

Retail Chains' Financial Offer against Customers' Financial Exclusion

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Abstract

The article examines the financial offer and the dynamics of its introduction by retail chains in Poland as a way to increase the financial inclusion of consumers. Financial exclusion is defined as not being able to access or use 'financial services in the mainstream market that are appropriate to (people's) needs and enable them to lead a normal life in the society in which they belong'. The activities of retail chains are helpful in reducing barriers to access to financial offers for consumers. The study assumes the hypothesis that currently, most supermarkets and hypermarkets in Poland have introduced their own solutions for making financial services more available for customers. This study partially has an overview character. A critical analysis of the literature on the subject of financial exclusion based on books and journals, reports of research companies, as well as Internet sources is used in the study. Documentary methods and the results of quantitative research based on survey are applied. The article consists of three parts. Introduction presents general importance of financial exclusion. The essence of financial exclusion, source of this phenomenon and characteristics of main retail chains in Poland are presented in the first and the second part of the body of the paper. Then, the research methods and financial determinants of choice of commercial outlet are presented. The fifth part of the article shows the results of research and discussion. The article ends with conclusions.

Keywords: consumers; financial inclusion; hypermarket; retail chains; supermarket

There is a lot of households which, due to many reasons, are not able to use services offered by banks or has restricted access. This generate the problem of financial exclusion with the negative consequences. The consumers and households whose are being excluded from the financial services market are placed in a difficult position. Financial exclusion involve a set of difficulties which some people face whilst accessing basic banking or financial services. This means that banks or financial institutions do not allow some of their clients to access the basic offer, e.g.: refusal of access to credits, loans or payment cards. In turn, they have the problems with satisfy the needs. For example, people excluded from the financial services market cannot settle their financial commitments (rent, electricity, etc.) through their bank account. Without possibility to take a bank credit, they must use loans granted by non-banking institutions or financial agents (often with usury rate). They can't planning their expenses or cover the cost of sudden expenses. In fact, they often get into worse society position, especially in contemporary conditions. Solving some of these problems is possible due to the activity of retail chains. The article examines the activity and the solutions introduced by retail chains in Poland as a way to increase the financial inclusion of consumers. The activities of retail chains are helpful in reducing barriers to access to financial offers for consumers. The study assumes the hypothesis that currently, most supermarkets and hypermarkets in Poland have introduced their own solutions for make financial services are more available for customers. This study partially has an overview character. A critical analysis of the literature on the subject of financial exclusion based on books and journals, reports of research companies, as well as Internet sources is used in the study. Documentary methods and the results of quantitative research based on survey are applied.

1. Body of paper

2.1 Financial exclusion – literature review

The term financial exclusion was used in 1993 and concerned limited physical access to banking services as a result of bank branch closures (Leyshon and Thrift, 1993). In 1999 the term have been used to refer to people who have constrained access to mainstream financial services (Kempson and Whyley, 1999). Research to date in the field of financial exclusion has been concerned with defining and documenting the nature, causes and consequences of financial exclusion (together with actual and proposed solutions) (Donovan and Palmer, 1999, Sinclair, 2001).

Financial exclusion refers to 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. Financial products are 'appropriate' when their provision, structure and costs do not lead additional encounter access and/or use difficulties. These difficulties are caused by the characteristics of the products and the way they are sold (supply side) and the situation and the financial capability of the customer (demand side) (Carbo et al., 2004).

The World Bank (2005) indicates four key group of services to which all in society should have access: transaction banking, savings, credit and insurance. The access to transaction banking services is seen as a universal need in most developed and cashless societies. There are three levels of financial exclusion per category transaction bank accounts: "unbanked" who are generally people with no bank at all; "marginally" banked who are people with a deposit account that has no electronic payment facilities (no payment card) and people who do have these facilities but make little or no use; "fully banked" - this is people that have access to a wide range of transaction banking services that are appropriate to their needs and socioeconomic status (Anderloni and Carluccio, 2006).

