

The Digital Packaging of Electronic Money

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Abstract. In this paper I examine how money is digitally packaged (or not packaged) and its influence on the meaning of the gift and remittance. Remittances received by developing nations in 2005 were an estimated \$US167 billion. These, together with gifts for ceremonial occasions demonstrate the importance of money as a medium of personal relationships. Gifts in particular have been wrapped in distinctive ways to express their ritual meanings. This wrapping of gifts has not easily translated to digital media. In this paper I draw on personal experience and participant observation in India, Malaysia and Australia. This is supplemented by literature, and content analysis of websites dealing with gifts and remittances.

Keywords: electronic money, digital wrapping, gifts, remittances.

1 Introduction: Money as a Gift

The ritual of gifting money is one of the most visible differences across cultures. In Anglo-Celtic society in Australia, the United Kingdom and the United States, there is a deep opposition between cash and gifts. Cash is seen as impersonal and tied to the market and therefore an unsuitable medium for the expression of personal, spontaneous feelings. In Anglo-Celtic society gifts of cash have traditionally been accepted from grandparents and sometimes from parents [11]. With the rising costs of education and housing, there has been an increase in parents gifting money to children

In Australia, there is a growing acceptance of cash as a gift, but in most cases, cash is only acceptable if it is transformed into gift certificates, tokens that sometimes come in their own boxes, or more recently generalized gift cards which work as electronic wallets. The use of the wedding registry or wish list is making the cash value of gifts more transparent.

At the same time, increasing de facto (oohabiting) relationships and re-marriage are making gift giving more fraught. Traditional wedding gifts to help set up the home are no longer suitable. Twelve per cent of Australian couples in 2001 were in de facto relationships [4]. The more telling statistic is that nearly three-fourths (72%) of people who got married had lived in a de facto relationship in 2001 [7]. Divorce and remarriage have also increased. In 1997, one third (33%) of all marriages involved a person who had previously been married, compared to 14 per cent in 1967 [3]. In the early 21st century in Australia, a person is most likely to go into a de facto relationship of about two years, get married though not necessarily to the same partner, have

children, may get divorced after 12 years, become single again, go into a de facto relationship again, re-marry and be part of a step or blended family [13].

Glenis Henderson, a friend of mine in Melbourne, has seen these changes take place in her life. Glenis is Anglo-Celtic, middle income and married for 40 years to the same partner. She and her husband have three daughters. The first two had traditional marriages, in that both husband and wife were marrying for the first time, without a prior de facto relationship. The third daughter, Elizabeth, recently married Steve who had been married before. Elizabeth used to have her own place. Steve had a house of his own. The last thing they wanted was another set of china. So Glenis who had never given money as a gift before, composed and sent the following doggerel in November 2005 to family and friends with the wedding invitation.

Whatever shall we give them?
 It's a question asked a lot
 When a couple like our Liz and Steve
 Are about to tie the knot.
 They've lived in separate houses
 And collected many a thing.
 So we have formed a plan to help you
 Know just what you can bring.

We hope you think our idea great
 And decide that you'll participate
 By placing in an envelope
 An amount you'll feel is best
 To help this happy couple
 Feather their own little nest.

At Ashton Manor, we'll provide
 A little wishing well.
 Just place your wedding gift inside
 And enjoy the day with our groom and bride....

After some shocked reactions from Glenis' network, 95 per cent gave cash in plain envelopes in the wishing well. She says the cash amount was less than what the guests would probably have spent on gifts¹. In due time, I received a thank you note from the couple, saying that the cash I had gifted went towards the construction of their new car port. This wedding did not set a trend of receiving cash as gifts. Glenis has only had one other similar request. It was her nephew's wedding and he and his partner had been in a de facto partnership. They requested that people contribute to their honeymoon flight by directing their money to a designated travel agency.

Though Glenis was making up the rules responding to changes in relationships, in other societies, cash is the mandatory gift at marriages, births and deaths. In India, at a recent family wedding, there was a special occasion just before lunch where the guests were photographed as they gave their gifts of money (*shagun*) or sometimes

¹ Personal communication, Glenis Henderson, 14 November 2006.

other gifts. The shagun from family members came before the wedding and would be expected to be more substantial than from non-family guests. It is not only the bride and the groom who receive the shagun but also their parents, most often the mother. Every family has a different arrangement as to whether the shagun will be used to defray wedding expenses or will be gifted to the couple.

