

'More Than Money': Unpacking the Moral Economies of Remittances Through the Online Advertising of Western Union



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ABSTRACT

That migrant remittances are, or should be, 'more than money' is a statement on which different stakeholders, with different interests, would probably agree. While migrants often strive to articulate care and emotional involvement through them, and scholars emphasize the socio-cultural meanings and implications of these money transfers, the remittance industry also builds on a more-than-money visual repertoire. This has been comparatively neglected, and yet is potentially revealing. Based on a content analysis of the YouTube archive of Western Union, we illustrate how ethnic advertising constructs the non-monetary dimension of remittances by associating the idea of 'more' with celebrative and alluring representations of migrants, of their life circumstances, and of money itself. Besides making for an original and counter-hegemonic aesthetic of migration, if only for commercial purposes, this representation illuminates the tension and ambiguities underlying the view of remittances as a special kind of money. It also reveals the shortcomings of an 'additional logic' in shaping the hopes, achievements, and cross-border obligations of transnational migrants. More fundamentally, the more-than-money argument unveils remittances as a unique field of negotiation between contrasting analytical, affective, and instrumental stances about migration.

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1. INTRODUCTION

Money, as a large amount of interdisciplinary literature has shown by now, is far *more than simply money*. It exceeds its instrumental value of exchange by assuming distinctive (and contrasting) meanings, values, uses, and destinations according to the socio-cultural environments in which it is exchanged. This also holds true for remittances, as a particular monetary transaction that is primarily based on migrant transnational relationships (Carling 2014; Meyer & Strohle 2025; Paerregaard 2021). Remittances, we contend in this article, are often constructed, presented, or analyzed through an ‘additional’ subtext that echoes a socially embedded view of money—the idea that *this money is, means, or does* more than its conventional and impersonal value would suggest to different people, in different contexts, in different ways. This additional view cuts across the ordinary understandings of remittances among researchers and migrants themselves, but also in the migration industry that mediates remittance circulation. Focusing on the latter actor, we explore a range of additional subtexts and reveal their analytical potential, based on the online advertising of a major corporate player in the field, i.e., Western Union (*henceforth, WU*).

In remittance advertising, including ads such as those of WU, migrants’ money is invariably portrayed as more than money—in fact, it functions as a demonstration of success, care, emotional involvement, and responsibility (Boccagni et al. 2025; Peile 2016). In a remarkable, if totally unexplored, parallel, this extra-monetary side is also emphasized in qualitative research on remittances and in the ways of claiming their distinctive meanings, values, and uses, among migrants and their counterparts. Across these categories of stakeholders, migrant-driven money is expected to embody and display something ‘more’—emotions, attachments, memories, or an instrumental value of one kind or another. None of this is inscribed in money, per se, nor is it strictly needed for its circulation. However, it is effectively afforded by *this* form of money transfer. In practice, the cross-border transfer of remittances embodies different registers of more-than-money, which we aim to unpack, drawing on the case of ethnic advertising. If remittances hold a certain *plus*—to enhance the transnational circulation of emotion and moral values, customer loyalty, or our own understanding of migration—is this reducible to a common terrain? Is there any resonance, moreover, between the representation of remittances in ethnic advertising and their lived experience among senders and receivers?

In addressing these questions, we assess the promise and pitfalls of an additional view of remittances, thereby paving the way for further discussion and comparative research. With a view to this, we first interrogate the literature on remittances as more than money (sect. 2) and present our case study of WU’s advertising, which reproduces distinctive imaginaries and ideals about migration, transnational engagement, and money (sect. 3). Indeed, WU’s video-narratives unfold an alluring, if elusive ‘more’ register through the characterization of migrants, of the money they circulate, and of its expected impacts (sect. 4). We ultimately take stock of the merits and dilemmas of an additional register in the complex and inherently political field of migration and remittances (sect. 5).

2. REMITTANCES AS ‘MORE THAN MONEY’: REGISTERS, MEANINGS, AND IMPLICATIONS

There may be little new for social scientists, by now, in a socially embedded understanding of money. Acknowledging ‘money’s integration into the spheres of interpersonal relations’ (Bandelj et al. 2017a: 1) is a precondition to capture social and cultural variations in the meanings and normative registers of money, and hence its categorization into different ‘kinds’ (Bandelj et al. 2017b; Zelizer 1994), for multiple usages (Kraemer et al. 2024). The awareness of the inherent sociality of money has also been increasing in migration scholarship, especially with regard to the embeddedness of remittances in transnational social relationships and in the underlying moral economies (Carling 2008; Cohen & Zotova 2021; Paerregaard 2015; Rössel et al. 2024). The concept of moral economy, here, is meant to illuminate the inner dynamics of moral obligation and the unwritten rules that inform the exchange of remittances, financial or otherwise, between migrants and their family and community counterparts (Ambrosini 2023). Importantly, these sets of social norms are (re)negotiated over time, and they vary not only between different migrant groups but also within the same group (Solari 2019).

