Understanding money transfer matters: using ethnography to inform initial remittance design ideas

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This paper presents the findings and examples of resulting design concepts from ethnographic fieldwork in the context of remittance. The aim of this work is to critically examine and document the lived experiences of foreign workers using remittance in Singapore for the purpose of designing products and services that directly address opportunities found in our observations. The common approach of looking at remittance as merely an economic activity is incomplete, and we conclude by showing how examining remittance as a social transaction has informed our initial designs ideas.

INTRODUCTION

Mirza remits SG$500 using the services of a trusted friend from his village. Esti decides to postpone her remittance due to the unfavourable exchange rates. Injured Aamil goes to a shelter for a free meal. Leticia travels to a mall in the city to meet friends, eat Filipino delicacies and send money home.

These are just some of the experiences we observed during our fieldwork in Singapore. Each representing different lived realities in remittance - a blue collar labourer from Bangladesh who has 12 immediate and extended family members depending on him for financial support; an Indonesian manager in a call centre whose parents save the money she remits not for themselves but for her; a Bangladeshi labourer who is officially not allowed to work because of a severe work related injury, looks for informal work and waits anxiously for months in the hope of getting money owed to him by his former employer and an insurance pay-out; and finally a domestic helper from the Philippines who is saving money to get married to her fiancée who has been waiting a few years not knowing when she will get enough to return.

These stories speak about the experiences of key groups of migrant workers in Singapore, workers who travelled away from their home countries in a bid to better their lives of themselves, their families and dependants at home.

There are about 232 million international migrants worldwide in 2013 (The World Bank, 2013) many of whom work to send some value back to the lives of their loved ones back home in the form of remittances. Remittances to developing countries through formal channels provided by money transfer operators (MTOs) amounted to US$414 billion in 2013. It is larger than foreign direct investment and more than two times the size of foreign aid (The World Bank, 2013; Singh, et.al., 2010). This remittance number is expected to grow year on year.
This is a macro-level view of remittance and follows the conventional economic definitions of the activity. One common economic categorisation of remittance would be the transfer of cash and goods from migrants’ host to home country. Data and figures delineating the economic landscape of remittance, such as the above, might help construct a compelling reason why businesses would be interested in the remittance market. Data of this nature, however, tend to offer scant help for designers who seek to create meaningful solutions that address the actual remittance needs of users.

NCR’s RED (Research, Ethnography, Design) team conducted an exploratory ethnographic study looking at the experience of this multi-billion dollar industry. Who are these migrants who remit? What is the consumer experience of remittance and how can NCR help better it? These were the main guiding research questions as we entered the field. For four months, we interviewed migrants from different countries and backgrounds, shadowed them while they remitted and with their explicit permission entered their homes and workplaces so as to better appreciate their consumer experience and processes. Here we present the findings of our research and some of the initial design ideas it informed.

This research builds on previous work that takes a micro-level approach to studying remittance and expands the term remittance to embrace non-economic dimensions. In our opinion, this promotes a more encompassing view of remittance that “captures the lived experiences within macro-level flows of remittances” enabling a better appreciation of the “complexities of the transactions” for the purpose of informing user centric designs of new products and services (Rahman, 2010).

RELATED WORK

The literature seems to be divided between two main perspectives on remittance. The large majority of work looks at remittance economically and financially (Economic remittance) while others take a socio-cultural perspective (Social remittance). The former mainly deals with the transferring of money and other valuable items like sending home an iPhone from host to home country, while the latter speaks of the transferring of less tangible but equally important things like ideas, practices, knowledge and behaviours back to the home country, like the importance of English language skills. In essence, there is agreement that remittance is the transfer of something valuable whether it is economic or social to the home country.

