2018
Vol.18 No.2

POLISH JOURNAL OF MANAGEMENT STUDIES
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GENDER DIFFERENCES OF MANAGING BANKS´ CREDIT PORTFOLIO

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Abstract: The article aimed to demonstrate whether the quality of decision-making on lending to clients in the small and medium-sized business sector is influenced by the gender of the approvers or their direct motivation caused by share on business results. The motivation for this research were the studies conducted after the last global financial crisis, mostly in the US and Europe, to a lesser extent in the Czech Republic. Their authors tend to conclude that women show better credit risk management than men and that direct managers' engagement in business results and profits generates a higher susceptibility to risky, erroneous decisions. The research was carried out on one of the major banks operating in the Czech Republic, on a nationwide sample of workers with the loan approval authority in the segment of small and medium-sized firms. The decision of the approvers was, based on a random selection of about 1/3 of all their decisions, subject to control over three consecutive years. The obtained data were analysed by ANOVA, which did not prove the dependence of the decision quality on the gender or the direct motivation of the approver on business results. The research and its results have opened up scope for further research on the issue with a focus on a qualitative analysis of the nature and severity of the mistakes in terms of gender, job position, the level of authorization power and, last but not least, the unequal representation of women in the management of domestic banks.

Key words: Credit risk management, Gender, Ethics, Behaviour, Banks

DOI: 10.17512/pjms.2018.18.2.22

Article's history:
Received September 05, 2018; *Revised* November 17, 2018; *Accepted* November 22, 2018

Introduction

The quality of credit risk management of commercial banks has a notable impact on the stability of the banking sector, which then significantly influences national and global economies. Already after the first economic crisis in the 1930s, Fischer (1932) identified the primary cause of the crisis as an extensive growth of credits and over-indebtedness. Also, Taylor (2009), 77 years later, saw the monetary crisis as the primary trigger of the last global economic crisis.

Banking strategy is, of course, a minimisation of trade losses, but at the same time,

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they are business entities whose owners expect growth of assets' value, which is naturally reflected in the strategy of maximising profits, demand for market share growth. These two seemingly incompatible strategic objectives, which also do not take into account real macroeconomic conditions, collide at the time of approving new loans. The managerial processes of the approval process are defined both by the legislative, regulatory measures and by the internal methodology of each bank and, last but not least, by the subjective factor of individual assessment by individual approvers or appropriators. Although the banking sector is closely tied to these barriers, according to a Chatterjee and Lefcovitch (2009), moral failure of the financial system played a primary role in the economic crisis. Also, Belas (2012) considers as paradoxical situation, that the last economic crisis arose in a sector that is highly regulated. In the end, it was a failure of the human factor, in the context of which was the pursuit of the permanent maximum growth of the generated profit. Because of a relatively short time span since the last financial crisis and subsequent hard regulation, it would be expected that ethical failures will no longer be repeated. However, the research carried out by Ehrendhard and Fiorito (2018) on a sample of the 25 largest European banks between 2010 and 2016 showed the opposite. The regulator fined the 15 of them for severe violations of the rules to obtain higher profits in an illegally.

The question of moral aspect and ethics in credit risk management in the Czech Republic came to broader awareness, especially in the period of the last economic crisis and after it. Moreover, even though that the financial health of the domestic banks did not de facto suffer any significant damage compared to the USA and part of the EU member states. In the context of the human factors' failure, the new analyses notice the unequal representation of men and women in bank management positions, as well as differences in their credit risk management behaviour, including credit approval. The phenomenon of gender differences in the moral behaviour of executives in firms and financial institutions has so far been dealt with in Robinson et al. (2000), Dreber and Johannesson (2008) and Van Staveren (2014).

The thesis aims are, based on own research carried out in one of the four most important banks operating in the Czech Republic, to analyse the data obtained during the period 2015-2018 by controlling the decision of the approvers of the directors of branches and risk management - credit specialists. The intention is to identify possible gender differences in the quality of the decisions made on newly approved loans for SME clients, and also the motivational aspect of the direct interest or lack of interest of the given workers in providing a new loan.

Problem Formulation

The commercial bank management process has specific features based on the fact that the activity of financial institutions is associated with a higher level of specific risks than that of other business entities.