Research on transnational family life has long demonstrated the critical role of money transfers in reproducing or negotiating attachments and obligations between distant kin (e.g., Åkesson 2011; Hannaford 2016; Sana & Massey 2005; Singh 2017). At the same time, the circulation of social, cultural, and symbolic resources that parallels these monetary flows has inspired the debate on social remittances (Levitt & Lamba-Nieves 2011), along with a flurry of other adjectives to capture their non-monetary dimension (Meyer & Ströhle 2023). Following up on these insights, the emerging scholarship on the moral regimes of remittance circulation has tried to unpack the interplay between changing interests and expectations among senders and receivers (Katigbak 2015; Simoni & Voirol 2021). Remittances are ‘more than money’ as long as monetary circulation has meaningful moral, emotional, and socio-cultural subtexts, as well as larger implications for social change, depending on the ways of allocating and spending them. These extra-economic dimensions and impacts have been extensively studied on the recipient side at all scales from single individuals to entire countries (Eckstein 2010; Landolt et al. 1999), although they are not irrelevant on the sender side either (e.g., Lindley 2009).

Interestingly, though, the view of remittances as more than money—or at least the need, or the interest, to inform this money with extra-monetary meanings and functions—is no prerogative of academics. Different stakeholders, for their own purposes, also tend to approach remittances as a resource irreducible to its exchange value. That remittances are, or should be, more than money is a statement on which most migrants would probably agree. As countless ethnographies suggest, both senders and (to a variable extent) recipients strive to construct this money as a ‘special’ kind of money, in a dual sense. It should be relationally ‘earmarked’ for specific uses (Bandelj et al. 2017a), whether these overlap with the actual ones or not. Moreover, it should convey warm and positive emotions to nourish mutual ties and obligations. In short, remittances should operate as a form of care in itself—an explicit demonstration of the underlying transnational moral economy—rather than only as an affordance for other forms of caregiving (Coe 2011; Singh 2017).

The view of remittances as more than money, however, also resonates with the interests and practices of another stakeholder—the migration industry that enables

the formal circulation of migrant money and is critical to ‘remittance management’ worldwide (Guermont 2022). As it often happens with infrastructures, money transfer agencies tend to stay invisible in plain sight (Zerubavel 2018). For migrants themselves, their taken-for-grantedness is hardly surprising. As long as transferring money is a habitual part of their transnational family life, the question is simply to find the cheaper or quicker transfer option. However, the vast scholarship on remittances also tends to perceive money transfer agencies as a mere technical background. As long as it takes their role into account, this is to estimate the volume of money flows this industry mediates, rather than the social ways in which it operates—including its communication with prospective customers and the emerging views, emotions, and moralities about migration. In fact, the major corporate players in the field aim to be anything but invisible. As with all commercial actors, they strive to maximize their accessibility to a widespread and scattered customer base. Online advertisement is especially critical to reach out to migrants as customers, fine-tune messaging according to their expected values and views of the world, and to expand the market through dedicated campaigns (Peile 2016).

As the case of WU shows, their campaigns portray migrants as active, ideal neo-liberal subjects who can forge their own destiny. Remittances, in this quasi-cinematic narrative, are an engaging, pleasant, dignified, and dignifying social practice. The message is positive, uplifting, and aesthetically pleasing. It emphasizes both migrant contributions to the country of settlement and their unabated attachment to their homeland. It also opens up a unique research window on the social representation of remittances. How do these ads resonate, if at all, with migrants’ lived experience? What do the resonances (and dissonances) reveal of the social and cultural meanings of remittances, of the reach of transnational relationships, and of the scope for attaching emotional, aesthetic, and moral subtexts to (transnational) money?

3. VISUALIZING REMITTANCES FOR THE GLOBAL MIGRANT MARKET: A CASE STUDY

3.1 REMITTANCE ADVERTISING IN THE YOUTUBE ARCHIVE OF WESTERN UNION

This article draws on an in-depth content analysis of the videos on the official YouTube channel of WU over a 10-year period (from 15 January 2015, when the first videos were posted, up to 15 January 2025). The data-collection process, conducted in three phases (January 2023, December 2023, and January 2025), initially yielded a corpus of 847 videos. We subsequently refined the dataset by excluding videos that focused only on technical instructions, such as mobile application tutorials. This resulted in a final sample of 480 videos for analysis. For each item, we coded a comprehensive set of variables, including metadata (Title, Upload Date, Duration, View Count), content characteristics (Language, Description, Type of Transfer), and demographic representations (Gender and Apparent Age of Sender/Receiver). Thematic elements such as the sending infrastructure, the involvement of family members, the use of food, and the symbolization of money were also systematically recorded.

The analysis presented herein focuses on the variables that revealed particularly significant patterns. These do not include the countries of reference, due to inconsistent or ambiguous data. As a matter of fact, a remarkable number of videos included no explicit details about the story location. This is revealing in itself, for

identical video contents were frequently repurposed for different national markets with minor adaptations, such as language dubbing. In terms of gender distribution, most videos feature both male and female characters, in a constant and consistent effort to balance them. Across the entire dataset, though, no explicit representation of non-binary individuals or references to LGBTQ+ issues were identified.

