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The 'Credit Portrait' of Small-Town Residents as a Support Tool for Economic Assessment in Local Policy: The Case of Poland

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Abstract:

Purpose: *The study discussed the structure of the 'credit portrait' of a small-town resident. This model was verified through a case study of the purposively selected city of Luboń – a suburban municipality within the Poznań metropolitan area, which serves as the regional capital of Wielkopolska, Poland.*
Design/Methodology/Approach: *This research utilised primary data obtained through a diagnostic survey conducted among a randomly selected group of small-town residents. Credit-related decisions were analysed from three temporal perspectives: retrospective (prior to the study), current (at the time of the survey), and prospective (future financial intentions). The study was carried out in the fourth quarter of 2021, involving 380 respondents via standardised interviews.*
Findings: *Based on the results obtained and within the strictly defined context of the study (subject, population, temporal, and spatial scope), a 'credit portrait' of a small-town resident was outlined. This model requires constant evaluation. Despite its variability, when comparing the findings against the state of the art, the structure of the model shows signs of stabilisation. It highlights the key credit activities of residents (instalment, cash, and housing loans) and identifies the dominant demographic group as those aged 41–50.*
Practical Implications: *In business practice, monitoring the key credit activities of residents provides vital information for both local and municipal policy (strategic management) and sectoral policy (business risk in banking).*
Originality/Value: *Permanent Identifying, verifying, and evaluating the 'credit profile' of a small-town resident serves as a valuable 'handy barometer' for local development policy. Despite the volatility factor, the permanent assessment of residents' 'credit profiles' provides an opportunity to mitigate risks across personal, business, and social activities in conditions of economic uncertainty.*

Keywords: *Banking, local financial market, banking services, credit assessment, Poznań.*

JEL classification: *D14, R51, H70, G51, R58.*

Paper Type: *Research study.*

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1. Introduction

In view of the changing economic situation of countries, regions, particular cities and local communities, the 'financial portrait' of their inhabitants is also changing (Słodowa-Hełpa, 2013; Chudobiecki *et al.*, 2016; Potkański and Wanat 2017; Balina and Idasz-Balina, 2021; Choudhry, 2022).

The concept of a 'credit profile' or 'credit portrait' requires reference to research conducted not only by financial sciences, but also by economic sociology (Xie and Wang, 2018; Wanat *et al.*, 2019; Bouteille and Coogan-Pushner, 2021; Hernes *et al.*, 2023; Ulhaq, 2023). Such a portrait will therefore be a multidimensional model designed to facilitate the description and classification of the attitudes, behaviours and financial capabilities of a specific social group.

In the case of a small town resident, this portrait is not limited to bank scoring, but covers three key areas, taking into account the multidimensional nature of the credit portrait: (1) behavioural dimension, (2) aspirational dimension, and (3) demographic and social dimension (Wanat *et al.,* 2018; Klus *et al.,* 2023). The behavioural dimension (*ex post*) involves analysing past history. It answers questions such as which banking products were previously chosen by profiled residents and how to assess the timeliness of loan repayments.

The aspirational dimension (*ex ante*) describes the propensity of profiled residents to incur debt in the future. In small towns, this is usually linked to the local property market (residential construction loans) and the desire to improve one's standard of living (consumer loans). Thirdly, the demographic and social dimension requires the identification of groups of so-called 'credit leaders' and, at the same time, people who are financially excluded or at risk of such exclusion (Potkański *et al.*, 2011; Wanat and Potkański, 2011).

In small urban areas, this profile may be modified by local economic geography. Residents of small towns that serve as 'bedroom communities' for larger cities define their credit needs differently (high mobility, loans for cars, apartments, or houses) than residents of towns located in agricultural regions (Paszkowski *et al.*, 2018; Wanat *et al.*, 2021; Klus *et al.*, 2022).

Based on the reasons identified, an attempt was made to identify the 'credit profile' of a typical European living in a small town in conditions of permanent economic uncertainty. Why specifically from this perspective? Economic uncertainty seems to be the defining feature of the first decades of the twenty-first century.