Economic remittance
The “category of economic remittances dominates the literature” and generally looks at the cash and goods sent from migrants’ host to home countries (Rahman and Lian, 2012). The calculation and measurement of these financial flows by financial institutions and organizations looks at for example using the sum of selected balance of payments flows or the sum of workers’ remittances and compensation of employees. The problem with this way of calculating remittance is that a big portion of people who remit are unbanked individuals who usually remit by informal means making these transactions unaccounted for (Christiansen, 2008). This makes for an underestimated calculation of remittance. Informal remittance is estimated to be between US$100 and US$200 billion a year (Sander, 2003). Simply put informal remittances “exists and operates outside of (or parallel to) conventional regulated banking and financial channels” (Buencamino and Gorbunov, 2002) and have been around for a long time (Mepherson, 1993). Further, as pointed out by Rahman and Yeoh (2008, p.7), studies on informal remittance usually focused on:

“(i) an elaboration of different remittance channels; (ii) the disadvantages of the different informal remittance mechanisms for national economies; (iii) linking informal transfers with drug dealing and terrorist financing; (iv) the securitization of remittances; and finally, (v) policy recommendations on how to increase funds transfer through formal channels, that is, how to ‘bank the unbanked’. Thus, the overall tone of the existing literature is characterized by economic and security concerns.

While the existing literature advances our understanding of remittances from the economic perspective, research is needed in the area of the social dimensions of remittance-transfer.”
Social Remittance

Levitt makes a major contribution to the study of remittance by introducing the term "social remittance" (Levitt, 1998). Social remittance points to the fact that, other than money, migrants transfer ideas and behaviours back to their home communities (Rahman and Lian, 2012). The term also allows for a more social conception of remittance such as looking at remittance as a means of communicating love, care and can be used to affirm membership with loved ones (Zelizer, 2000). Remittance can be seen also as, “a powerful symbol of care in cultures where money flows not only from parents to children, but also from children to parents as a way of expressing filial love” (Singh, et.al., 2010, p. 251). Remittance flows and behaviour are determined not only by economic conditions in destination and origin countries but also by socio-cultural factors such as religion and authority structure of the family (Rahman and Lian, 2012). Rahman found in his study of Bangladeshi migrants in Singapore how migrants would experience shame and other social sanctions if they refused to remit before religious festivals (Rahman, 2010). This is a form of social and religious pressure on the migrant to remit.

The term cultural convenience is of importance here too. Cultural convenience that certain services like informal remittance provides refers to this sense of understanding and familiarity of needs and issues related to the user’s cultural background. For example, informal services are considered to be culturally convenient to many Bangladeshi migrants. Known as hundi to the Bangladeshi community and whose service providers are called hundiwala. Reason why they can be considered to be culturally convenient are mainly due to the fact that they speak the language of their customers, it is far cheaper than formal remittance services which is ideal for low wage workers, the hundiwala would normally come from the same or neighbouring village and they deliver the money being remitted right to the doorstep of the recipient. In certain Muslim countries like Bangladesh, the last reason is very important as women are not encouraged to leave the house so that might make going to the MTO to collect money culturally inconvenient. All these examples point to other non-economic factors in the remittance experience and illustrate how the activity can be viewed as a social transaction instead of solely an economic one.

There are a few notable user studies on remittance though they mainly focus on mobile technology to transfer money (Chipchase, et.al., 2013; Morawczynski and Miscione, 2008). While these studies are useful in pointing out the non-economic factors in the remittance experience, they offer relatively little in determining how the concepts would be applied.

APPROACH

About $48 billion was received by Southeast Asian countries in 2012 which is 8.43% higher than the amount in 2011 (The Jakarta Post, 2013). Also, Singapore relies heavily on migrant labour from labour-surplus Asian countries and has one of the highest ratio of foreign migrants to the local population in Asia (Asher and Kwan 2013) making the small island state an ideal country within which to conduct our research.

Our research focused on the remitters or senders and their remittance experiences. We employed an ethnographic approach which necessitates the researchers to enter the lives of the people being studied, allowing for a first-hand understanding of the experiences these people face. This approach was preferred over quantitative methods like formal surveys mainly because we wanted to record in thick description, thus understanding in depth the process of remittance, meanings migrants attached to the activities and actual problems these migrants face in the field. Also, some of these migrant workers might have found answering formal survey questions challenging as not all are well versed in reading and writing. For these reasons, surveys were deemed unsuitable for this research.