The goal of the management of the loan portfolio quality is to ensure that the risk level does not exceed a predefined threshold. The key aspect is the personality of a particular manager or approver. A natural part of the bank management should also be an ethical aspect. Subsequent measurement of the final quality of the loan portfolio is, however, very complicated (Golec, 2018). There are many approaches based on complex mathematical models, but according to Cipova and Belás (2014), these methods are not reliable. They have many imperfections and cannot accurately capture the complexity of the economic system. Therefore, an objective assessment of the quality of the decision of the individual approvers is also complicated.

Gender Differences in Approach to Risk Assessment

In the context of the recent financial crisis, a part of the professionals and scholars has begun to notice the differences in male and female behaviour. They began to seriously consider whether the emergence of the crisis was interdependent, among other things, on the predominance of men in the management positions of banks, especially in the area of responsibility for the risks and management of the loan portfolio quality. Van Staveren (2014) considers gender gaps to be particularly significant in three aspects of financial behaviour - aversion to risk and response to uncertainty, ethics and moral attitudes and leadership. In this context, Zahidi and Ibarra (2010) note the fact that the share of women in the financial sector is tiny. Based on the 2010 World Economic Forum report there are only 2 in the positions of Directors-General of Financial Institutions and Insurance Companies % of women, while in all industries it is 6%.

So far conducted studies show significant differences in the results of research into gender gaps in the financial sector. Croson and Gneezy (2009) have demonstrated in the Experimental Theory of Games that women are more cooperative than men, changing conditions have a more significant impact on women's strategy than women, while women accept a lower risk than men and can adjust the risk rate continuously in the context with conditions. It is consistent with the results reported in the Hedge Fund Research report, which shows that women had a better performance (56%) than men in the 2000-2009 investment fund positions and suffered twice as little loss as men during the crisis (Chang, 2010). Also, Handcock and Zahawi (2011) believe that there should be more women in finance because men are more prone to risky behaviour, act sharply and more aggressively, more prone to false self-confidence and impulsive decisions. On the contrary, women are soberer, consider alternatives, perceive shortcomings, predict risks, and can prepare rescue solutions. It is evidenced by the Fortune 500 Big Business statistics, which shows that companies with the highest percentage of women on the Board are up to 50% more successful than companies with the lowest number of women on boards of directors.

On the contrary, according to surprising Deutsche Bundesbank report' conclusion (Berger et al., 2012), the rate of risk in the bank increases proportionally to the increase in the number of women in the board. Also, Backman and Menkhoff

(2008) found a surprising finding that women in finance are willing to risk far more than men.

Motivation for Risk Decisions of Bank Management

The latest global economic crisis has also opened up a debate about the management risk motivated directly by the shareholder whose primary goal is to maximise profits with a sustained growth trend.
According to Galbraith (1971), managers-employees, unlike owners, should have less tendency to maximise profits and risk. However, as Mandel and Tomšík (2011) note, due to the concentration of capital, the dispersed form of ownership is growing, with direct investors replaced mainly by portfolio investors who emphasise maximising yields over the medium term. At the same time, the managers' activity is evaluated according to the results in the medium term, without taking into account the interest on the long-term horizon. The financial interest of managers in making profits then leads to increasingly risky operations, and at the end of the economic growth period, managers tend to carry out increasingly risky operations due to circumstances. However, it is difficult to explicitly determine where are the boundaries of the ethically and socially acceptable level of risk in fulfilling the vision of the owners of sustained growth, and where the management's and staff management's approach to credit risk management approaches the nature of fraud.

Methods

Research on loan approvers decisions in the segment of SME was conducted in the years 2015-2017. Random selection of about 1/3 of all decisions was controlled. Authorising powers have two groups of employees. The first group was made up of regional directors and branch directors who are directly involved in business results by established growth plans. The second group was made up of credit specialists who were not directly involved in the implementation of business plans but were indirectly motivated to reach the smallest share of risky loans. The errors found in the decisions were divided into two categories: 1) moderate finding of breach of approval authorities (B), 2) serious finding of violations powers - may be a real threat to return the approved loan (C). For the highest possible objectivity of the ex-post control results, an internal methodology was developed to determine the severity of the finding. At the same time, the results of the checks carried out were subject to a two-stage examination.
The surveyed statistical set contains the absolute values of moderate and severe findings of breach of authorisation powers in 2015-2017 that were aggregated for research purposes into two factors: the gender of the decision maker and the severity of the mistakes. The statistical set contains the results of the mistakes of 35 men and 7 women within the business network of business executives who are

interested in business results, and 13 men and 8 women within a group of credit specialists who are not interested in business results.