The choice of WU reflects the significance of this company in the money transfer industry worldwide, as witnessed by the global reach of its advertisement campaigns. Historically speaking, WU was the first company to operate in this market. It still maintains a competitive position, with a market share that varies widely, ranging from around 20% in the major United States–Mexico corridor to under 10% in several large corridors, and reaching up to 50% in smaller ones (SaveOnSend 2025). This has made WU a force in development economics, a voice within the US debate on immigration, and an object of critiques and legal challenges (DeParle 2007). As of now, the company has a publicly accessible YouTube channel with 124.000 subscribers that contains hundreds of advertisement videos, both listed and unlisted.²

Technically speaking, this is an archive (Gehl 2009) to host and remediate (Bolter & Grusin 1996) contents originally used in different media (e.g., television adverts, in-app ads, in-store advertising screens, or platforms like Facebook or Instagram). In analyzing such advertising, we combine content analysis with a review of key documents, including reports by the agencies that produced the adverts. The method of content analysis (Gill 2000) allowed us to identify essential features such as trends, narrative structures, and tactics, by engaging both the denotative (i.e., manifest) and connotative (i.e., latent) content of advertising (Hettche et al. 2023).

Across the YouTube archive, WU's video narrative rests upon an 'all in a click' dynamic, centered around the pathbreaking act of sending money. The company presents itself as a unique, globally accessible, and instantaneous means for people to do so. Short narratives and visual fragments precede, accompany, and follow each money transfer, thereby contextualizing it in ordinary family dynamics and stressing its desirable, rewarding, even funny side. Clicking on a laptop or on a smartphone app is the apex of every narrative. The ordinary protagonist has the appearance of an unnamed labour migrant or an international student (occasionally, a tourist). It is generally a single individual who gets connected with someone living far away and displays their power to make a difference by sending money. Starting from this linear and reiterated plot, we explore the representation of migrants, of their transactions with recipients, and of money itself in a tone that systematically stresses the non-monetary reach and implications of remittances. Prior to this, a detour is needed into the challenges associated with advertising money as a product, rather than a means for other purposes, in relation to a very diverse and potentially global customer base.

3.2 ADVERTISING REMITTANCES: CONSTRUCTION AND TARGETING OF THE 'GOOD MIGRANT'

How does WU represent customers who have typically limited resources and strong remitting obligations? And what does its visual and discursive representation suggest, in terms of 'more than money'? The answer starts from the advertising agencies that collaborated with WU and forged its brand.³ Interestingly, these agencies use the word 'immigrants' in the online showcase about their campaign implementation, but not in the campaigns themselves. As interesting, their lexicon borrows from analytical

categories such as *dual belonging* (Vertovec 2004). This, as an agency report reads, ‘spoke to immigrants about the emotions they carry toward their two homelands: the land of their birth and that in which they live.’⁴ As another consultancy explains, ‘Knowing that first- and second-generation immigrants (“dual-belongers”) make up a large portion of WU’s dedicated customer base, we developed a digital-first campaign that gave those customers a chance to win the American Dream.’⁵ This was not without challenges though. Quoting the first agency again, ‘Money-transfer services are quite simple and not very exciting, especially as most of the information is about pricing and technical details. What’s more, the campaign was supposed to cover countries across the globe, which meant it had to translate culturally and linguistically.’⁶ Unlike what usually happens in advertising (Williamson 1978), remittance ads foreground money as the direct subject, rather than sublimating it through an ideal product or evoking it as a goal. This induced the same consultancy to limit the informational aspect of the campaign and shift ‘the focus toward emotions and storytelling.’⁷

As a matter of fact, WU’s videos do more than advertising a technical product. They build a social imaginary (Arruda 2015) through which customers can imagine themselves, or rather their ideal selves, as successful migrants. Adverts use *dramatis personae* who, like film characters, interact with the product to make it desirable, by convening a symbolic universe to which the customer can gain access through the product. Advertising sells ‘images, dreams, ideal ways of life, ideal images of self; [...] and it trades in stereotypes’ (Watson & Hill 2015: 2). If advertising can be defined as ‘cultural reshaping of the products’ (Slater 1997: 45), WU reshapes its product by portraying its customers as successful, responsible, and generous people. Sending remittances looks like a spontaneous, desirable, and transformative practice. There is no trace of ambiguity, negotiation, conflict, or downside. WU’s infrastructure appears easily accessible, pervasive, fast, and safe. The relationship between sender and recipient is natural and rewarding, with well-defined roles and mutual expectations.

This idealized representation of remittances goes along with other outreaching strategies, including multilingualism. While most commercials are unsurprisingly in English, many are dubbed in other widely spoken languages (e.g., Spanish, French, Arabic). Another reaching-out device is the incorporation of national or religious elements that are perceived as central to the customers’ backgrounds, in a variant of Billig’s (1995) ‘banal nationalism.’ As Cabalquinto and Wood-Bradley (2020) point out, connectivity companies like WU disseminate visual elements that reflect and materialize a particular cultural alignment. These are integrated in target-specific promotional ads on certain national or religious festivities (e.g., Ramadan, Diwali, or a country’s Independence Day). Some group-specific videos place special emphasis on nostalgia, patriotism, pride, and love for the homeland and its cultural heritage. On other occasions, such as Mother’s Day, or World Refugee Day, WU positions itself by stressing, respectively, family solidarity or solidarity with migrants and refugees worldwide.

