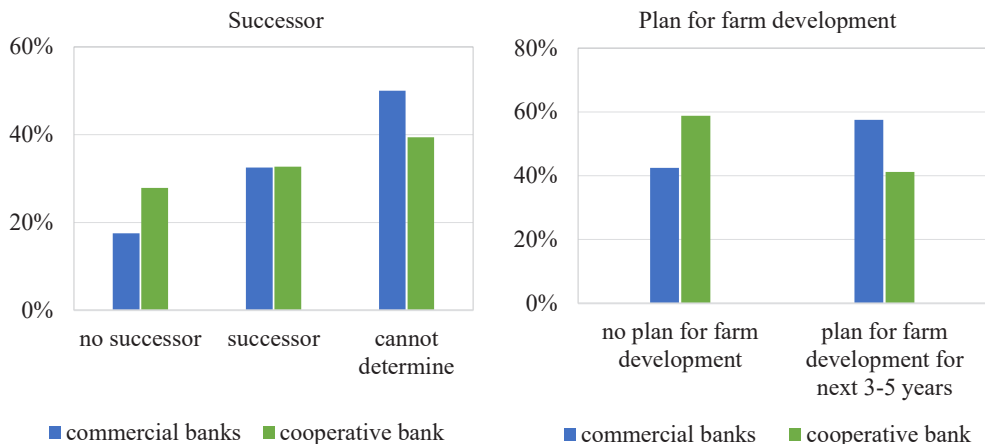


Figure 4. Successors and plans for farm development among cooperative bank and commercial bank customers

Source: own work based on the questionnaire survey

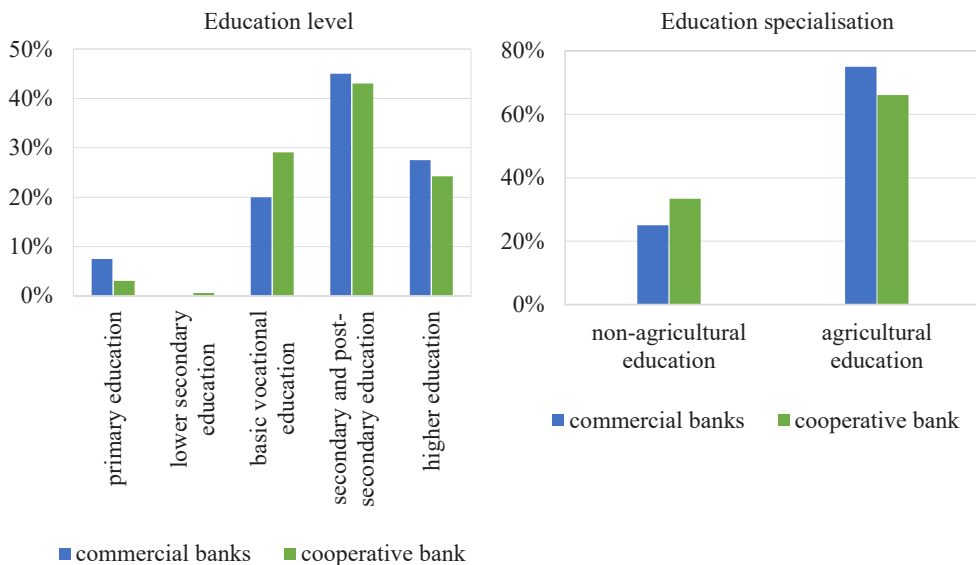


Figure 5. Education level and specialisation among cooperative bank and commercial bank customers

Source: own work based on the questionnaire survey

cards and bank deposits (Figure 6). Electronic banking and payment cards were used more often by commercial bank customers (75% and 73%, respectively, compared to 50% and 55%, respectively, of cooperative bank customers), while setting up a bank deposit was more popular among cooperative bank customers (32%, compared to 18% of commercial bank customers). The choice of these products was significantly correlated mainly with the agricultural producers' level of education (Table 1).

As regards services connected with insurance, farmers who were cooperative bank customers took out property insurance, personal accident insurance and life insurance (89%, 68% and 56%, respectively) more often compared to commercial bank customers (65%, 58% and 45%, respectively). Property insurance and life insurance were significantly correlated with the agricultural land area farmed by the agricultural producer. A similar share of respondents in both groups decided to take advantage of third-party liability/comprehensive motor insurance (OC/AC) at their bank.