Table 1. Structure of bank employees with rights to approve loans in the small and medium-sized enterprise segment

	Men	Women	Total
Business executives *who are interested in business results*	35	7	**42**
Credit specialists *who are not interested in business results*	13	8	**21**

Given the stated goal, the following research questions have been addressed:

1. Are the errors of the branch directors, credit specialists, decision-makers in the loan decisions gender-independent?
2. Are the errors in the loan decisions of branch directors directly interested in business results gender-independent?
3. Are the errors of the decision makers independent on the group they work in?

The surveyed statistical file does not represent a uniform representation of men and women. Therefore the values of the found errors were related to the partial total number of men and women to whom the detected number of errors was related. The first step was to calculate the relative number of errors in the individual categories of workers as well as in the total sample surveyed.

Table 2. The relative number of mistakes in the Business network group- branch directors

Gender	B The moderate finding of breach of approval authorities	C The serious finding of violations powers - may be a real threat to return the approved loan	year
men	0.371	0.029	2015
	0.343	0	2016
	0.457	0	2017
women	0.571	0	2015
	0.857	0	2016
	0.286	0	2017

As can be seen from Table 2, in the group of branch directors, the results of women and men are relatively balanced. Women show a slightly higher relative error rate in the category of the moderate findings (B); on the other hand, a serious finding of a violation of powers has been identified only with men, but with minimal significance.

Table 3. The relative number of mistakes in the group of Credit specialists

Gender	B The moderate finding of breach of approval authorities	C The serious finding of violations powers - may be a real threat to return the approved loan	Year
men	0.923	0.077	2015
	0.538	0	2016
	0.615	0.077	2017
women	0.5	0	2015
	0.25	0	2016
	0.375	0.25	2017

Table 3 shows that in the group of credit specialists, on the other hand, men show a slightly higher relative error rate in category B – the moderate finding of breach. For women, there is a negligible higher number of errors in the category of C - serious findings. However, the differences are also not significant.

Table 4. The relative number of mistakes in the groups of Credit specialists and Business network - branch directors

Gender	B The moderate finding of breach of approval authorities	C The serious finding of violations powers - may be a real threat to return the approved loan	Year
men	0.521	0.042	2015
	0.396	0	2016
	0.5	0	2017
women	0.533	0.067	2015
	0.533	0	2016
	0.333	0.133	2017

From the conclusions of Table 4 can be assumed that both categories, branch directors and credit specialists, show almost identical relative rates of mistakes in the group B- the moderate finding of breach, with a slightly higher relative error rate for women in the group C - the serious finding of violations powers.
An analysis of variance (ANOVA) for two repeat factors was used to determine the answer to the identified research questions. ANOVA is a technique or procedure for analysing sources of variability in linear statistical models. It works with the decomposition of the total scattering of the data to the explained components (known sources of variability) and the unclear component that is supposed to be random. Subsequent testing of hypotheses on the significance of individual sources of variability leads to the comparison of the scattering components of the quantitative mark to be investigated to determine those influences that significantly affect the level of this sign.

Problem Analysis

Results of the ANOVA analysis for stated research questions:

1. Research question: *Are the errors of the branch directors, credit specialists, decision-makers in the loan decisions gender-independent?*

All three groups were subjected to analyses at the 0.05 level of significance: the business network - branch directors, credit specialists, decision makers in total.

H_0: The errors of the branch directors, credit specialists, decision-makers in the loan decisions are gender-independent

H_A: The errors of the branch directors, credit specialists, decision-makers in the loan decisions are gender-dependent

All partial calculations were performed separately for each reference year.

Table 5. Two factor ANOVA analysis for Men / Woman and B - the moderate finding of breach of approval authorities / C - the serious finding of violations powers; (calculation of Sum of Squares (SS), mean square (MS), F - test and p-value for all).

Source of Variation	SS	df	MS	F	P-value	F-crit
Year 2015						
Men/Women	0.022040816	1	0.022040816	1.03185	0.339458411	5.317655072
Factors B/C	0.680272109	1	0.680272109	31.8471	0.000485165	5.317655072
Interaction	0.027210884	1	0.027210884	1.27389	0.291745846	5.317655072
Error (within)	0.170884354	8	0.021360544			
Total	0.900408163	11				
Year 2016						
Men/Women	0.061028415	1	0.061028415	3.0571208	0.11850966	5.317655072
Factors B/C	0.652436206	1	0.652436206	3.682748	0.000445629	5.317655072
Interaction	0.09153877	1	0.09153877	4.58548823	0.064637807	5.317655072
Error (within)	0.159701677	8	0.01996271			
Total	0.964705067	11				
Year 2017						
Men/Women	0.001672454	1	0.001672454	0.292880669	0.60311998	5.317655072
Factors B/C	0.552552083	1	0.552552083	96.76311122	9.5962E-06	5.317655072
Interaction	0.002552083	1	0.002552083	0.446921713	0.52261814	5.317655072
Error (within)	0.04568287	8	0.005710359			
Total	0.602459491	11				