Still another strategy for reaching out involves displaying a substantive alignment with customers’ migration stories by employing a suitably diverse staff. Diversity and inclusion are materialized in ads that portray co-workers with different cultural and linguistic backgrounds, in a modern and collaborative environment. By virtue of its diverse workforce, one video states, the company will better serve its diverse customer base. The corporate embodiment of diversity is epitomized by the story of a former CEO of Turkish background, in a video-narrative that starts from a tourist view of Istanbul.⁸

'I would like to start with a personal story: my father was living in Turkey, [while] I was living in Europe. As I started to make money, my first thing was, how I can support my father who retired in Turkey by sending money. If I can send my money to my father easily, if I have that purpose, because I am sending also love to him, he will have a better life. That was one of the main reasons for [why] I joined Western Union. And I said, if I have that issue, millions of people around the world have the same issue.'

This emphatically successful story, ending with an unintended but powerful hint to Wright Mill's sociological imagination (1959), is all about the transferability of the experience of one particular migrant worker. The use of an accented language compounds the narrator's authenticity, as well as his proximity to rank-and-file customers. However, the narrative of staff diversity is not without ambiguities. Along with this message of 'migrant fellowship,' WU seems to aim to position itself as a progressive player for a global audience, in a larger terrain of demographics and identity politics. Across the company's self-presentation ads, women are as visible and apparently as powerful as men. LGBT employees also appear to be present, and dedicated minority days are explicitly celebrated. Nevertheless, sexual minorities are largely invisible in the ads about specific services or products. While gender balance constantly informs the videos about WU's customers, the same space is not found for LGBT people.

Furthermore, the emphasis on patriotism or cultural belonging goes along with systematic attempts at underlining commonalities across the customer base. A case in point is the video *Historias que nos unen* ['Stories that join us together'], a vocal narrative of people with an immigrant background in Argentina.⁹ The ideal of unity portrayed here could sound like a Marxist call to arms ('Workers of all the world unite'). In fact, unity translates as an individual adhesion to the standards of the successful man/woman. What their testimonies share is essentially the commitment to retain contact with their families in their homeland. Again, WU foregrounds exemplary narratives as a way of empowering migrants, as customers at least. Each character is asked about the following: 1) 'Why did you leave your country?' 2) 'What habits do you keep' [from your country of origin]? 3) 'Do you keep in contact with your relatives?' Finally, 4) 'how do you send help?' These questions invite an appropriate narrative of the hard-working migrants 1) who do not give up their tradition (food, dances, language, etc.) 2) and keep contact and help their relatives 3) by sending money 4) through WU. Only at the end does the video disclose its advertising nature, which naturally stems from the three previous points, as in a syllogism. What emerges here is a model for being a good migrant regardless of the country of origin. This is also an example of 'politics of voice' (Fine & Walters 2022), whereby migrants' supposedly authentic stories are used to promote a certain corporate or institutional agenda. The practice of appropriating migrant voices started from activist circles, only to be eventually replicated in the communication campaigns of international organizations such as International Organization for Migration (IOM) (De Jong & Dannecker 2017). WU adopts the same format to highlight the virtues of its customers and the most optimistic traits of their biographies. This is also meant to further 'humanize' the impersonal and business-oriented environment of a money transfer service.

4. STORIES AND REPRESENTATIONS OF REMITTANCES AS 'MORE THAN MONEY'

Whatever the strategy is to reach out to the customers and appeal to their loyalty, morality, and nostalgia, WU's videos cannot but foreground money and its transnational circulation. Labor migration itself is shaped by the expectation to make

(more) money and possibly distribute it back. In approaching a question that is as central to migrant projects as it is difficult to articulate, this advertising offers food for thought on the potential added value of remittances in different perspectives—including instrumental, affective, and analytical ones. Throughout, money transactions are portrayed as *more* than money transactions. Drawing on original aesthetic and symbolic repertoires, each videostory hints to some aspect of their emotional and moral value or of their supposedly groundbreaking impact. This additional subtext can be systematically appreciated in three respects: the characterization of migrants as senders, the symbolization of money, and the visualization of its effects.

4.1 MORE THAN MIGRANTS: ORDINARY, SUCCESSFUL, AND BEAUTIFUL PEOPLE

It is almost self-evident that most characters in WU advertisements, whether context-specific or (more often) generic, are international (male and female) migrants. Their migrant status is hinted at, rather than lying at the core of the narrative. Even so, the company's representation of migrants is visibly in contrast with the widespread account of migration as a threat or as a matter of utter poverty or marginalization. Western Union's depiction challenges these entrenched stereotypes. A video titled *Today's Migrants*, primarily related to the United States, emphasizes migrants' positive contributions to the countries of arrival by foregrounding their (supposed) views and aspirations:

'Today's migrants are engines of optimism. Eighty-six percent of migrants in the US view the country positively. Eighty-nine percent think the country is welcoming to migrants. Eighty-six percent feel like a valued member of society. The most common reasons migrants cite for moving to the US [are]: 33%, better job opportunities; 28%, more income opportunities; [and] 25%, education or training. [...] Today's migrants have [an] enormous economic and cultural impact, making it vital to understand the perspectives, motivations, and ambitions of this often undervalued population.'¹⁰