Almost half of the surveyed farmer customers of both bank types took advantage of investment credit (47% of cooperative bank customers and 45% of commercial bank

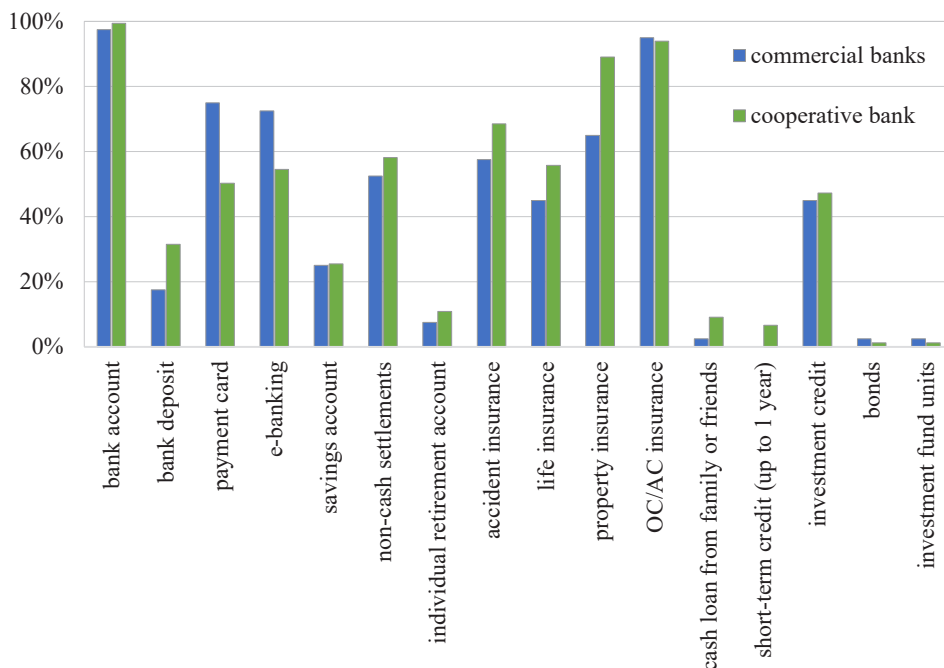


Figure 6. Use of banking services among cooperative bank and commercial bank customers
 Source: own work based on the questionnaire survey

Table 1. Analysis of the correlations between banking services and selected characteristics of agricultural producers and the farms they run

Banking service	UAA	Type of farming	Additional activities	Off-farm work	Debt	Successor	Development plan	Education level	Agricultural education
Bank account	0.211	0.119	0.047	0.024	0.085	0.036	0.089	0.243***	0.146***
Bank deposit	0.208	0.092	0.048	0.099	0.167***	0.058	0.026	0.247***	0.042
Payment card	0.278***	0.245***	0.162***	0.077	0.288***	0.001	0.194***	0.401***	0.028
E-banking	0.242	0.249***	0.126	0.174***	0.13	0.029	0.222***	0.437***	0.055
Savings account	0.223	0.231***	0.081	0.118	0.021	0.052	0.066	0.205	0.014
Non-cash settlements	0.327***	0.201***	0.144	0.034	0.159***	0.105	0.12	0.167	0.043
Individual retirement account	0.249***	0.211***	0.308***	0.001	0.122	0.056	0.054	0.163	0.011
Accident insurance	0.339 ***	0.159	0.026	0.064	0.089	0.012	0.055	0.155	0
Life insurance	0.257***	0.27***	0.119	0.209***	0.028	0.085	0.121	0.121	0.107
Property insurance	0.154	0.165	0.025	0.034	0.1	0.07	0.087	0.188	0.035
Third-party liability/comprehensive motor insurance (OC/AC)	0.126	0.109	0.008	0.018	0.055	0.046	0.097	0.167	0.187***
Cash loan from family/friends	0.283***	0.111	0.041	0.033	0.145	0.011	0.004	0.262***	0.004
Short-term credit	0.17	0.205***	0.059	0.08	0.179***	0.029	0.049	0.113	0.163***
Investment credit	0.49***	0.124	0.032	0.055	0.782***	0.014	0.322***	0.266***	0.132
Bonds	0.194	0.086	0.05	0.012	0.028	0.001	0.027	0.084	0.084
Investment fund units	0.082	0.181	0.057	0.012	0.06	0.086	0.027	0.08	0.004