During the ANOVA, the test statistic F values were compared with the Critical Test Value (crit). All three monitored groups showed that F <Fcrit (1st group: the business network - branch directors: 1.032 < 5.317, p-value 0.339; 2nd group: credit specialists: 3.057 < 5.317, p-value 0.118; 3rd group: decision makers in total: 0.293 < 5.317, p-value: 0.603). In this case, there HO is confirmed. Thus the errors in the loan decisions are gender-independent.

2. Research question: *Are the errors in the loan decisions of branch directors directly interested in business results gender-independent?*

The business network - branch directors group in which the decision makers are directly involved in the business results were subjected to analyses at the 0.05 level of significance:

H_0: The errors of the branch directors directly involved in the business results are gender-independent

H_A: The errors of the decision makers directly involved in the business results are gender-independent are gender-dependent

The results of the H0 hypothesis test is based on an ANOVA analysis that was already part of the first research question.

3. Research question: Are the errors of the decision makers independent on the group they work in?

The business network - branch directors group and credit specialists were subjected to analyses at the 0.05 level of significance:

H_0: The errors of the decision makers are independent on the group they work in

H_A: The errors of the decision makers are dependent on the group they work in

For data analysis purposes, data were aggregated for the following groups of decision-makers over the years surveyed:

Table 6. Relative expression of aggregated data by groups of decision-makers in monitored years

	2015	**2016**	**2017**
The business network - branch directors - *directly involved in the business results*	0.429	0.429	0.429
Credit specialists - *without a share in the business results*	0.81	0.429	0.667

In relative terms, the group of credit specialists shows a slightly higher proportion of mistakes, but this difference is not statistically significant.

Table 7. Two factor ANOVA analysis for the groups of decision-makers and year of finding (calculation of Sum of Squares (SS), mean square (MS), F - test and p-value for all)

Source of Variation	**SS**	**df**	**MS**	**F**	**P-value**	**F-crit**
Groups of decision-makers	0.064	1	0.063869992	3.448979592	0.20441292	18.5128205
Year	0.037	2	0.018518519	1	0.5	19
Error (within)	0.037	2	0.018518519			
Total	0.138	5				

The results of the analysis show that the errors of the decision makers are independent on the group they work in (F (3.449) <Fcrit. (18.513) and the p-value is 0.204). H0 is accepted.

Discussion

Based on the quantitative research and the subsequent data analysis, there was no statistically significant difference in the quality of decision-making between men and women. The same result was found among the approving groups that directly motivate entrepreneurs (branch directors), and among credit specialists, whose assessment and motivation is based on the following quality of the loans provided. Surprisingly, the findings of Barasinska (2010), Chang (2010), Niessen and Ruenzi (2005) suggesting that women generally show better risk weighing results or Backman and Menkhoff (2008), Berger et al., (2012) that women in the financial sector are riskier and achieve worse results have not been confirmed. Because of the relatively short research timeframe, in addition to the period of economic boom and a relatively small statistical sample, a definite conclusion cannot be made in general terms. Consideration should also be given to qualitative aspects that have not yet been part of the research and will be examined in the future. In this context, it is about the possible impact of the internal control system of the bank, in which the research was conducted. Mainly because of strict penalties, since errors of category C or recurrent misconduct of category B and C leads to significant consequences such as reducing or withdrawing approving powers or even in the loss of employment. Another qualitative aspect may be the degree of seriousness of the misconduct in the decision according to the gender, the job category, and the amount of authority granted, including the assessment of the nature of the particular error.

The research has also brought another partial knowledge beyond the scope of the problem, namely the share of women in managerial positions in the banking sector. From the small sample examined is relatively clear that the percentage of women in the position of middle management - the head of the branch (16%) is lower than the proportion of women in the position of credit specialist (38%). It corresponds to Burian's and Pavlik's (2014) considerations, which state that there are predominant female employees in the Czech banking sector, but it is a question of the extent to which women are occupied in managerial positions. From the websites of the four systemically most important banks operating in the Czech Republic (ČS as, KB as, ČSOB as, UniCredit bank), it is clear that only a small or no share of women is represented in the top management of banks - women in the boards of these banks ranged around 11% (ranging from 0% to 25%).