On the selection of our participants, two methods were employed in recruiting. Firstly, researchers tapped into their second-degree network and people fitting the requirements were approached for their willingness to participate in the study. These participants were a mix of blue-collared workers (construction labourers and domestic workers), and higher wage workers (senior call centre workers) with stable employment in Singapore. The rest of the participants were approached near remittance areas where an invitation to join the research was extended. The nature of the company and research was conveyed to them prior to their participation.
In total, we conducted in-depth interviews with 13 people many of whom were interviewed more than once on their remittance experience. Audio and visual recorders were used only upon approval of the interviews. Our main participants, the remitters, were recruited based on their socio-economic background and nationality (4 Bangladeshis, 3 Filipinos, 4 Indonesians and 2 Thais) as our task was to understand the different remittance experiences as determined by a range of different contexts from the higher wage workers all the way to the ones who struggle to send something back. We have changed all the names of the participants and have left out other related details to protect their identity.

We endeavoured to find migrant workers who remit money consistently and were able to articulate their experience. We wanted to observe the problems faced by these remitters and how they overcame them in their own context; to not just understand the monetary aspect of this activity but also the detailed experience of it and how they carried out their lives to transfer value home.

Over the period of 4 months, we went to 5 different locations in Singapore where remittance activities took place, interviewed topic experts and actual senders, followed our participants as they did their remittances and observed them in their working environments.

FIGURE 1.
POPULAR LOCATION FOR MIGRANTS IN SINGAPORE BY NATIONALITY

Our observations were done in the following places: Lucky Plaza Shopping Mall in Orchard Road where the Filipinos frequent, the Little India area of Serangoon Road which mainly caters to the South Asian population (i.e. Indian and Bangladeshi), Peninsula Plaza a popular haunt for the Burmese community and is situated in the City Hall area, Golden Mile Complex along Beach Road where Thais like going to and City Plaza in the Geylang Area, a mall popular with the Indonesians in Singapore.
Other than the remitters, we also interviewed subject experts from educational institutes such as National University of Singapore and South Asian Research Institute and agencies such as the Banglar Kantha, a popular independent newspaper read by the Bangladeshi community in Singapore, and Dibashram, a centre for migrant workers to seek help and get food.

Data was thus mainly extracted via a two pronged approach, namely: (1) *In situ* observation where the participants became our guides and took us through their remitting process. We noted down problems they faced and the social setting at the site of remittance. (2) In-depth semi-structured qualitative interviews where a set of questions were used as initial probes on a wide range of topics related to remittance.

The grounded theory approach to analyse and interpret our data was employed (Strauss and Corbin, 1998). First, we identified important categories in the data, with the aim of generating ideas about the meaning of remittance and the issues around it grounded in the data. We also kept research diaries of fieldnotes, interview transcripts and other artefacts from the field such as MTO brochures and remittance transaction receipts. These were coded to identify descriptive categories that were in turn, compared for similarities and differences. Then, we constructed research categories at the conceptual and interpretative level, and re-examined the data to expand on analysed concepts.

What we have included here represents aspects of the research which we found useful towards design decisions. Using the knowledge gained we conducted design workshops and iterative sessions that resulted in ideas earmarked for further possible development, two of which are illustrated later. We have included here relevant experiences of four of our participants, Mirza, Aamil, Letcia and Esti.

**FINDINGS**

Remittance is usually done through a MTO. The major MTOs in Asia are Western Union, the world’s largest money transfer company, UAE Exchange, and MoneyGram. The sender, migrant worker, goes to one of the MTOs with the amount of money to be transferred, which will be charged with a transaction fee, normally differing according to the country the person is remitting to and total amount being remitted. Later, the recipient will be informed with a tracking number of the transaction and family/dependent would be able to pick up the money at any participating branch in another country.

The remittance experience can be divided into six main consumer experience stages, namely accumulate, trigger, remit, wait, receive and reward.