The dimensions of uncertainty encompass not only economic and political crises (including military conflicts) but also social and health-related disruptions, such as pandemics. The scope of this study was designed to reflect these real-world conditions; therefore, no further simulation of these variables was required. Reference was made to the actual state of the coronavirus pandemic, covering primarily the years 2020-2022.

The projected 'credit profile' was identified based on the opinions and assessments of the financial decisions made by the citizens of Luboń. This small town in Poland, located in the Wielkopolska region, is actually a suburban part of the Poznań metropolitan area - one of the typical Central European urban agglomerations. Beyond its cognitive value, the research results are expected to have practical implications for urban, local, and regional government policies, as well as banking sector policy.

2. The State of the Art Perspective

The financial profiling of citizens is by no means a new phenomenon in the economic and social sciences. However, research challenges arise from the variability of profiling models and their dependence on shifting criteria, necessitating permanent evaluation (Renyong and Ying, 2022). In examining the evolution of the 'financial profile', primary attention has been drawn to: the convergence and resilience of financial models, their correlation with age, education, and employment stability, as well as various barriers to accessing capital.

The convergence process is evidenced by the shift in the previously disadvantaged income levels of small-town residents. This situation, assessed negatively in 2015, underwent a period of equalizing opportunities (2015-2019), leading to relative stabilization after 2020 despite pandemic-related uncertainty. Consequently, the profile of this research group is becoming increasingly robust and predictable (Standar and Kozera, 2023).

It has also been noted that the potential and effective creditworthiness of residents of small towns is determined by socio-demographic factors. Scoring models specifically tailored for small urban areas are increasingly moving away from static income indicators in favour of advanced behavioural profiling. Research findings on digital financial services (Ljumović *et al.*, 2021) underscore the need to account for the age and education levels of small-town residents. The profile of the 'active borrower' in smaller urban centres is shifting toward younger (average age 36) and more highly educated individuals, who demonstrate a greater propensity for mobile banking.

Researchers also assess employment stability as a key metric. In small towns, the structure and specificity of the local labour market remain critical risk factors. Research on cooperative banking in Poland (Balina and Idasz-Balina, 2021; Klus *et al.*, 2024) suggests that the history of the relationship with a local institution ('relationship lending') is a stronger predictor of repayment performance than standard scoring models provided by credit bureaus or central scoring systems.

Barriers to accessing capital are also evolving, with the so-called 'digital footprint' increasingly being used to address them. Residents of small towns face specific difficulties stemming from a persistent information gap. The integration of 'digital footprints' and machine learning can provide the necessary data to supplement the credit profiles of individuals - particularly those in small towns - whose traditional credit history is incomplete [referred to as 'thin-file' clients] (Orlova, 2021). This is especially relevant in areas where cash-intensive transactions are more prevalent than in metropolitan centres.

It should also be noted that residents' financial decisions can be strongly influenced by their location. Thus, the 'credit profile' of a metropolitan resident may be viewed differently from those of residents in cities adjacent to a metropolis, standalone urban areas, mixed urban-rural districts, and rural areas (Potkański *et al.*, 2016; Paszkowski *et al.*, 2017; Wanat *et al.*, 2018, Paszkowski *et al.*, 2019; Klus *et al.*, 2021; Tamás, 2022).

In this instance, the focus is on a small town adjacent to a metropolis, as the trend of suburbanisation (and the subsequent depopulation of city centres) remains strong and is characteristic of developing economies (Savini, 2025). Another important factor is the impact of technological development on urban and rural areas (Wanat *et al.*, 2025). The Polish market also exhibits a polarization in the demand for financial services, characterized by a divergence between mortgage and consumer loan uptake.

While mortgage financing remains primarily the domain of residents in major metropolitan areas (over 500,000 inhabitants), residents of small towns are less likely to utilize mortgages, often financing real estate through significant home equity or family support. In these smaller urban centres, the credit profile has historically been based on personal cash loans. Periodically, this profile may be strained by high inflation, which exacerbates the 'subjective debt burden' reported by the majority of borrowers (Djeundje *et al.*, 2021; Vardi, 2022).