*** p-value ≤ 0.05

Source: own work based on the questionnaire survey

customers), which was significantly correlated with farm debt, followed by agricultural land area, farm development plans, and the agricultural producer's education. Only 5% of all those surveyed (all of them cooperative bank customers) decided to take advantage of short-term credit, which was mainly connected with a farm's specialisation.

CONCLUSIONS

The results of the study served to identify the banking products and services used by farmers. An analysis of farmers' preferences in this respect led to the following conclusions:

1. Of the farmers surveyed, 80% declared that they took advantage of the services and products provided by a cooperative bank. There is a strong correlation between the farm area and the type of bank used. The larger the farm, the more often the farmer used commercial bank services. In the group examined in the study, 12.1% of the farmers who used a cooperative bank ran a farm of 100 to 500 ha, compared to 22.5% for commercial bank customers.
2. Education is one of the factors affecting the extent to which farmers use the services of financial institutions. In the study sample, 75% of commercial bank customers and 66% of cooperative bank customers had an agricultural education. An analysis showed that a university-level (higher) education was slightly more frequent among farmers who were commercial bank customers (28%, compared to 24% of cooperative bank customers).
3. Differences in preferences when using banking services offered by banks were particularly noticeable for instruments such as electronic banking, payment cards and bank deposits. The first two of these products were more often used by commercial bank customers. On the other hand, saving through bank deposits was a choice more frequent among cooperative bank customers (32%) compared to commercial bank customers (18%). An analysis showed that few of the farmers surveyed took advantage of services such as cash loans, bonds, and the acquisition of investment fund units.

Cooperative banks in Poland face challenges. One of them is competition. Cooperative banks compete with commercial banks with more significant resources and market positions. To acquire or retain a customer, they should strive to offer products and services that meet the needs and expectations of customers, and are unique to a given region or group of customers. To remain competitive, cooperative banks will also face the challenges of further technology development and changes in customer expectations. By using digital technologies and offering online and mobile tools, they will be able to maintain competitiveness and efficiency of services provided to their clients. It also seems necessary to develop cooperation and mutual support within the cooperative banking sector and to adapt flexibly to the changing needs of the market.

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PREFERENCJE ROLNIKÓW W ZAKRESIE KORZYSTANIA Z PRODUKTÓW BANKOWYCH

Słowa kluczowe: rolnik, bank spółdzielczy, bank komercyjny, produkty bankowe, Polska

ABSTRAKT. Celem badań była identyfikacja produktów i usług bankowych, z których korzystają rolnicy w kontekście posiadanych aktywów finansowych i rzeczowych. Analizie poddano rodzaje produktów bankowych, z których korzystają klienci poszczególnych typów banków, w zależności od wybranych charakterystyk ankietowanych rolników i ich gospodarstw. Ze względu na zakres badania skupiono się na czynnikach endogennych, związanych z producentem rolnym i prowadzonym przez niego gospodarstwem. Źródłem danych empirycznych były badania ankietowe, w formie wywiadu-kwestionariusza przeprowadzonego z rolnikami. Na podstawie uzyskanych wyników można wnioskować, że spośród badanych rolników 80% deklaroowało, że korzysta z usług i produktów banków spółdzielczych, przy tym, gospodarowali oni na mniejszej powierzchni użytków rolnych niż klienci banków komercyjnych. Różnice w preferencjach korzystania z usług bankowych oferowanych przez banki spółdzielcze i banki komercyjne widoczne były szczególnie w przypadku takich instrumentów, jak: bankowość elektroniczna, karta płatnicza i lokata bankowa. Banki spółdzielcze, aby zachować konkurencyjność powinny oferować produkty, które odpowiadają oczekiwaniom klientów i są unikalne dla danego regionu. Powinny ponadto wykorzystywać technologie cyfrowe i rozwijać współpracę w ramach sektora bankowości spółdzielczej.

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