1. **Accumulate**
   This is the first stage of remittance where the remitter is building up and gathering resources with a plan of using it to remit once triggered. Resources can be in the form of cash, items and even social capital or ‘good will’ which might be exchanged for favours such as cash advance on salary.
This is an anxious period for remitters, as an emergency can suddenly strike back home, and it is important that they have the adequate resources ready to help. Managing of finances is one of the most important parts of the process since many migrants like Aamil, Esti and Mirza do not earn much but typically support a large number of people back home. The constant pressure to remit and their low wages makes every cent count.

“I feel no good. I son have, father mother have, wife have but money cannot send back (since not being able to work proper after a severe work injury).” – Aamil, 22, Bangladeshi labourer

2. Trigger
This stage precipitates the need to remit. It speaks of what might influence the remittance behaviour - it could be a good exchange rate, a cultural event or a home emergency.
3. Remit
Here, the location and cultural convenience of the place, the long queues, meeting up with friends and method of passing details to the vendor are just some of the factors involved in this stage. Even though MTOs open till about 10pm at night to cater to migrant workers who end work after 6pm, the fact that most of these workers only have a short period of time to remit causes many problems. Unlike higher wage earners, a higher majority of migrant workers can only remit on their off day which is usually a Sunday. This can mean that thousands of workers all wanting to send money back at the same few locations causing long queues where the worker might need to wait several hours before being served.

FIGURE 4.
LONG LINES OUTSIDE WESTERN UNION ON A SUNDAY EVENING

At the end of this long queue, normally remitters would have to hand in a form which includes the name of the customer and his beneficiary, his work permit number and address of sender and receiver, date of birth the sender, the contact number of both sender and receiver and the amount to be sent and the agreed exchange rate.

FIGURE 5.
REMITTANCE RECEIPT FROM ONE OF OUR RESPONDENTS
Even though in our respondent Leticia’s case, she still has to wait a long time before being served, it is relatively a shorter waiting time compared to another respondent Mirza’s cardless MTO system. Because the card provides this convenience which is an incentive, it drives loyalty, as shown by Leticia normally going to only just one MTO.

**FIGURE 6. and 7.**  
**RESPONDENTS’ MTO MEMBERSHIP CARDS THAT HELP THEM SAVE TIME**

Lastly, an interesting aspect of this stage we observed was how the customers want to have control over what they remit in terms of its usage. They do some kind of financial planning to reach their specific goals. Whether it be saving to go home and get married in Leticia’s case or saving to start a business in Indonesia in Esti’s case, they all plan. Some, like Mirza, set up their own “secret” account so that their partners do not have access. This means even more effort to remit, with them having to complete the same form twice, or in Mirza’s case, go to two different MTOs.

4. **Wait**
This is the phase where the sender waits for the receiver to get the money. An anxious stage in the remittance experience, as many fear that things might happen and the money may not reach either on time, to the right person or at all.

5. **Receive**
The stage where the transfer made it to the intended parties successfully, much relief and happiness is felt. For migrant workers with constant access to the internet like Esti, this can be easily checked using internet banking services. But others like Mirza and Leticia would have to make a call home or SMS to confirm the receipt of what was remitted.

> “Until money reach my family, I stress. When reach I can relax a bit.” - Mirza, 30, Bangladeshi, Construction Worker

6. **Reward**
The final part of the remittance process, one that brings joy to both sender and the receiver. Here the senders receive a form of increase in social status, like getting praised for being a dutiful child, feeling like one is closer to their goals and reaffirms one’s self identity as a contributing member of the family. These rewards act as incentives that spur the sender on to remit more and that all the hard work feels like it was worth it.
Following are four stages in the remittance consumer journey, we found how remittance can be viewed not only as an economic transaction but as a social one. These are the findings driving the design concepts that will be shown in the following section.

Meanings: Creating Spaces of Familiarity in a Foreign Land

“I only buy from Mustafa Shopping Centre. I only trust this shopping place. All friends go this place. Many, many people go there and very, very crowded but I still go because can send money go Bangladesh and meet friends and eat together there, something like this.” - Mirza

This was the answer Mirza gave when we asked about why he only patronizes one shopping centre, and his reasons such as choosing the place because his friends go too were not very different from the rest of our participants.