The 'credit profile' of a small-town resident requires not only periodic verification and updating but also constant evaluation (Wu and Pan, 2021; Lewis, 2023; Kasiewicz and Woźniak, 2024; Klus *et al.*, 2025). Based on the analysis of both primary and secondary data (public and sector-specific statistics), this model is defined by the following observations:

a) increased resilience to macroeconomic shocks (due to lower mortgage leverage compared to metropolitan areas);
b) a traditional yet evolving model (marked by the increasing importance of mobile banking channels across all age groups);

c) relationship-driven dynamics (the continued significance of cooperative banking and the local credit history of small-town residents).

These challenges can be addressed, among other things, by conducting regular diagnostic surveys and then using them to build dynamic behavioural models, a simplified form of which may be the 'credit profile' outlined in this study.

3. Materials and Methods

The aim of the study was to characterise the 'credit profile' of a small-town resident. An attempt was made to verify this model based on the reported behaviours and attitudes of the residents of Luboń, Poland, who served as the target population for this research. The spatial scope of the study was limited to the suburban fringe of one of Poland's major metropolitan areas. Specifically, a town located within the Poznań metropolitan area - the regional capital of Wielkopolska - was selected for analysis.

Luboń is one of the 17 municipalities within the Poznań district. It is situated to the south-west of Poznań, bordering the localities of Komorniki, Wiry, and Łęczyca, as well as Czapury via the River Warta. Its total area is 13.51 km² (www.lubon.pl, accessed 13 October 2025). Luboń is located 10 km from Poznań city centre and approximately 12 km from Poznań-Ławica Airport. The town also hosts the Luboń-Dębiec junction on the A2 motorway, providing direct links to the national road network. The urban municipality consists of built-up and urbanised areas in 80%, with residential land accounting for 50% of its total territory.

In 2010, the population of Luboń stood at 29,762. Over the ten-year period from 2010 to 2020, the feminisation rate (defined as the ratio of women to men multiplied by 100) remained stable, averaging between 109 and 110 women per 100 men. The population of Luboń grew steadily throughout this decade, reaching 32,015 inhabitants by 2020, of whom 16,768 were women and 15,247 were men. The town is densely populated; in 2020, the population density reached 2,370 persons per km² (www.bdl.stat.gov.pl, accessed 13 October 2025).

A diagnostic survey method was employed for the research. The study, utilising an original questionnaire, was conducted in the fourth quarter of 2021. This was a specific period of economic uncertainty, occurring during the restrictive phase of the coronavirus pandemic (2020-2022). In terms of the temporal scope, the 'credit portrait' was constructed based on results obtained across three selected periods:

(1) the retrospective period (prior to the study),
(2) the current period (the 2021 survey year), and
(3) the prospective period, estimating the anticipated situation in the following period (Kazimierczak 2022).

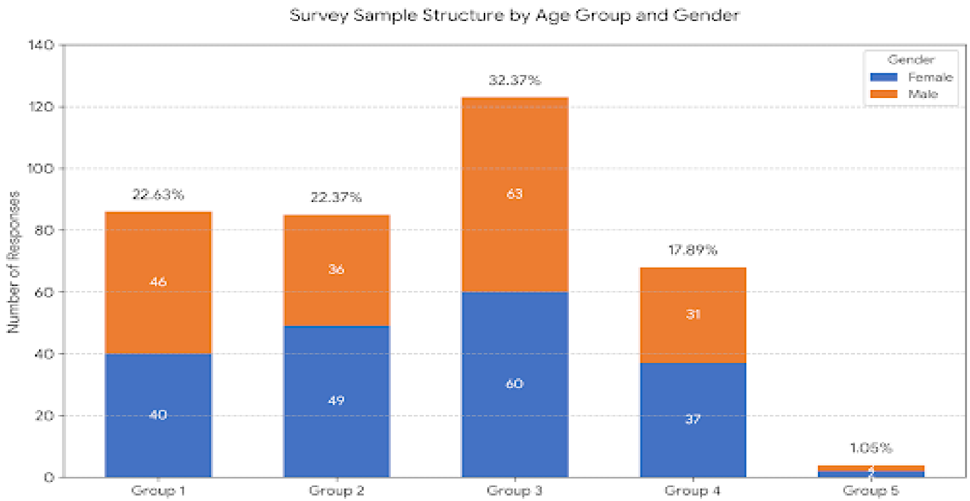
The target participants for this opinion survey were residents of Luboń, a small town situated on the outskirts of Poznań. A random sampling technique was employed, resulting in 380 unique respondent entries. The study was conducted on a representative sample of the town's population. The minimum required sample size was verified using the Steczkowski method (Steczkowski and Zeliaś, 1981; Steczkowski, 1995; Popek and Wanat, 2016; Szreder, 2024), assuming a 95% confidence level, a 5% margin of error, and a population proportion (p) of 0.5.

