

MEDIA STUDIES

The last decade has witnessed the rise of the cell phone from a mode of communication to an indispensable multimedia device, and this phenomenon has led to the burgeoning of mobile communication studies in media, cultural studies, and communication departments across the academy.

The Routledge Companion to Mobile Media seeks to be the definitive publication for scholars and students interested in comprehending all the various aspects of mobile media. This collection, which gathers together original articles by a global roster of contributors from a variety of disciplines, sets out to contextualize the increasingly convergent areas surrounding social, geosocial, and mobile media discourses.

Features include:

- comprehensive and interdisciplinary models and approaches for analyzing mobile media;
- wide-ranging case studies that draw from this truly global field, including China, Africa, Southeast Asia, the Middle East, and Latin America, as well as Europe, the U.K., and the U.S.;
- a consideration of mobile media as part of broader media ecologies and histories;
- chapters setting out the economic and policy underpinnings of mobile media;
- explorations of the artistic and creative dimensions of mobile media;
- studies of emerging issues such as ecological sustainability;
- up-to-date overviews on social and locative media by pioneers in the field.

Drawn from a range of theoretical, artistic, and cultural approaches, *The Routledge Companion to Mobile Media* will serve as a crucial reference text to inform and orient those interested in this quickly expanding and far-reaching field.

Gerard Goggin is Professor of Media and Communications at the University of Sydney. He is the author of *New Technologies and the Media* (Palgrave Macmillan, 2012), *Global Mobile Media* (Routledge, 2011), *Cell Phone Culture* (Routledge, 2006), and *Digital Disability* (UNSW Press, 2003; with Christopher Newell).

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The
Companion to

Mobile Media

Gerard Goggin
and Larissa Hjorth



ROUTLEDGE 

The Routledge Companion to Mobile Media



Gerard Goggin and Larissa Hjorth

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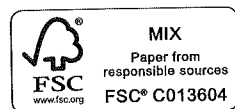
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for Jesper, Bianca, and Liam
and other children of the mobile media age

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THE AESTHETICS OF MOBILE MONEY PLATFORMS IN HAITI

Erin B. Taylor and Heather A. Horst

Introduction

Mobile money is touted as a promising new way to “bank the unbanked” and as a “product for the poor”¹ for the three-quarters of the world’s population who lack access to a formal bank account.² Not tied to an actual bank account, it allows people to send small amounts of money at low cost from their own mobile phones.³ In Haiti, mobile money was introduced after the earthquake of January 2010 as a way for non-governmental organizations (NGOs) to move money, given that widespread damage to financial, communications, and transport infrastructure had crippled Haiti’s underdeveloped financial system.⁴ It became publicly available in November 2010, with two mobile money services originally operating: Digicel’s service, called TchoTcho Mobile, and Voilá’s service, called T-Cash. The two services were very similar in what they offered and their pricing structures.⁵ Like M-PESA,⁶ Kenya’s highly successful mobile banking system, mobile money allows customers to transfer small amounts of money at a far lower cost than through formal transfer services such as Western Union. Today, mobile money services are available in fifty-eight countries around the world and are viewed as one of the most novel innovations of mobile media platforms.⁷

While mobile money is largely understood through a lens of poverty and economic transactions, in this chapter we suggest that people’s relationship to mobile money has as much to do with the aesthetics of mobile money as a designed environment and platform that goes far beyond the user interface. The aesthetic ecology of mobile money includes the mobile phone itself, the infrastructure that it depends on, the back-end operations, the agents who sell mobile money services, television and print advertisements, and the instructional leaflets that companies give to account holders.⁸ Drawing upon research carried out in Haiti in 2010 and 2011, we begin by demonstrating the relationship between mobile money and aesthetics. We then shift our focus to two aspects of mobile money: the use of text menus customers use to make transactions, and the wider relationship to money in physical and digital forms. Building upon conceptions of aesthetics in design and anthropology, we demonstrate the extraordinary nature of the aesthetics surrounding something so seemingly prosaic as mobile money. We highlight how instrumental approaches to adoption and appropriation tend to neglect

the relationship between aesthetics and practicality that reflects a particularly Haitian cultural logic.