The amount of money is carefully thought out. The minimum condition is that it reflect reciprocity, and be in tune with gifts previously received. The closeness of the relationship and the financial condition of the household is also a factor. In North India, the preference used to be for ritual odd numbers, such as Rs 21, Rs 51, Rs 101, Rs 501. But with the one rupee having no substantial monetary value, and sometimes difficult to find, the gift is more likely to be in even numbers. The ritual significance of number is also found with the Chinese ang-pow given at Chinese New Year, weddings and births. The ang-pow should ideally end with an eight, for it sounds like fortune or a nine, as it sounds like longevity [6].

2 Wrapping Gift Money

The wrapping of gifts is in many Western cultures and in Japan, an important part of gift giving. Similarly, in cultures where money is a preferred gift, ceremonially wrapping cash is part of the ritual of gift giving. The wrapping of cash transforms money from a unit of value and a medium of exchange to a medium of relationship. As Poster [10] says there is an important distinction between “communicational efficiency” and the “configuration of communication exchange”. He says “Changes in the configuration or wrapping of language alters the way the subject processes signs into meanings” (p. 11).

In New Delhi, it is possible to buy colorful and patterned gift envelopes for the *shagun* – the ritual presentation for weddings and births. They used to come with a one rupee coin stuck on the outside. Automated Teller Machines (ATMs) are popular sources of cash for they dispense clean, crisp notes. In Japan too, some ATMs deodorise and clean the notes before delivering them [1]. Parents, grandparents and relatives traditionally give children “otoshidama” – presents of money in colourful packets for the New Year [2]. In Pakistan, garlands of currency as wedding gifts are openly sold.

Amongst the Simunul Bajaus of Sabah, Malaysia, cash is the most appropriate gift from most of the guests at weddings or funerals. Gifts of cash are taken into account when planning the expenditure. In order for the receiver to keep a record, this cash is often presented in envelopes with the giver’s name on the outside. Sometimes, the cash is elaborately transformed, as with the payment of bride-price (the money that is paid by the groom). At one particularly ostentatious wedding in the late 1970s, the MR 3,000 was arranged in the shape of the National Mosque. At another wedding, the money was arranged in floral designs with the red of ten ringgit notes and the green of the fifty ringgit notes being carefully matched[12].

2.1 The Ang-Pow

My children in the Malaysia of the 1970s and 1980s used to look forward to Chinese New Year. This was not only for the sticky cakes made for the Kitchen God, but also

because they would collect the red ang-pow packets given to all children. Even though we were not Chinese, we too had to take many ang-pows to distribute at the Chinese New Year functions. The packet would most often contain only MR5, but the notes were always new and crisp. Banks not only had a separate counter to distribute the traditional red envelopes for the ang-pow but also ensured they had a supply of crisp new notes during Chinese New Year.

The ang-pow is also a traditional gift for parents at the birth of a child, and for the bride and groom at their wedding. Ang-pows are also used to pay for services, such as from feng shui experts, moving the service beyond a purely contractual relationship.

The ang-pow is always red in colour, as the Chinese see red “as a protective colour, representing auspiciousness, prosperity, and with the power to exorcise evil spirits” [6]. The packet is illustrated with symbols of prosperity and longevity portraying, for example, the God of Wealth and the God of Longevity. Newer symbols include three or nine carps swimming among flowering lotuses, the dragon and the phoenix, peonies in full bloom, the three Immortals, golden pineapples or Chinese zodiac animals [6].

According to Cheah (2006), the ang-pow has crossed ethnic boundaries in Malaysia. Malays/Muslims give money to young children during Syawal (the month of Ramadan, ending with Hari Raya) in green packets decorated with Islamic motifs. Even Deepavali cash gifts come in ang-pow sized packets, but with distinctive Indian motifs.

3 Remittances: Sending Money Home

Remittances sent by family members overseas are an increasingly important way to express continuing membership of the natal or nuclear family. The World Bank estimates international remittances received by developing countries were \$US167 billion in 2005 [14]. The top two countries in 2004 receiving remittances were India (\$US21.7 billion) and China (\$US21.3 billion) [14]. The formal figure for remittances may underestimate remittances by as much as 20 to 80 per cent, because many of these are sent through informal channels [5].

Remittances have been part of family support by family members who have moved out, either within the country, or increasingly, overseas. The quantum has risen with the increase in migration and the economic prosperity of migrants, particularly in the United States.

Remittances can come via the bank, or by money transfer that can be collected at the post office. New technologies are increasingly used, such as ATMs, direct transfer through the bank branch or via mobile phone. However, it is important not to underestimate cash remittances via couriers, money transfer agents, or informal transfer.