The problem related to savings is different. The lack of deposit is more often a consequence than a cause of social problems, as lack of money to save (e.g. low income), unwilling to deal with banks because of negative past experience, lack of habit to save money in bank. Credit is a main financial tool to enable access to expenditures that oversize the monthly budget. There is five main levels of financial exclusion for the credit category: "credit excluded", "inappropriately served by alternative lenders", "inappropriately served by mainstream lenders", "appropriately served by alternative lenders", "appropriately served by mainstream lenders" (Devlin, 2005).

The following are characteristic for financial exclusion: those affected are usually individuals on a low income and people with a poor credit history. This kind of exclusion is typical for the elderly, migrants, single parents, and the disabled or those on long-term sick. Paying essential bills is more difficult and saving to ensure security for the future or for emergencies becomes near impossible in this situation. This term can also apply to so-called "good" banking customers. The financial companies don't earn enough money in fees or interest, and therefore sometimes denied they further products and services.

The reasons for the lack of access to bank accounts can be found on the supply side, as well as on the demand side (Eurobarometr, 2012). On the demand side, using the access to banking services can be discouraged by the reasons of psychological, cultural and educational character. Many of them result from the lack of basic knowledge about financial mechanisms or lack of awareness about the benefits that can be offered by using banking services.

In the case of middle-aged and elderly people, ignorance concerning functioning of basic financial products is partly related to limited financial resources but also with no financial planning (including planning resources for the time after employment ceases). This is poor financial knowledge and lack of information that affect the possibility to gather savings to provide for safe and comfortable retirement (Lusardi, 2014). Cognitive abilities that are increasingly worse with age affect reducing the index of financial knowledge, which is clearly observed among people aged 60 and older (Finke et al. 2011).

On the supply side the level of development of banking sector, limited access to products for customers evaluated as little attractive in commercial terms, too high prices of offered products for some groups of customers, no transparent information concerning the total amount of charges related to keeping an account and using related service, non-satisfying specific conditions

resulting from practice and sector demands (e.g. certificates of earned income, risk evaluation, bank loan history, etc.) are indicated.

Poor economic and financial knowledge can lead to financial exclusion. To eliminate this negative phenomenon it is necessary to conduct efficient financial education perceived as undertaking a series of actions that should popularise knowledge and develop positive habits that lead to making right decisions in the sphere of management of personal funds and efficient use of financial resources according to the present and future needs (Iwanicz-Drozowska 2014; European Commission, 2008).

Many negative consequences of financial exclusion and poor economic knowledge can be identified. It is negative both for people affected by exclusion as well as the banks (Maciejasz-Świątkiewicz 2013). From the point of view of an individual, economic consequences must also be indicated. They are for example the lack of the possibility to satisfy specific needs, higher payment charges, psychological results, including lower self-assessment and social results (e.g. isolation, social exclusion). For financial institutions, financial exclusion can represent the loss of potential income, limited access to financial resources, lack of pressure on offer improvement and also damage to reputation.

2.2 Retail chains operating in Poland

Expansion of European commercial chains had a remarkable impact on the speed and direction of changes occurring in Polish trade that were additionally determined by demographic structure of Poland (Bilińska-Reformat, 2016).

Analysing the structure of foreign retail trade enterprises we can state that the largest activity in conquering new markets is observed among French, British and German commercial chains. Retail trade chains can be divided with respect to their nature (size of the selling area, location and range of offered assortment) into three groups:

- Hypermarket chains – this group may include the following entities: Auchan (Auchan Group), Carrefour, Real (Metro Group), Tesco Poland, Kaufland (Kaufland Markets), E. Leclerc (E. Leclerc group),
- Supermarket chains: Tesco Poland, E. Leclerc, Carrefour Market, Simply Market (formerly Elea, Auchan owner, it has also taken over Billa chain), Savia Tesco,
- Discount chains: Biedronka (Jeronimo Martens – Portugal), Lidl, Netto (Danish chain), Aldi (German chain).

The largest European retail trade chains operate on Polish market. There are Carrefour, Metro, Tesco, Schwarz (Kaufland and Lidl) and Aldi. European enterprises from Germany, Great Britain and France are found among the most powerful retail sellers.