The survey comprised 15 substantive questions, supplemented by a biographical section containing six demographic questions. The majority of these were closed-ended, including single- and multiple-choice questions, as well as scale-based items designed to verify the level of awareness regarding banking products available on the local market.

The residents' credit activity was verified across three dimensions: the behavioural dimension (*ex-post*), involving an analysis of prior credit history; the aspirational dimension (*ex-ante*), assessing the propensity for future indebtedness; and the socio-demographic dimension, identifying a group of 'credit leaders' as well as potential groups of the financially excluded (Kazimierczak 2022). The key findings were compiled, verified, and discussed.

The survey questionnaire was addressed to various age groups identified within the population of Luboń. These consisted of the following categories: (1) residents aged 18–30, (2) 31–40, (3) 41–50, (4) 51–65, and (5) a senior group comprising residents over the age of 65. The age profile of the respondents is presented in Figure 1.

Figure 1. *The credit profile of a small-town citizen based on the case study of Luboń in Wielkopolska, Poland*



Source: *Own elaboration based on Kazimierczak (2022).*

Descriptive analysis tools were employed to evaluate the results and create the 'credit portrait'. Key attributes were extracted from the data and subsequently categorised (Kazimierczak 2022). This process involved assigning dominant responses - keywords such as 'instalment loan', 'young age', and 'stability' - to specific respondent groups.

The identification of the 'credit profile' involved a sequence of attribute modelling, descriptive typology for object grouping, and behavioural profiling. This approach utilised methodologies from previous studies that applied descriptive modelling based on attribute profiling (Mansingh *et al.*, 2015; Garcia, 2025; Wang *et al.*, 2025). Finally, the key conclusions and recommendations were formulated.

4. Results and Discussion: The 'Credit Portrait' of Small-town Residents

The study identifies the 'credit portrait' of a small-town resident, using the example of suburbanisation in Luboń, near Poznań. A total of 380 Luboń residents from various age groups participated in the diagnostic survey (the subjective scope). Regarding the temporal scope, the 'credit portrait' was constructed based on results from three selected periods: (1) the retrospective period (prior to the study), (2) the study period (results obtained in the 2021 survey year), and (3) the prospective period, estimating the anticipated situation in the subsequent period. The objective scope involved an analysis of the credit activity of Luboń's residents.

The most frequent credit activities (identifying 465 existing credits: *ex-post*) included cash credits and instalment credits. In the survey year (2021), respondents utilised 331 credits, with the highest preference for instalment, mortgage, and cash credits. Analysing the anticipated future credit activity (*ex-ante*), it was observed that the most popular products include mortgage, cash, and instalment credits (Kazimierczak, 2022). An evaluation of the responses across the individual age groups identified the following:

A. Group (1) Aged 18-30:

a) *Career start and housing aspirations:* The youngest respondent group consists of individuals in education or at the beginning of their professional careers. They are characterised by relatively low credit activity – only 28 out of 96 individuals had ever utilised bank credit.
b) *Dominant products:* Instalment and cash credits for the purchase of durable goods and current expenditure.
c) *Attitudes and costs:* Interest rates and the ease of obtaining funds are key factors when selecting an offer. This group allocates a significant portion of their income (20–30%) to debt servicing.
d) *Aspirations:* Despite low current indebtedness, over 30 individuals declare an intention to take out a mortgage credit in the near future.