FIGURE 8. MIGRANT WORKERS CATCHING UP WITH THEIR FRIENDS WHILE WAITING TO REMIT

This points to how social the remittance experience can be, and how familiarity in a foreign land is such a compelling reason for people to choose one place over another, regardless on the level of convenience. Most of the workers we observed chose to remit at places that were far and involved waiting in long queues over MTOs that were relatively closer and less crowded. We found out that these places gave the migrant worker some comfort in the form of familiarity, cultural convenience and the chance to socialise, connect with old friends and make new ones.

Service providers or businesses at these particular locations set up to meet the growing needs of the migrant communities in Singapore - bringing in familiar goods and services that the migrant population can identify with. They set up at places already frequented by their target group so that might explain the clustering of these types of migrant services in certain places. The popularity and availability of home country goods and services at certain locations give it a niche feel. Signs there are written in their native language; ‘authentic’ dishes from their home country are available, as are products and services targeted specifically for them that cater to their needs ranging from remittance to mobile phone charging. These aspects gave such places a very distinct ethnic identity, be it Filipino, South Asian, Burmese, Indonesian or Thai.
These places are usually a “one-stop-shop” for migrant workers, from home country food to remittance services. It also brings with it the cultural convenience of being able to be in a host country yet still enjoy some of the home comforts such as food, services and interactions with fellow countrymen/women who are drawn here for the same reasons. Many migrant workers only have one off-day in the week, so meeting friends and eating comfort food makes travelling that extra distance and waiting in longer lines to remit worth it. This is a clear display of the non-economic factors observed in the remittance experience. The continued support from businesses and stable patronage of their specific migrant communities has made these places a ‘home away from home’.

Meanings: Communicating Care and Enabling Lives

“My parents do not need my money. When I send it to them, they save it for me to use when I get back...But it is important that I send back money because I am working now and it shows that I care.” - Esti, 27, Indonesian, Call Centre Manager

“When I go back Bangladesh few months ago my daughter, now she big already, ask who I am. She do not recognize me. I only come back many years once. I tell her slowly, I am her friend and then later I tell her I am her father... But she growing very nicely and study is good. This I happy. I don’t want her working like me.” – Mirza

We found how the term remittance differs in meaning and reason between higher and lower wage workers we interviewed. When compared, higher wage earners like Esti who come from an educated middle class seem to remit more as a symbolic gesture to communicate care, filial piety and it also acts as a report on personal well-being. The strong sense of family makes her remit regularly. Although her well-off family does not require her to do so, for Esti it’s the primary way to show how much she cares and that she is a filial daughter. It also reminds her that she has grown up and is able to be independent and fulfil the role of a good, eldest daughter.

Blue collar workers, like Mirza, on the other hand do it more for immediate bread and butter issues like paying for food and school fees. But ultimately, they are remitting for peace of mind and conveying their concern to the receivers.

As someone who has lived through hardship most of his life, Mirza does not want his children to lead the same life as himself. He dreams of the day that he can see his children lead a more comfortable life. To fulfil his dream, he is always looking for ways to save up and make more money. Even on Sundays – Mirza’s official rest day he looks for odd jobs like fixing pipes or helping people move house by carrying furniture. This allows Mirza to take home close to SG$1000 each month, a considerably high amount as compared to the SG$600 other construction workers normally get in Singapore.
Many migrants share the same thoughts and try their best to remit as much money as possible, in the hope of bettering the lives of family back home and enabling them to have a better future, one less harsh than their own. And although all the blue collar workers we interviewed owned a mobile phone and call home regularly, most do not have access to the internet, and home visits happen once every few years. Many are caught in this dilemma of wanting to extend care and concern without wasting money doing so, such as purchasing plane tickets or paying for talk time. This does create a gap in term of human to human connections. Thus remittance for them not only fulfills the basic need for survival, it also acts as a medium to help convey care and concern of the remitters.