All the retail chains are active in area of introducing financial support for their offers. On the grounds of conducted studies it can be stated that elements of offers that results from starting cooperation with banking sector are an important determinant increasing attractiveness of commercial outposts. Benefits resulting from commencing this cooperation can be presented in the structure of relationship triad (tri-lateral structure: commercial chains –banks – customers).

Chains and banks are induced to start cooperation because of relatively high profits in comparison with investment expenditures, even though it is difficult to present details here. This is because terms of cooperation are always negotiated individually and they are confidential. Cooperation between banks and chains offers a series of advantages for both involved parties (Kieźel, 2009, pp. 355-356). The bank has the chance to increase the sale of cards; additionally, the number and often the size of transactions are also larger as a result of involvements and activity of card holders. This is associated with added value that includes for example collecting points in loyalty program (Kieźel, 2012). This translates into increase of profit of the bank. Thanks to such a card the partner, e.g. a commercial chain can acquire new customers, enhance relationships with existing ones through growth of their satisfaction, and increase turnover. It is also important that it is possible to increase effectiveness of promotion (Bilińska-Reformat & Kieźel, 2016). „The third” party in the structure, the customer holding the card, apart from full functionality of a traditional debit card, obtains particular privileges e.g. discounts in stores, greater scope of points collected in loyalty program and access to special offers (Kwiatek, 2007, p.180). Benefits gained in such tri-lateral structure can be divided into groups that are presented as a detailed list beneath (tab. 1).

Tab. 1 Benefits gained in such tri-lateral structure

Party in the relationship	Description of profits
Benefits for banks	<ul style="list-style-type: none"> • possibility to activate an additional distribution channel in a place where it would not always be profitable to open a bank branch; • reaching the customers that usually do not use services of a bank as it seems to them too expensive or full of complicated procedures; • access to database of customers of hypermarkets (large commercial chains have even several thousand of them), which constitutes a valuable source of data about customers (information about frequency, location and amount of payment for shopping); • possibility to assess the capacity of a particular market and preparing customers' segmentation by bank analysts; • chance to acquire new customers; • possibility to apply popularity of other brands and trademarks by banks for promotion of their products; • possibility to increase the sale and consequently to generate larger profit.
Benefits for commercial chains	<ul style="list-style-type: none"> • expansion of the shop offer by financial products and consequently additional commission; • way to expand the scope of offered services; • increase in sales and consequently increase in profit thanks to making larger purchases by customers or making them by consumers who do not have their own resources when they make payment; • more accurate monitoring of behaviours and preferences of customers which in turn allows for appropriate adjustment of product and service offer or details of loyalty programs; • possibility to acquire new customers and establishment of commitment and loyalty of current customers thanks to additional functions in the form of loyalty programs or constant discounts; • creation of brand awareness consisting in placing the trademark on the card and marketing materials;

Party in the relationship	Description of profits
	<ul style="list-style-type: none"> • shaping of the image of commercial chain perceived as innovative and offering attractive and modern solutions; • acquiring, from banks, attractive advertising materials prepared individually for each credit offer, thanks to permanent contact between bank and customer; a particular commercial chain also has the possibility to direct offers to selected group of customers more precisely; .
Benefits for the customer	<ul style="list-style-type: none"> • card from hypermarket is available also for people of low incomes; • speed of making decision about providing the card is a distinctive feature of co-branded cards (it is usually a question of several minutes); • credit cards offered in hypermarkets are usually released from fee for holding them in the first year, and in following years of the agreement validity the fee for holding them is usually rather low or cancelled if the monthly turnover on the card is on appropriate level (between PLN 12 to 20 per year); • financial benefits offered by loyalty programs that accompany the cards and are offered by a particular commercial chain (e.g. price discounts, awards for points), but also more and more frequently by many enterprises that are partners involved in the program; • reduction of risk accompanying selection of buying place or source of financing as a result of shaping commitment of customers both to supermarkets and banks; • psychological benefits resulting from belonging to a group of holders of credit cards of a particular hypermarket and bank.