B. Group (2) Aged 31-40:

a) *Stabilisation and real estate investment:* Individuals in this bracket are most often professionals with higher education, employed under permanent contracts. Credit activity here is significantly higher than in the younger group (46 out of 85 individuals have utilised credit).
b) *Debt profile:* Mortgage credits dominate, translating into goals such as property purchase and renovation.
c) *Finances:* Respondents demonstrate high budgetary discipline, typically allocating between 10% and 20% of their monthly income to repayments.
d) *Impact of the pandemic:* Although COVID-19 did not significantly affect their financial standing, participants noted an increase in credit costs and a tightening of requirements regarding down payments (own contribution).

C. Group (3) Aged 41-50:

a) *Credit activity leaders:* This is the most numerous and financially engaged respondent group (123 individuals). As many as 103 participants held a total of 219 credit obligations, making them the 'profile leaders'.
b) *Key products:* A broad spectrum ranging from instalment to mortgage credits. This is the only group with a more pronounced presence of credit cards (19% of respondents).
c) *Market attitudes:* This group demonstrates high market awareness – they accept high credit costs as a component of bank profit, though they simultaneously criticised the rise in interest rates in 2021.
d) *Future:* They continue to plan active use of banking products, primarily instalment credits and credit cards.

D. Group (4) Aged 51-65:

a) *Consumption and debt repayment:* Respondents of pre-retirement age show a very high propensity to use credits (56 out of 67 individuals).
b) *Product specificity:* They are the only group to cite the repayment of previous obligations as a significant purpose for borrowing. They are also the most frequent users of credit cards (36 respondents).
c) *Priorities:* When choosing a bank, they are guided by the institution's reputation and ease of access to funds.
d) *Aspirations:* Future plans are dominated by instalment and cash credits.

E. Group (5) Over 65 years old:

a) *Caution and risk of exclusion:* The oldest group (9 individuals) shows the least engagement with the credit market (only 3 individuals with debt).
b) *Financial behaviour:* Credit is perceived as a very expensive and risky product. Respondents prefer accumulating savings over incurring obligations.

c) *Burden:* Due to limited employment opportunities (or lack thereof) and relatively low income (pensions), credit repayment consumes a relatively large portion of their budget (30–40%).
d) *Barriers:* The main issue during the pandemic was the person limits in physical branches, which hindered contact with advisors. This group has almost entirely withdrawn from planning new credits.

The descriptive analysis thus indicates a certain evolution of the credit needs of Luboń residents: from initial instalment credits (aged 18-30), through intensive mortgage borrowing during the stabilisation phase (aged 31-40) and the peak of general activity (aged 41-50), to caution and market withdrawal in the senior years.

Based on the aggregation of the diagnostic survey results, which are detailed in a separate work (Kazimierczak, 2022), key observations were extracted. It was anticipated that a multidimensional ‘credit portrait’ would be obtained, diversified in terms of demographics, financial needs, and attitudes towards banking institutions.

The anticipated ‘credit portrait’ of a small-town resident was developed based on the reported attitudes and financial behaviours of the residents of Luboń. This ‘portrait’ was subsequently aggregated in tabular form (Table 1) and illustrated graphically (Figure 2), utilising the descriptive modelling based on attribute profiling technique.

Table 1. *Tabular aggregation of the ‘credit portrait’ of residents in the suburban area of Luboń*

Portrait Feature	Characteristics / Study Results
Location & Specificity	Luboń (Poznań agglomeration) in Wielkopolska (Poland): a typical ‘bedroom community’ (‘commuter town’)
Research Sample	380 residents (5 age groups)
Activity Leader	Age group 41–50 years old
Lowest Activity	Seniors over 65 years old
Preferences (Past)	Cash loan (valued for speed and availability)
Preferences (2021)	Installment credit (most frequent contract type)
Credit Purpose (2021)	Purchase of durable goods, home/apartment renovations
Forecast (Future)	Mortgage/Housing loan (most desired product)
Future Goal (Investments)	Real estate and fixed assets

Source: *Own elaboration based on Kazimierczak (2022).*

The value and utility of the identified elements within the ‘credit portrait’ are illustrated by a keyword map. This map highlights the most significant bank credit products (specifically instalment, cash, and mortgage credits) and identifies the dominant demographic group (aged 41-50) selected from the population of Luboń residents.