If migrants are 'often undervalued,' the narrative of WU explicitly values them, if only for its vested interests. The video characters are *more than migrants*, and 'more' than whatever they were, or had, before. Migration is constructed as an inherently progressive and forward-looking experience for both genders—in short, a way to success. Migrants are ambitious men and women who dared to leave and, through ingenuity, courage, and persistence, achieved a respectable middle-class status abroad, while never forgetting the family back home. All of this is meant to demonstrate their deservingness—that is, an implicit moral appreciation from the majority society, based on their being 'good citizens' and tireless, as well as docile, workers (Ambrosini 2023; Nielsen et al. 2020). As a matter of fact, both migrant men and women are portrayed as breadwinners who also attend to the needs of their family back home through remittances. Women do not necessarily take care only of their children but also extend their help to other members of the family such as parents, grandparents, or brothers. Both women and men are generally portrayed as professional workers. In short, this representation articulates a relatively progressive approach to gender roles and stereotypes, with female migrants having an equally active and significant role in the workplace and in the family as their male counterparts. Their accomplishments are visualized through behaviors such as going around with assistants¹¹ or with a personal driver¹² (Figure 1). Within this narrative framework, a degree of affluence is the logical outcome of migration. Sending money home, in turn, is the logical outcome of affluence.

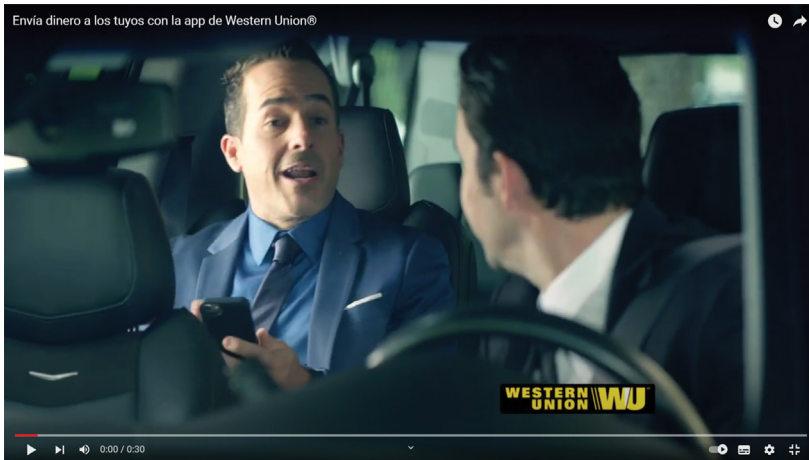


Figure 1 Representing migrant success: Having a personal driver.

Thanks to migration, as the message goes, all these characters have made (more) money. This is both the proof of their success and the means through which it reverberates in the lives of their loved ones, thanks to the fast and reliable mediation of WU. The joint representation of success and care is enhanced by a systematic register of *beautification*, which builds up what we may call the ‘beautiful migrant’—the captivating representation of an appropriate remittance sender, i.e., a habitual customer of WU.

The beautiful migrant is like a universal character. Across hundreds of advertisements, all beautiful migrants look essentially the same. It is only when the advertising is targeted to particular ethnic communities that the actors are characterized with national attributes, generally food or flags. The definition of ‘beautiful’ we apply here does not refer to correspondence between physical appearance and current canons of beauty, but rather to health, wealth, and apparent wellbeing. WU’s video-character is invariably clean, well-dressed, well-combed, found in elegant spaces (public or private), and doing decent activities (professional or recreational). The characters’ skins are devoid of imperfections; their faces frame a radiant smile that opens wide when the money transaction is over; they wear ironed and vividly colored clothes; and they move through the space with confidence, sometimes cheerful, sometimes focused. Although the contexts in which they are depicted vary greatly, the aesthetic quality of their appearance is similar. Beauty is thus meant both as an aesthetic property and as a reflection of an inner, ethical world. In a rephrasing of the ancient Greek ideal of *kalokagathia*, beauty is not only a physical characteristic connected to one’s appearance. It is also an expression of inner moral values. An appealing look reflects a good ‘nature,’ which is linked both to work ethics and to responsibility and emotional proximity to the family. In this sense, the migrants in commercial spots are not only pleasant-looking but also leading moral examples. Beauty, care, and success are conflated in a circular relation. They feed into each other, as long as migrants do the right thing—i.e., send back money through WU.

On the one hand, then, WU portrays *more than migrants* by taking distance from negative stereotypes and going some way into their family lives. On the other hand, it only unpacks the migrant category to a limited and selective extent. No ads include people with an appearance of destitute migrants or refugees, regardless of their relevance as potential customers. Asylum-seekers are foregrounded, instead,

in advertisements about WU's charity activities—for instance as recipients of scholarships or as leaders of overseas development initiatives. The archetypally strong, beautiful, and successful economic migrant is set apart from the refugee imaginary of victimhood, suffering, and lack of agency. Pointless, or at best naive as the divide is, the more-than-money account cannot, or does not want to, question it. It is as if migrant and refugee lie in separate cognitive, besides functional, categories. There is no way, it would seem, to reconcile the commercial and the humanitarian within the market-oriented brand of WU. By the same token, potential background questions of suffering, conflict, political violence, or death have no space in these videos. As long as suffering comes in, this is only, occasionally, in the form of ordinary accidents (e.g., thefts) or health issues¹³ that can be reassuringly fixed by transferring money.