Source: Kieźel & Bilińska-Reformat, 2015

High degree of involvement of banks and commercial chains is observed at issuing co-branded credit cards. Petrol stations, media, mobile phone operators or other financial partners (in developed markets co-branded cards from over 60 percent of the portfolio of credit cards issued by banks) are also increasingly more often partners here. Payment cards are an important product for banks that purposely allows for reaching selected segments. They have remarkable potential of strengthening cooperation with specific group of customers; they significantly contribute to establishment of the image of dynamic and modern entity and also to maintain loyalty. Such practices are also good example for active financial inclusion of retail chains customers.

2.3.Methods

The major purpose of studies of consumers who buy in commercial chains was to identify customers' behaviour determinants. With reference to this, primary studies were performed in the form of Internet poll in which the survey questionnaire was the tool. Before the performance of measurement was started, a pilot study had been conducted. The questionnaire included 29 substantive questions and 5 questions related to particulars. According to the procedure of Likert's scale construction, a list of expressions reflecting the influence of factors on purchasing behaviours of retail chains consumers were developed. A seven-degree ordinal scale of the format of response from 1 – I totally disagree to 7 – I totally agree was attached to the set of nominal divisions. The research was conducted in the period between 5th November 2016 and

12th December 2017 with 1591 respondents who participated in the study. In the paper the Authors are focusing on determinants connected with financial inclusion.

2.4. Financial determinants of choice of commercial outpost

It also results from conducted studies that buying behaviours of Polish people are determined by numerous factors that determine attractiveness of particular places, tab. 2.

Table 2. Determinants of selection of a particular commercial outpost

Determinants of selection of a particular commercial outpost	Number of indications	Rate (in %)
Good location (there is no problem with access to the shop)	1106	69.52
Competitive price offer	1085	68.20
Wide assortment offer (foreign and domestic products)	1036	65.12
The cheapest offer in the closest neighbourhood	901	56.63
Possibility to pay by card or there is a cash point nearby, trolleys are comfortable, there are self-service cash registers, etc.	742	46.64
Constantly extended offer and the offer adjusted to my needs (for example introduction of new assortments to the offer, the shop follows the fashion, traditions, etc.)	603	37.90
I have the possibility to buy goods of Polish producers	579	36.39
Possibility to pay by credit card	526	33.06
There is a wide choice of Polish brands in the assortment	457	28.72
Employees' behaviour corresponds to my expectations, I have the impression that they are trained	411	25.83
Satisfaction of expectations with respect to technical solutions (it has a modern car park)	388	24.39
Clear offer against competitors' offers (price comparison of the so-called purchase basket)	376	23.63
The way of organisation of the sale process meets my needs	373	23.44
Introduction of the category of products that are hardly known in my environment (for example exotic fruit, products of loyal exotic cuisines)	300	18.86
Selling area is changed in the way to make the store look more modern	271	17.03
Categories of products for the poorest (resulting from the global crisis)	246	15.46
Actions that allow for cheaper buying, for example lucky Wednesdays in Real, discounts for pensioners on a particular day of the week, etc.	228	14.33
Innovative solutions in sale of products, i.e. self-service cash registers, possibility of unassisted weighing of products, online sale, etc.	213	13.39
Possibility of getting accurately acquainted with the offer on the Internet	202	12.70
Modern, global look (product display, shop fitting, atmosphere of selling)	196	12.32
Loyalty programs (i.e. loyalty cards, buying vouchers)	196	12.32
Fashionable, global products (the so-called „cool”, „trendy”)	168	10.56
Possibility to return the product	162	10.18
Work offer for local community	158	9.93
Information about promotions (i.e. by e-mail, regular post, text message)	136	8.55
Interest of the shop in acquiring information from customers	119	7.48
In general „being ahead” of the competitors with respect to the so-called innovativeness	113	7.10

Attractive offers associated with particular local traditions, for example horns of plenty in Silesia for children who start education	102	6.41
Activity in aid of local environment (for example charity actions, actions in aid of schools or orphanages)	98	6.16
Worldwide actions in aid of superior ideas, for example nature protection, promoting healthy products	93	5.85
Support for development of local entrepreneurship (for example actions in shopping arcades)	66	4.15
Possibility to take part in interesting events that integrate local community (for example fashion shows, festival of the city, Santa Claus day)	55	3.46
Possibility to purchase on instalments	24	1.51

Source: Own case study

2.5. Results of research and discussion

Analysing determinants of choice of a shopping outpost that the respondents follow while choosing the place to do shopping, we can distinguish four groups of factors. The first group is composed of determinants that are most frequently indicated by over half of the respondents (more than 50% of indications). It includes: good location (69.52%), competitive price offer (68.20%), broad assortment offer (65.12%) and the cheapest offer in the nearest neighbourhood (56.63%).