Mobile Money: An Aesthetic Ecology

Aesthetics has been defined in various ways across time since the ancient Greeks coined the term *aisthetikos*, meaning “to sense.” Modern philosophers, such as Hegel and Wittgenstein, explored aesthetics as a kind of perfection, beauty, or absolute truth. Postmodern theorists rejected the notion of there being a universal aesthetic sensibility, instead focusing upon emotional responses to form. Anthropologists, with their focus upon cultural difference, have emphasized the ways in which our social experiences structure our aesthetic perceptions.⁹ One illustrative example of how anthropologists have drawn upon the social to describe aesthetics is the work of Yuriko Saito. In her book *Everyday Aesthetics*, Saito defines the aesthetic as “any reactions we form toward the sensuous and/or design qualities of any object, phenomenon, or activity.”¹⁰ Saito contends that all of the things we perceive—whether objects, landscapes, or people—have aesthetic qualities. Our reactions to them can range from neutral appraisal to strong emotional responses. Importantly, Saito makes the case that our aesthetic responses are rarely passive, but rather are something we interact *with* and act *upon*. In effect, aesthetics is the perception and modification of forms by humans according to our tastes, desires, and needs as individuals and as social beings.

The mobile phone is an object that prompts reaction and interaction. As now-classic work in the social construction of technology (SCOT),¹¹ material culture studies¹² and domestication theory¹³ have highlighted, standardized, pre-packaged settings and features (such as size, color, weight, decoration, and so on) are integrated into an aesthetic ecology through processes such as customization, domestication, and personalization.¹⁴ These features often reflect the commodification of social life.¹⁵ From the practice of downloading apps on an iPhone to adding screen savers, or purchasing a new case or mobile charms, our interactions with our mobile phones blur the line between the affordances of the mobile, individual preferences, and the prevailing cultural logic in which they are embedded.¹⁶ The development of an individual aesthetic takes place within a broader social context and cultural logic.

What has not been widely discussed in the literature is how these aesthetic practices extend beyond the phone and its associated paraphernalia. Mobile phone aesthetic practices are not limited to customization, branding, or even mobile infrastructure. Rather, phones are part of an aesthetic ecology through which repertoires of practices and meanings emerge. The collective social life of objects has been described by numerous anthropologists. Douglas and Isherwood, for example, examine lounge rooms to show how objects can generally only be understood in relation to one another.¹⁷ Nippert-Eng stresses the aesthetic relationship between the decoration and organization of workspace and home space,¹⁸ and Horst highlights how teenagers in Silicon Valley create aesthetic continuity between their social network site profile page and their bedrooms (as well as the broader aesthetic ecology of the household).¹⁹

The focus upon aesthetic ecologies becomes even more poignant when the mobility of the mobile phone is taken into account. A mobile handset in Haiti that has multiple owners and changes hands frequently cannot be separated from social relations, which determine its movements and alter its aesthetics as each user customizes the phone to their own needs and desires. New names in the address book, a changed screen saver, a

different cover, and wear and tear all objectify social relations into the very aesthetics of the phone. Understanding mobile phone aesthetics can therefore be as much of an exercise in analyzing kinship relations or communications practices as it is about form, design, and style.

Mobile money appears to involve making cash disappear from view into the "virtual" world of banks. However, regulation and a variety of other back-end infrastructures that support money's circulation and the broader financial ecology play an important role in shaping the aesthetics of mobile money. Mobile money's aesthetics should be understood in terms of the physical and symbolic implications of the conversion of cash money to electronic form, and the infrastructure that enables it. Cash in Haiti has mixed signifiers. It is representative of national culture and a source of pride, but banknotes in Haiti deteriorate quickly, becoming grimy and torn, as few people use wallets. Their exchange for electronic money entails a metaphorical sweeping away of a substance that is at once a source of pride and disgust.

When converted to electronic form, money takes on an entirely different appearance and aesthetic, as we shall discuss below in relation to text menus. In addition, judgments about what should and should not be publicly displayed inform mobile money aesthetic practices. Mobile money removes wealth from view in a way that is consistent with a Haitian cultural logic that is part of the nation's aesthetic ecology. As we will demonstrate, things that are hidden and therefore not immediately apparent may still inform our aesthetic judgments, in a not-too-dissimilar way to knowing that a box tied with a ribbon signifies that there is a present inside. Human capacity for abstraction means that we approach objects at more than their face value, and the object itself indicates its potential to reveal hidden properties. In Haitian cultural production, this phenomenon is explicitly understood in art forms and ritual practices, and is replicated in both mobile phone behavior and money behavior. Mobile money thereby provides a platform for the extension of already-existing, desirable aesthetic practices.