In short, this migrant portrayal suggests a communicative strategy of de-stigmatization by omission. Migrants' negative stereotyping is avoided, and the senders of remittances are 'demigrantized' (Dahinden 2016). However, this comes with a price—obscuration of the real-life conditions of many of them. The world WU depicts is remarkably depoliticized. Its characters smoothly move across borders to get a better life, but borders themselves, with the institutional violence they often embody (Jones 2017), are out of the frame. Migrants are essentially economic agents, albeit rich in emotional bonds and moral responsibilities toward their loved ones. Any experience that does not align with the narrative of customers that have gone from 'home' to success along a linear pathway cannot fit in the picture. The underlying neo-liberal message sounds reassuring: if you work hard and are well motivated, you will make it—that is, you will make money, and send it back.

4.2 MORE THAN CURRENCY: HOW THE INVISIBLE BECOMES TANGIBLE, FAST, BESPOKEN

Money, as the *deus ex machina* and narrative core of each video story, is invariably represented in ways that emphasize its instantaneous, virtual transfer across the globe. 'No one likes a line,' a voiceover puts it. On occasions, however, this script is enhanced with more symbolic representations to underline the emotional and moral weight of *this* form of money. In one video animation, for example, remittances take the shape of a paper plane, built from a banknote, which flies above different countries and smoothly lands on its expected (home) target (Figure 2).¹⁴ Migrants' money, or at least some part of it, thereby 'homes' (Boccagni 2022) to a pre-given, naturally appropriate destination. As the message implies, money is as easily at reach for anybody (making up a paper plane is simple and playful), as powerful in its circulation as in its impact (a plane can reach beyond distance and physical divides). Along the way, the complexity and ambiguity of migrant transnationalism is deliberately flattened down to its normatively positive and desirable side.

In another instance (Figure 3),¹⁵ money is represented as a coin that strolls through a large and diverse landscape across lands and sea, up to eventually replacing a broken bicycle wheel. Now the bike can move fast again. Money has compensated for a lack that would have deprived recipients of the capability of riding on, or of fully exercising their 'motility' (Sheller 2014). Thanks to remittances, instead, recipients can pursue their ordinary goals. In this frame, the transformative impact of money is no less critical than the speed of its transfer.

Across different videos, money's circulation takes still-different metaphorical forms, all hinting toward a focused and transformative action with a light, fast, and rewarding

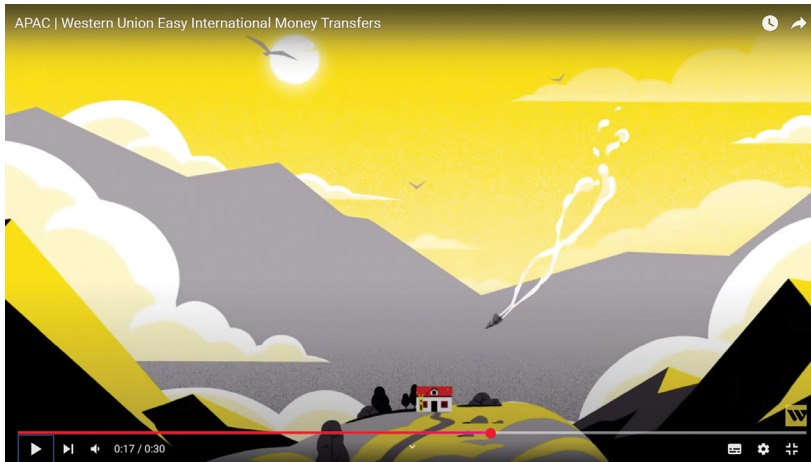


Figure 2 Depicting the circulation of money: A paper airplane.

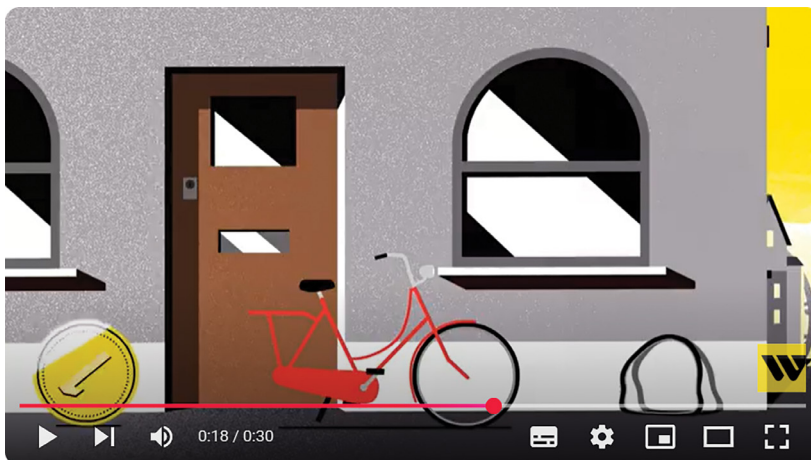


Figure 3 Depicting the circulation of money: A coin turning into wheel.