3.1 Sending Money Home Via the Mobile Phone

The Philippines leads the world in the use of mobile phone to transmit remittances. Smart Communications, the largest mobile phone company in the Philippines together with other remittance partners, began its Smart remittance via a text message in 2004. Globe Telecom is also expected to enter the market [9, 14].

Smart Communications' partners include McDonald's, SM malls, SeaOil gas stations, Travelex Money Transfer, Forex International Hong Kong, Dollar America Exchange in California, CBN Grupo in Greece, Ireland, Japan, Spain, and the United Kingdom, New York Bay Remittance, and Banco de Oro Bank in Hong Kong, China. This network allows migrant workers to cheaply transmit their remittances. In Hong Kong, China, the fee is about \$2. In the Philippines, the transaction costs one per cent plus the fee for the text message. The transaction is also secured by the need for a different PIN for the mobile phone and the Smart account. Moreover an ID is required when collecting cash. [14]

The Smart remittance works as follows [14]:

A Filipino in Hong Kong, China, deposits money to be remitted with one of Smart's remittance partners, which then sends a text message to the beneficiary in the Philippines, informing him or her of the transfer. The remittance is credited into a Smart Money "electronic wallet" account by any Smart mobile customer. The money can be withdrawn from an ATM using the Smart Money cash card, which can also be used as a debit card for purchases (p. 150).

4 Designing for the Digital Wrapping of Gifts and Remittances

Though there is a greater use of digital channels for sending remittances, digital money is not ritually wrapped. There is no equivalent to the electronic greeting card. Even cash received via the post office, courier or the bank is not ritually wrapped.. It is an obvious area where social and cultural centered design can highlight the emotional and ritual element in the gifting and remitting of digital money. The following scenario illustrates how digital money can be transformed into a digital gift.

4.1 A Digital Ang-Pow

Eng Lin, 23, from Kuala Lumpur in Malaysia is studying at a university in Melbourne. She is supported by her parents and gets a monthly remittance for her living expenses. This year, she is feeling particularly homesick as she is unable to go home for Chinese New Year. She is going to miss the New Year Eve dinner with her extended family, with her grandmother saying "Man, man cher" – eat slowly. She will miss the dragon dances and the sound of fireworks. And she won't get the red ang-pows.

Eng Lin knows her family is thinking of her. On her mobile phone, she receives a text message from the bank wishing her *Kong Hee Fatt Choy*, that is, wishing her a prosperous New Year. With the message are three red ang-pows. Her parents had sent her an ang-pow; her Uncle No. 1 had sent her another ang-pow and her grandmother had also remembered her. Her eyes misted.

The next day she goes to her bank branch to the Gift Money counter. The teller wishes her a Happy Chinese New Year and hands her three ang-pows, each with a message. She does not open the ang-pows. For the moment, it is enough to hold them, and think of her family.

Later, in her room, she opens the ang-pows and sees her parents and Uncle No 1 have each sent her \$A100. Her grandmother has sent her \$50. She puts the money back in the ang-pow packets. She wants to keep the money separate for it is special ang-pow money. She does not want this money to get mixed up with her living expenses. Later, she will decide how to spend her ang-pow money in a way which will remind her of Chinese New Year in Melbourne.

Eng Lin called her parents and Uncle No. 1 and her grandmother wishing them *Kong Hee Fatt Choy*. She told them, "I have never had a bank teller wish me Happy Chinese New Year. And when I looked inside, the notes were crisp and new, just like at home."

Eng Lin began to plan sending an ang-pow through the bank to her nephew on his birthday next month.

5 Conclusion

There is a richness in the wrapping of gift money in the physical world that is not duplicated in the digital world. Reasons for the lack of ritual meaning in digital money still need to be explored. It could be because many designers of digital media themselves may not have received ritually wrapped gift money. As a result, digital money is efficient, but seldom as meaningful as the physical gifting of money between kin. Another reason may be that adding ritual meaning may distinguish the product in the first instance, but not significantly enough to influence market share.

The lack of meaningful digital money gifts also means that anthropologists have not been able to demonstrate the relevance of their insights to the designers (See [8]). There is a need for social scientists and designers to work more closely together, particularly in the early stages of design, so that digital money can have more symbolic meaning and act more effectively as a medium of relationship.

Bringing cultural meaning to the centre of digital money may also have a significant policy outcome. Ritually meaningful digital money may help increase the transparent and formal transmission of gifts and remittances. Globally, this is a desirable policy outcome for it would help combat money laundering and increase the economic transparency of remittances for the sending and receiving countries.

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