The Aesthetics of Literacy: Texting and Text Menus

Mobile money allows account holders to store and transfer money using text menus and messages on their mobile phone. As has been established in the foundational literature, texting is one of the most common practices in mobile phone use,²⁰ particularly among youth and in the Global South where the cost of communication via short messaging service (SMS) is often cheaper than calls.²¹ Pertierra, for example, notes the widespread practice of texting and SMS in the Philippines, which supersedes texting in more industrialized contexts.²² In her article on language and texting practices in multilingual Senegal, Lexander suggests that among low income mobile phone users text messaging is common and, among youth, enables code switching between different languages depending upon context, the nature of the relationship, and other factors.²³

Between November 2010 and October 2012 there were two very different types of interfaces for mobile money services in Haiti. Digicel opted for a text interface in which customers navigate through lists of choices. Conversely, Voilà's T-Cash used a number-based system that did not require navigating text menus. Instead, T-Cash customers entered a string of numbers to make a transaction, and hit "send." Both systems permitted customers to check their balance, transfer money, top up the credit on their phone, and change their PINs. The choice of text messaging versus text menus as the key interface for mobile money services has both aesthetic and functional implications.

To be functional, text menus need to be readily navigable and comprehensible, and, to have appeal, thought needs to be put into their design and style. How these needs are balanced depends upon the target market.

With both systems, customers deposit money in their mobile money accounts by taking their cash and their mobile handset to a mobile money agent.²⁴ This could be any legally registered business, such as a grocery store, a restaurant, a clothing store, or a cybercafé. The agent uses a mobile handset with a special SIM card, or a computer with Internet access, to register the deposit. The customer then receives a text message indicating that the deposit was successful and stating their new balance. The customer can then transfer that money to anyone else with a mobile money account. The account balance is not stored in the phone; rather, it is in a digital account that is tied to the SIM card. If a customer loses their handset they can call their Mobile Money Operator (MMO) and request that their account be connected to their new SIM. TchoTcho Mobile accounts are accessed using a secret password that the customer has chosen; with T-Cash, passwords were generated by the service provider.

Within the context of Haiti there are numerous reasons why a practical aesthetics rather than a more elaborate one might come to dominate design decisions. First, most people have ordinary phones (not smartphones), so the mobile money system must be set up for text menus and SMS, not Internet access. With mobile money, there is therefore no advantage in having a smartphone. This is important because there is an imperative that it be accessible, given that mobile money entered Haiti with aspirations to contribute to socioeconomic development.

Second, Haitians are universally numerically literate but the textual literacy rate is approximately 53 percent.²⁵ Most Haitians have no problem using a mobile phone to make calls or check their balance. Technically, T-Cash should have been easier to use because it only required the entry of numbers; however, literacy was necessary to be able to read a T-Cash pamphlet to work out which string of numbers to use.

Some Haitians adjusted to the text menus by memorizing commands so that they can make transactions without having to read the actual text. It is possible for an illiterate person to walk you through the process of sending money by telling the different commands. Marie, a vendor in the Iron Market in Port-au-Prince, signed up for TchoTcho Mobile along with most of her fellow vendors in order to pay her stall fees. The woman who runs her neighboring stall taught her the patterns of commands involved in depositing and transferring money. Once Marie learned to replicate the patterns of the text menus, she could then teach other people what to do. Haitians, by using a combination of numerical literacy and memory, belie the notion that one needs to be functionally literate to use technology.

Theorists such as Baudrillard and Featherstone have described how aesthetics are fundamentally an emotional response to a sensory perception.²⁶ Emotional responses to mobile money, or more precisely the technical proficiency to use mobile money, can range from pride to shame. While one person may enjoy the fact that mobile money allows them to show off their technical savvy, the shame associated with illiteracy will continue to deter others. Yet mobile money can also provide a respite from the shame of visiting a bank and asking for the assistance of a teller fill out a form in a crowded waiting room, because it allows people to make transactions away from public view. Mobile money therefore engenders practices of hiding at least much as it encourages display.

Literacy is not the only linguistic factor affecting customers' ability to use mobile money. Like many post-colonial countries, there are two official languages in Haiti,

Haitian Kreyol and French, and also the increasing encroachment of English in the day-to-day vernacular. Kreyol is spoken by the entire population of roughly twelve million people, and is considered to be the “language of the people,” whereas French is the language of administration and formal business and is spoken or partially spoken by about half the population. TchoTcho Mobile advertises and publishes in Kreyol, but their text menus are all in French. This seems odd, considering that Kreyol is the dominant language. It suggests that Digicel’s target market for mobile money may be people who have completed a secondary school education, as French is the primary language in which classes are taught. It also suggests that TchoTcho Mobile’s target market is not necessarily Haiti’s poorest sectors. Indeed, this is in keeping with mobile money deployments elsewhere. Evidence from Kenya, for example, suggests that the middle class have been the driving force behind the adoption of mobile money.²⁷ In Kenya, mobile money became an aspirational product, communicating that the customer was technologically savvy and forward-thinking. Language in this context is deployed not so much for practical purposes as it is for branding a product with a particular symbolic meaning, which may then increase its appeal to poorer social sectors.