Although the research did not prove the direct influence of gender on the quality of the decisions. It is evident that the representation of women in the banks' managerial positions at the level of middle and top risk management is minor in comparison with the share of university educated women in the Czech Republic and also in contrast with more economically developed countries. The low proportion of women in bank management also has psychosocial implications, such as the small proportion of mothers employed in banks for short and flexible employment or the atmosphere of purely female workplaces led by male managers.

Conclusion

The article aimed to demonstrate whether the quality of decision-making on lending to clients in the small and medium-sized business sector is influenced by the gender of the approvers or their direct motivation and interest in business results. The data obtained from the quantitative research was subjected to a two-factor analysis of ANOVA, which showed that the quality of the decision-making of the approvers was not gender-based or based on the factor of direct motivation for business results. However, it should be borne in mind that the analysed statistical file did not represent a uniform representation of men and women and therefore the values of the errors found were related to the partial total number of men and women affected by the reported number of errors. At the same time, it was a relatively small set of statistical data in a short period. These facts provide room for continued research focusing on other important aspects such as a detailed analysis of the nature and gravity of the identified misconceptions about gender, work position, and the level of authority granted. In the future, it will be useful to focus research on the causes of low representation of women in risk management of banks and their motivation to take a management position in risk management.

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RÓŻNICE PŁCI W ZARZĄDZANIU PORTFELEM KREDYTOWYM BANKÓW

Streszczenie: Artykuł miał na celu wykazanie, czy na jakość procesu decyzyjnego w zakresie udzielania kredytów klientom w sektorze małych i średnich przedsiębiorstw wpływa płeć osób zatwierdzających lub ich bezpośrednia motywacja spowodowana udziałem w wynikach biznesowych. Motywacją do tych badań były badania przeprowadzone po ostatnim światowym kryzysie finansowym, głównie w USA i Europie, w mniejszym stopniu w Czechach. Ich autorzy mają tendencję do stwierdzenia, że kobiety wykazują lepsze zarządzanie ryzykiem kredytowym niż mężczyźni i że bezpośrednie zaangażowanie menedżerów w wyniki biznesowe i zyski generuje wyższą podatność na ryzykowne, błędne decyzje. Badania przeprowadzono w jednym z największych banków działających w Republice Czeskiej, w ogólnokrajowej próbie pracowników z organem zatwierdzającym pożyczki w segmencie małych i średnich firm. Decyzja osób zatwierdzających była oparta na losowej selekcji około 1/3 wszystkich decyzji, podlegających kontroli przez trzy kolejne lata. Uzyskane dane zostały przeanalizowane przez ANOVA, która nie wykazała zależności jakości decyzji od płci ani bezpośredniej motywacji osoby zatwierdzającej do wyników biznesowych. Badania i ich wyniki otworzyły możliwości dalszych badań w tym zakresie, koncentrując się na jakościowej analizie charakteru i wagi błędów pod względem płci, stanowiska pracy, poziomu

uprawnień do autoryzacji oraz, co nie mniej ważne, nierówna reprezentacja kobiet w zarządzaniu bankami krajowymi.
Słowa kluczowe: zarządzanie ryzykiem kredytowym, płeć, etyka, zachowanie, banki.

管理银行信贷组合的性别差异

摘要:本文旨在说明中小企业对客户贷款决策的质量是否受到审批人性别或业务成果分享所带来的直接动机的影响。这项研究的动机是在上一次全球金融危机之后进行的研究，主要是在美国和欧洲，在较小程度上在捷克共和国进行。他们的作者倾向于得出结论，女性比男性表现出更好的信用风险管理，直接管理者对商业结果和利润的参与对风险，错误的决策产生了更高的敏感性。该研究是在捷克共和国的一家主要银行进行的，这些银行是在全国范围内拥有中小企业部门贷款审批权的工人样本。批准者的决定是基于随机选择的约1/3的所有决定，连续三年受到控制。通过ANOVA分析获得的数据，该方法未证明决策质量对性别的依赖性或批准者对业务结果的直接动机。该研究及其成果为进一步研究该问题开辟了空间，重点是对性别，工作岗位，授权水平等方面的错误的性质和严重程度进行定性分析，最后但并非最不重要的是，妇女在国内银行管理中的代表性不平等。
关键词:信用风险管理，性别，伦理，行为，银行。