touch: flower petals falling on a wedding ceremony,¹⁶ a soccer ball kicked into the goal,¹⁷ a helmet passed to the recipient to protect her head while riding,¹⁸ a surfing table to challenge the waves,¹⁹ or a tile that nicely fits the only open space in a roof.²⁰ Interestingly, none of these representations have much to say on the origin of money. No space is given to the diverse work backgrounds that have enabled people to gain it, if not for celebrating their work dedication. If money is already there, as the vestige of a successful career, it is to be shared. Once it is shared, it will bring joy and sort out problems—as, precisely, *more than money*. In real life, it is all too obvious that the experienced ‘plus’ of remittances includes the continuous relational work between senders and receivers (Bandelj et al. 2017a; Singh 2017). This invariably entails negotiations, and possibly conflicts, around the production, accumulation, and redistribution of money (Paerregaard 2015). None of this figures out in WU stories, which, however, evoke a well-known real-life feature—the reciprocity underlying the circulation of remittances within, and sometimes beyond, ordinary kinship ties (Meyer & Ströhle 2025; Yeboah et al. 2021; Zharkevich 2019). In *A nanny from Morocco feels loved like a mother*,²¹ a former nanny recounts having worked for a family with children with special needs in Marrakech for five years. After the children grew up, they showed great appreciation for her efforts. ‘Today,’ she explains,

‘I came to Western Union, because yesterday I had a call from America. The children told me to go to a Wafacash location to receive a Western Union money transfer [...] “to help you buy the sheep for the Eid festival.”’

This is an example of depicting remittances as an ‘act of love’ (Castañeda & Buck 2011)—and, in this case, gratitude—for someone who is considered part of a family. After raising the children ‘just like a mother and a nanny,’ the woman kept in contact with them after their successful resettlement. And, as successful migrants, they did not forget about her. In a similar vein, another video description reads:²² ‘Family is all about helping one another. Fortunate are those who were once on the receiving end but with hard work have put themselves in a position to give back when it’s their turn.’ As a migrant daughter rephrases it,

‘My mom always took care of me. The money she sent me helped me get through design school in India. I studied fashion and I became interested in traditional techniques, now pursuing my dream of having my own kids and my company in New York. My mother needs money to take care of my grandma in India. It’s my turn to take care of her.’

Throughout, the joy people are supposed to feel in receiving and sending money is represented through smiling gestures (Figure 4),²³ including emoticons, along with money transfer notifications (Figure 5).²⁴ This also emphasizes the surplus value and effect of money. The leitmotif is consistent with the endeavor to connect transferring money with uplifting emotions—again, in deliberate resonance with the literature. Money stands out as a tool to ‘show feelings,’—that is, to articulate love and care for the family back home (Coe 2011; McKay 2007). It allows migrants to be present where they are physically absent. It is a gift that never deceives, as in a Christmas video in which people unpack a number of unwelcome gifts, until they receive money through the WU app.²⁵ Money, another video maintains, is ‘the fast way to put a smile on a face.’²⁶ The smile reaction is something any customer may identify with. Yet, it only captures, at best, one special fraction of time. The transfer itself appears like an isolated gift, rather than as a particular segment of a larger moral economy. What occurs before or after that fraction, and the mixed emotional experience associated with it, lies out of the frame of WU.

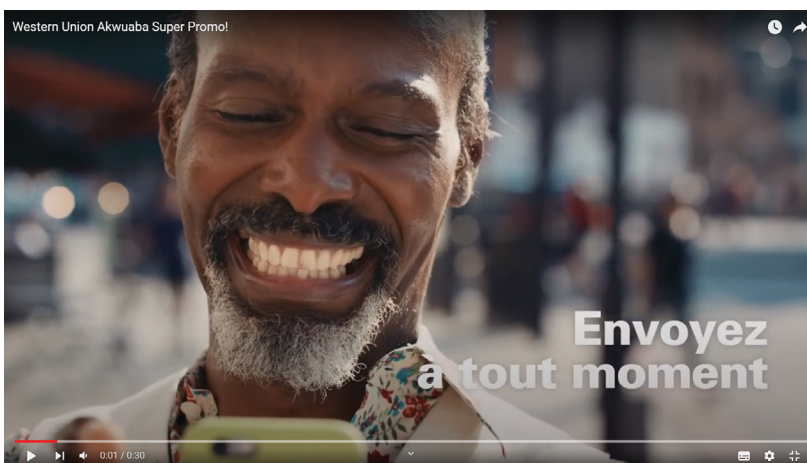


Figure 4 Reacting to money: Smiling faces.



Figure 5 Reacting to money: Smile emoticons.

4.3 MORE THAN A TRANSFER: REMITTANCES AS GAME-CHANGERS

Regardless of the final use of remittances, and having said of their embeddedness in reciprocity networks, sending money also does something more. It demonstrates, from the sender's side, the difference migration has made to their lives, and hence their power of making a difference in the lives of someone else. 'When money moves,' another WU video maintains, 'better things happen. People enjoy more prosperous and rewarding lives.'²⁷

Again, mobility—in this case, of money—is portrayed as an unambiguously desirable and progressive practice. Following this discursive representation, the money circulated from abroad is not only a display of success and affection. It is also what affords recipients to *do more*. To be sure, the societal impact of remittances over time is far too complex, diverse, and controversial to fit the scope of ethnic advertising. What does fall into it, however, is the emphasis on the transformative potential of money. This is something WU's videos signal by occasionally showing new cars, houses, wedding ceremonies, or even the promise of successful careers. As an example, one video story is all about a special event that starts with someone clicking on 'send money' (Figure 6).²⁸ The camera is on the stage of a theater, where a very young violinist goes into the spotlight to perform in front of a huge audience. As a voiceover from her migrant brother explains, 'a small sum of money' is enough 'to help you realize your dream.' The gesture of 'click' exactly corresponds to the orchestra director's sign to start the music. As simple as it is, the gesture appears at anybody's reach. Any customer, the alluring subtext is, can unveil the beautiful migrant that lies in themselves—as long as they remit.