Non-French-speaking customers tend to adapt by memorizing the commands, in a similar way to illiterate customers. For example, Carmen, a resident of the busy port town of Saint Marc who works in a grocery store, is a Kreyol speaker who struggles to understand the French-language menus. She depends upon people such as her boss to help her. Once per month, Carmen would receive a text message saying that Mercy Corps has deposited US\$40 of food aid into her T-Cash account. This donation was to help her pay for the keep of a nephew who sought refuge in Saint Marc after his family home in Port-au-Prince was destroyed in the January 2010 earthquake. Carmen would ask her boss to translate the message for her, to confirm that her food aid had arrived. She would then go to her local merchant to purchase rice and beans using her phone.

The Aesthetics of Display

In the early literature on mobile phones, status and display emerged as two of the most important aspects of mobile phone consumption.²⁸ In contrast to other sites and locations, the use of the phone for display is not a core preoccupation in Haiti. In fact, Haitian aesthetic practices often have far more to do with hiding wealth and status. While there are some people who will carry around a BlackBerry just to be seen to own the phone, these cases are fairly unusual. In Haiti the standard, inexpensive Nokia phone reigns supreme, even among people who could afford a better phone. Some members of Haiti’s elite “five families” opt to carry a standard phone because smartphones are not practical. They are expensive, targets for theft, and they eat up battery power quickly, which is a problem in a country with rolling blackouts. Furthermore, people who do carry a BlackBerry for display may not really know how to use the phone, it might not be connected to the Internet, or there may be no credit on the phone. It is therefore difficult to read phone ownership and display as a signifier of class, or even of aspirations to socioeconomic mobility, given that few people in Haiti use them to their full capacity.

Mobile money fits neatly into this aesthetic. Storing money on a SIM card is essentially a way of making it disappear from view by converting it from cash to electronic form. Unlike Kenya, where remittances became the “killer product” for mobile money, we found that Haitians were making more transactions of a kind we called “Me2Me”—using their mobile money accounts to store money and withdraw later. The most sig-

nificant motivation for this practice was security concerns. Storing cash on your phone is more secure than hiding money in a pocket in your underwear or in the rafters of your house (both common practices). Some Haitians signed up for mobile money so that they would not have to carry cash around town. For example, we talked with Jean Yves, a restaurant worker, in a cybercafé in downtown Port-au-Prince as he was depositing 100 gourdes (US\$2.40) into his TchoTcho Mobile account. His brother Michel, who owns the business, had recommended that he register for this mobile money service so that he would not have to carry money across town and risk being robbed. Taking his brother’s advice, Jean Yves signed up and began to regularly deposit cash on his phone at the cybercafé, withdrawing it from a clothing store in his neighborhood.

People may also use mobile money to hide their cash from themselves. As one an artist explained,

If I have money in my pocket, I will use it on beer, cigarettes and women, but if it is not there I cannot spend it as fast. After all, money is the devil, it makes you do crazy things.

In this case, the practical logic of storing money by putting it out of reach is the same as storing money in a moneybox (which must be broken to extract the cash), or using a rotating savings and credit association (ROSCA).²⁹ In the latter case, a group of around six to ten members deposits money once per week into a central pot (managed by the group leader), and take turns at using all of the money in a given week. Similar strategies were observed in India by Collins et al., presented in their book *Portfolios of the Poor*.³⁰ The artist quoted above, however, highlights the social logic of money, fetishizing cash as an object with superhuman properties and particular moral outcomes. Hence cash must be hidden from view to prevent certain behaviors from taking place—not just spending the money, but spending it on items that reflect badly upon the consumer.

Mobile money transactions are also less visible than bank transactions. Depositing or withdrawing money in a clothing store or a newsagent can be much more private than depositing money in a bank, because a person who sees you enter a mobile money agent cannot know whether you are going to make a mobile money transaction or simply buy something that the shop stocks. Transactions become obfuscated by being mixed up with other activities, a process sometimes known as “security through obscurity.” Transferring money to others can also be done under much more private conditions as they move the process away from the public sphere and decrease the amount of social intermediaries or gateways that one has to pass through to circulate cash. Moreover, relationships themselves can be played out much less publicly.³¹ Money affirms and solidifies social relationships, and sending money to someone can be a signifier of affection or obligation. Hence mobile money allows people to not just protect their store of value but also their emotional relationships from the public gaze. Again, this brings to mind definitions of aesthetics as being emotional responses to sensory perceptions.