Stress of Accumulating and Waiting

“Before I spend money I must think first. I do not have many money and I want to save to get married and buy a house in Philippines. So I do not buy so many things, only the important things.” - Leticia, 23, Filipino, Domestic Helper

The stages of accumulation and waiting in the remittance process are the most stressful. The accumulation stage is the stage where the worker is trying to gather and save as much as possible. As family ‘emergencies’ in their home country can happen anytime, they need to always have adequate resources ready to send back at a moment’s notice. For many of the family members back home, remittance is their main source of income and this is added pressure on the worker abroad. This is another reason why many workers always look for ways better to plan their finances and attempt to make every cent count.

“Even the 0.3(exchange rate) makes a difference.” - Esti

After the worker has remitted the cash, the period between remitting and getting notified that the money is received is highly stressful as many events could transpire during this period; technical glitches are not uncommon, possibilities of the receiver getting robbed while going to or from the MTO. The wait at any MTO can last anywhere from 10 minutes if they use Western Union to a few days if they use informal services. For obvious reasons, the stress is amplified during emergencies when the family back home is in dire need of funds. Another aspect of this is that the families of these lower income earners usually live a distance away from the banks or nearest MTO collection centre so just travelling there might not only be tedious but also very likely dangerous which is another source of worry.

“My wife live 20km from the bank ... I hope nothing happening to her when taking money.” - Mirza

Relief comes in the form of a call or message from the recipient stating that s/he has received the money.

Remitting through informal means: Cultural Convenience

Most of our participants mainly use the formal method of remittance, where speed and security are the biggest draws of this form of remittance. Security not only in the fact that all transactions are recorded and written with receipts given but also security in the fact that it is legal. During the interview stage, none of our participants openly admitted to using the informal services as they knew it was illegal but when we shadowed some of them, we found that some do use informal services especially when the queue at the MTOs are too long and/or the current exchange rate is not to their liking.

We observed our participant Mirza using this method this service offered him a sense of familiarity as the agent in charge of sending who was from his village, speaks his language and knows his concerns. Unlike the bank or MTO and their bureaucratic procedures, this was not complicated at all; it caters to the poor because it is much cheaper, no transaction fee incurred and better exchange rates. What is more, it is sent right to the doorstep back home so the wife does not have to travel to the MTO branch. According to him, women are discouraged to leave the house in his culture so the delivering of the money directly is a cultural convenience. A very compelling deal was taking place but the cons are its illegal and it works on trust.

Due to its informal nature, *Hundi* agents or *Hundiwalas* do not clearly and openly let themselves be known outside of their trusted circle. Migrant workers are usually referred to them via fellow villagers.
Here we also get to see the very social aspect of remittance when they wish to send an item back. Instead of engaging the delivery services of a company, they depend on their social network in Singapore. They contact friends to find out who is going back to their home country and whether they are able to help pass the item to their family member. Many of these returning workers would also tell others when they are returning. It is a reciprocal social system where one can expect that another returns the favour when they themselves return home.

“I have many friends here who live in my area, in the Philippines. When I want to send something, I go find out who is going back close to my house and pass the item. I’ll do the same for others when I go back.” Leticia

**INITIAL DESIGN CONCEPTS**

Using selected findings as a foundation for ideation about service improvement and product design, here are two examples of the resulting solutions that were inspired by the study on remittance.

1. **Remitting Communication**

   MTOs could help senders remit not only money, but also their thoughts and feelings. A terminal in MTO branches will allow senders to record a short video message that will be embedded with the rest of their remittance information. This message can be viewed by the recipient in the home country MTO when he/she collects the money.

   *Insights from Findings*

   Remittance is not merely the act of sending money back home; it also communicates notions of love and care. Although many communicate with their loved ones daily, low wage earners usually do not get the chance to see their family members for years on end. Lack of technological resources and a stable internet in the origin villages are some real world reasons for this. Stories such as how Mirza’s daughter did not recognize him when he
returned are sadly too common an occurrence and more can be done in helping workers communicate with their loved ones. This idea attempts to make the communication aspect of remittance for explicit.