Figure 2. *The 'credit portrait' (keyword map) of a small-town citizen based on the case study of Luboń in Wielkopolska*

Source: *Own elaboration based on Kazimierczak (2022).*

The primary focal point of the 'credit portrait', as interpreted through the keyword map, is the transition from simple consumer products (instalment and cash credits) towards more significant investment obligations (real estate) in a prospective sense. The model depicts a professionally active, middle-aged resident who finances their current standard of living via instalment credits, whilst aspiring to invest in fixed capital.

5. Conclusions

The study discussed a potential model of the 'credit portrait' of a small-town resident. The research was conducted on a representative sample of residents in Luboń, Poland. A town belonging to a metropolitan area was selected, situated within the Poznań urban agglomeration - the regional capital of Wielkopolska. A total of 380 residents of Luboń participated in this diagnostic survey, which was based on an original questionnaire.

The analysis evaluated the responses of residents representing five age groups, ranging from the youngest to seniors. Upon analysing the latter group, those aged over 65, it was noted that research on the senior segment should be conducted separately. This is indicated by the growing social significance of the oldest residents (seniors), who represent the potential for the local 'silver economy' (Sikora *et al.*, 2018).

Based on the findings, the primary conclusions and recommendations were formulated. The 'credit portrait' of a small-town resident was constructed from the following 'puzzle pieces', forming three pillars identified for the study period, as well as in *ex-post* and *ex-ante* terms:

1. *Profile Leader:* The highest level of credit activity during the study period was demonstrated by the group of residents aged 41-50.
2. *Exclusion Risk:* The lowest interest in credits was declared by the group of citizens over the age of 65.
3. *Retrospective Analysis (ex-post):* The most popular credit products preferred by small-town residents were identified through an analysis of the period prior to the study. In the case of Luboń, cash credits were the most frequent choice, with their popularity primarily driven by the ease and speed of obtaining funds.
4. *Current Credit Situation (2021):* An analysis of the respondents' credit status in the 2021 survey year revealed that instalment credits were the most common type of agreement entered into by Luboń residents.
5. *Purpose and Product Correlation:* In verifying the purpose of the credit (the specific financial obligation indicated in the agreement by the borrower), the corresponding type of bank product was simultaneously identified. In 2021, residents of Luboń most frequently allocated funds obtained from credits towards the purchase of durable goods (fixed assets and equipment) and the renovation of houses or flats.
6. *Future Propensity (ex-ante):* In attempting to estimate the potential *ex-ante* credit propensity, the future attitudes of Luboń residents were evaluated. Respondents identified housing and construction credits as the most desirable products. Furthermore, for future periods, residents remain potentially interested in cash and instalment credits.
7. *Planned Investment:* Capital obtained *ex-ante* is intended for investment in real estate and the purchase of durable goods (fixed assets).

How, then, should one evaluate the credit preferences of small-town residents based on a partial 'credit portrait' derived from the opinions of a single town's inhabitants? The value and utility of these insights can be contextualised by the role of Luboń within the metropolitan structure of Poznań, the regional capital of Wielkopolska.

As a typical 'commuter town' (a 'bedroom suburb') – serving as the city's immediate hinterland for both the labour force and consumers – it provides an orientation into primary financial needs and the demand for credit products.

Furthermore, it allows for the observation, albeit fragmentary, of financial behaviour trends among residents of both this town and similar metropolitan municipalities.

Such insights can inform the development of local government policies on the one hand, and banking strategies on the other. Naturally, this also necessitates a consideration of the broader national monetary policy, interest rates, and the actual costs of credit services.

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