A Cultural Logic of Concealment

While, at first glance, the practice of concealment appears to be prompted by security concerns, it has significant parallels with a broader—and far older—cultural logic. If we look at the Haitian aesthetic in the wider sense, we find that aesthetic practices in relation to personal possessions are driven by more than pragmatism. In Haiti it is a widely

accepted practice to avoid ostentatious or "flashy" displays, whether in the form of technology, money, clothing, or information. Whereas their Dominican neighbors favor a fashion aesthetic characterized by "bling," with diamantes and other adornments liberally sprinkled upon jeans, bags, shoes, and mobile phones, Haitian fashion tends to be characterized by colorful yet simple, almost minimalist, designs. The rule also extends to money, which is normally hidden on the person or in a safe place. Many Haitian markets sell moneyboxes (lidless wooden boxes with a slot through which banknotes and coins is inserted) in an assortment of shapes that are designed to hide the fact that they are stores of cash.

Practice of concealing may be grounded historically in the scarcity of resources and differential power over them, yet they are so widespread that it has become part of a Haitian habitus that extends far beyond concerns for personal security. Concealing is an important part of aesthetics in art, religion, economic practice, and interpersonal relations. Haitian "naïf" paintings commonly hide the faces of the people they depict, highlighting instead commercial activities in outdoor marketplaces, especially the colorful dresses of the Madame Sara vendor women and the fruits and vegetables they are plying. The anthropologist Karen McCarthy Brown describes how vodou rituals involve simultaneous practices of concealing and revealing as a way of communicate indirectly.³² Indeed, directly asking for information may not the best way to acquire it. More than fifty years ago, Sidney Mintz documented negotiating practices among market vendors and customers, noting how skilled the women were in changing both price and quantity to achieve an agreeable solution without making overly strong demands.³³ Timothy Schwartz has noted the difficulties of working with local NGOs, in which information is used to barter for employment.³⁴ Even Haitian currency, the gourde, is rarely referred to, though universally distributed, as Haitians prefer to count in the fictitious "Haitian dollar."³⁵ Concealing, rather than revealing, dominates communication and consumption across a range of domains.

The questions we are left with, then, are what can be kept publicly visible, and what should be concealed? While further research is needed, our investigations suggest that the objects that are hidden are indeed forms of value, though not necessarily of a fiscal nature. Rather, their commonality is that they are forms of symbolic value that yield power for the people who possess them, a kind of transferable social capital.³⁶ Hiding faces in artworks, keeping rituals secret in vodou, and avoiding direct questions can all operate as ways of limiting access to information and thereby upholding the social hierarchy. Avoiding displays of wealth is a way of masking one's identity and obfuscating the sharing of information about the composition of that structure. Mobile money, as much as it is a way of sharing value, may also allow its owners to conduct their affairs privately, obfuscating flows and therefore also relationships.

Conclusion

In this chapter we have argued that the aesthetics of any given object cannot be reduced to our perceptions of the object itself. Rather, the aesthetic ecology in which the object exists, our social imaginaries of the material world, and even the political economy in which we are embedded, shape our aesthetic judgments. Aesthetics, according to this understanding, can never be simply an emotional response to a perceived form, but are also shaped by the abstractions of our social imaginaries and the political economies in which we are embedded. They are formed by social and object forms that we cannot

directly perceive, except insofar that their social meanings are objectified in things, as much as by the material objects that we detect sensorily. When approached using this definition, mobile money practices reflect social and cultural logics. As research demonstrates, practices of sharing, missed calls, call me messages, and others have multiple effects in the hands of users.³⁷ This is also true of mobile money, as many of its uses are not anticipated by mobile money designers or people working in socioeconomic development. We contend that the source of these multiple effects stems from the fact that even the most prosaic products are incorporated into, and reflective of, the social-cultural logic in which they are embedded.

Despite its limitations, mobile money fits neatly within a Haitian cultural logic. Customers may not be able to significantly alter mobile money's functions, but it gives them greater control over how they manage their money, who they share it with, and whether they conduct financial transactions in private or in a social setting. Mobile money increases users' agency as to whom they give money, because it lessens the geographic and economic restrictions on sending money that previously existed. It also allows people to hide money more readily from others, to prevent theft or pressure to share, and makes transactions more private than they were in the past. It must be stressed, however, that this agency is always contingent upon the position of an individual in a social hierarchy. One cannot be empowered by mobile money if one has no money to deposit or receive. Similarly, greater agency to conceal does not automatically gender greater equality or power. Whether mobile money will assist in alleviating the poverty, as development experts hope, is likely to depend as much upon the practices of consumers as on the intents of designers, companies, and organizations incentivizing its use.

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