This is a value-added service MTOs can provide, encouraging remitters away from informal remittance and helping to relief some of the stress from waiting.

**Potential Solution**

- Remitters can record a short video message each time they remit at an MTO.
- A simple kiosk can be set up by the side of the remittance counter using just a PC and web camera. The kiosk is connected to the MTO’s remitting system, so that the recorded message will be tagged with the remittance data. A similar example of this setup can be seen at some immigration counters in Airports, where the immigration officer use it to record a picture of the traveller.
- Receivers in the home MTO allowed to keep a copy of the video if their mobile phone supports the technology needed to transfer such media.

2. **Consolidating the change (and remitting it later)**

For migrants, especially blue-collar workers like Mirza, Leticia and Aamil, every single cent counts. Here is a service idea which helps integrate, financial planning, shopping and remittance.

The leftover change that shoppers get from purchases at participating retail outlets can be channelled into their respective accounts and consolidated to send home later as remittances. This idea is meant to maintain the draw of socializing at places where friends and familiar faces frequent and help migrant manage their finances better.

**Insights from Findings**

Remitters often visit places that sell their local delights and where fellow countrymen are present. These places are incidentally at or near where they usually remit. At the same time, they are always looking for ways to accumulate more money and help them plan their finances in an easier manner.

From our findings we noted at these remitters often frequent a particular place. Leveraging on this habit, to work with retailers around the retailers, help these remitters save more often and within their routine.

**Potential Solution**

- MTOs could work with big hypermarkets which offer many different products and services under one roof or individual outlets to offer this service.
- A loyalty card system and a centralized server would need to be in place to store data of remitters, their purchases with information of their transactions and accompanying change.
- Retailers will need to integrate their point of sale machines with a centralised system hosted by the MTO.
- After paying, the migrant worker can choose to deposit the change from their shopping trip to their remittance account. They can do so by scanning their loyalty card while payment is made.
- They can then use the amount in their account to be sent as remittance later.

**CONCLUSION**

By immersing ourselves in the lives of our varied informants, we managed to uncover the lived realities of remittance through the eyes of the very people who engage in the said activity. Our human-centered approach has
allowed us to not only broaden our understanding and definition of remittance but also produce detailed, thick data that inspire the creation of targeted initial design solutions addressing specific problems.

For our informants, the experience of remitting does not just involve a single act of sending money home. It is one that involves the everyday. Each day they work tirelessly to be able to send something meaningful home, which may include ideas, knowledge and technology. They constantly prepare themselves for home emergencies that might occur anytime and require an immediate response. Thus, they actively manage their finances to plan for a more comfortable future for themselves and their distant loved ones.

Also, the lure of cultural convenience is another big factor in influencing the both the behaviour and decision-making in the remittance experience. It is somewhat counter-intuitive to find that people will expend time, money and effort to travel further than strictly necessary in order to remit money. Similarly, the use of illegal channels such as hundi, are not so rational given the anxiety of tested trust involved. These are some of the actions that we could not have predicted nor fully comprehended until we looked at the activity from a socio-cultural perspective and seen the importance of cultural convenience to this whole experience. Our informants were willing to travel further because they get to meet their friends, buy home country products, eat home country delicacies at these locations and patronise shops serving them in their own language. As for engaging hundi services, other than the fact that this informal means of remitting is cheaper compared to banks and MTOs, they offer the convenience of sending the money straight to the doorstep of the receiver. This seemingly simple act effectively addresses cultural barriers in places where women are often discouraged from leaving their houses. These are the main reasons why some migrant workers might prefer using informal means, showing how influential culture is to the process and the consumer experience.

These insights were some of the main considerations fuelling the ideation phase. We wanted to create initial design ideas and concepts which address the gaps between what consumers in remittance need and what services are available to them. We saw how these women and men worked hard to improve their lives and at the same time, greatly contributing to our society, and we want to make their everyday easier.

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