The second group includes determinants indicated by over 30% of respondents. They are the possibility to pay by credit card or there is a cash point nearby, and there are facilities in the place: 46.64% indications, constantly expanded assortment offer adjusted to consumers' needs – 37.9% indications and the possibility to pay by credit card – 33.06% indications.

The third group includes determinants indicated by more than 20% of respondents. They are: having Polish brands in the assortment – 28.72% of indications, behaviours of employees meet my expectations, I have the impression that they are trained – 25.83% of indications, satisfaction of expectations with respect to technical conditions – 24.39% of indications, clear offer against the offers of competitors – 23.63% of indications, the method of selling process meets my expectations – 23.44% of indications. Determinants that are found in the third group prove the occurrence of consumer egocentrism in the case of purchase of food in over ¼ respondents. Additionally, they show growing awareness of consumers who want to have knowledge about purchased offer. Consumers also pay attention to the quality of service. Over 1/5 of consumers pay attention to technical conditions related to doing the shopping and the very process of sale.

The fourth group of determinants that are the least important for customers includes: the possibility to buy on instalment plan (1.51%), possibility to participate in interesting events that integrate local community (3.46%), support for development of local entrepreneurship (4.15%) and worldwide actions in aid of superior ideas (5.85%).

There are multiple causes of financial exclusion. Economic and socio-cultural differences shape both individual uses of financial services and the regulatory framework for banks and another financial institutions. The proactive approach of banks is good solution for reduce the scale of the financial exclusions of the households. Financial institutions can develop partnership between mainstream and alternative financial institutions but also with retail chains.

Financial education is also an important mean to combat financial exclusion. This activity supply understanding of personal finance concepts, improving skills, increasing motivation and level of self-confidence to make informed financial choices. The activity of interrelationships that exist between the solutions implemented in financial institutions and retail chains are key point for reduce the financial exclusion phenomenon. These bank activities should lead to positive habits and helping households make appropriate (rational) financial decisions. This is also very important area for future research.

Another important issue regarding the problem of financial exclusion is connected with Corporate Social Responsibility of retail chains. Activities aiming financial inclusion of retail chains customers be a good example of implementing CSR programs. Giving customers access to financial products makes also retail chains more attractive for customers and can be important source of their competitive advantage. Introducing financial products by retail chains enhances close cooperation between retail chains and retail banks, which can be the trigger for development of innovative programs regarding financial exclusion.

3. Conclusion

The main reasons for financial exclusion include low disposable incomes, bank indebtedness, high transaction costs and the inevitable closure of bank branches and post office networks in some areas. Financial exclusion is a process witch be marked by difficulties accessing and/or using financial services and products in the mainstream market. The offer isn't adapted to customer's needs and enable them to lead a normal life in the society in which they belong. People also vary in their extent of engagement with specific services and in the number of types of financial products to which they can gain access. The access to financial services is an important step in the path towards inclusion into social life. Furthermore, financial inclusion can contribute to substantial cost savings for the community. It can also bring new activities and customers to the financial system.

We can find some areas for particular attention in the process of growth in the financial inclusion. For example: the promotional of financial literacy and partnership between banks and other organizations (e.g. retail chains) and helping all societal groups to benefit from new and developing delivery channels.

Cooperation between retail chains and retail banks can be the opportunity for development of innovative financial products fighting against financial exclusion.

Customers appreciate financial support offered by retail chains and that factor makes retail chains more attractive for them. We can state that financial products offered by retail chains are important element of the whole retail chains offer and that retail chains produce benefits for many partners like retail banks, customers and also local societies by offering financial offers.

References (TNR 14pt., bold)

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