Remittances, in the thick moral economy of transnational family life, are constructed as a unique tool for capacity-building—that is, for relatively disadvantaged recipients to overcome the barriers to show, and realize, who they really are. 'You are sending more than money,' in this case, means that senders can change recipients' lives for good by sending what is necessary (and sufficient) for that purpose. No need, again, to interrogate the structural conditions that shape either recipients' dependency on remittances or migrants' struggle to save money—nor, for that matter, the whole range of impacts that migrants' money can have. The emotional value of giving and

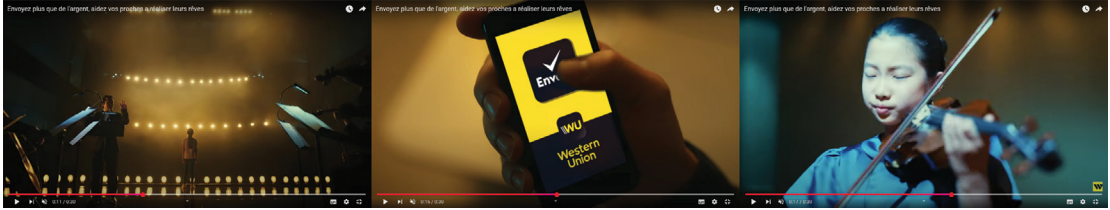


Figure 6 Clicking on the WU App as a transformative act.

the expectation of the difference it will make are enough to fill the screen. Transferring money becomes a tangible demonstration of the deepest feelings of love and care, but also an inherently transformative practice—be that to fix ‘emergencies’ involving the beloved ones or to achieve their aspirations in ways that would be inconceivable otherwise. In practice, as is all too obvious, whether things work out that way or not is an empirical question at best. Less obvious is that this captivating account of the ‘plus’ of remittances does resound with the ordinary hopes of senders and receivers, while reassuringly leaving their fears and concerns out of the frame. This also has heuristic value, as we discuss at last.

5. CONCLUSION

Overall—one could bluntly, if simplistically, remark—still advertising it is. We can reasonably doubt that a beautified depiction of migrants, or a set of idealized stories about remittances, may impact much the predominant public representation of migration. While ethnic ads like WU’s do convey an anti-hegemonic (if fully capitalist) message, it is hard to see them as a resource for awareness-raising, advocacy, or destigmatization. As long as they endorse migrants’ inclusion into the mainstream, this is in their capacity as consumers, rather than citizens. Even so, the beautiful migrant trope likely speaks to the desired selves and futures of WU’s customers, if only at the price of a fundamental ambiguity: hyper-visibility of their transnational ties, loyalties, and obligations and invisibilization of any suffering, violence, and deprivation associated with them. As our case study suggests, moreover, WU’s construction of remittances as more than money has a valuable analytical side. It helps us move beyond the impersonal surface of a virtual transaction, by foregrounding the relationally thick and locally meaningful ways in which migrants’ money is made special—that is, non-fungible, either in its affective or instrumental value, with ‘ordinary’ money.

Going back to our research questions, therefore, the idealized representation of remittances in ethnic advertising has a meaningful, if ambiguous, resonance with the ‘real experience’ of both senders and receivers. And the frame of remittances as *being* or *affording* more than money opens up to a promising research field across separate areas of analysis, practice, and experience. Importantly, though, the emphasis on *more* articulates a deep-rooted worldview that is neither innocent nor neutral. In the case of WU, the slogan is no simple marketing device to touch deep chords among target customers. More interestingly, it is also an instance of worldwide diffusion of the modern, late-capitalist ideology of ‘more is better’—the inherent desirability of *more*, as a tenet of capitalist accumulation that is blind to the shortcomings and downsides of a cumulative, linear view of social change (Pérez & Esposito 2010; Wolff 2013). If growth in economic wealth is what only matters for a good life, if this can only be achieved at the price of moving elsewhere, and if migration is successful only as economic improvement, money itself can only be approached with the normative

metrics of ‘more.’ However, this is by no means the only social and cultural register in which money, including migrants’ money, is embedded (Bandelj et al. 2017a; Zelizer 1994). What is unique here, instead, is that this additional capitalist subtext mingles with that of kinship norms—‘more’ of what is gained through migration should be sent back—and even with an analytical one—more-than-economic functions, meanings, and impacts can be seen through migrants’ money transfers. As a result, remittances are indeed an invaluable research site on the interplay between different stances and interests about migration: the *instrumental* (for business purposes), the *affective* (for emotional and moral purposes), and the *analytical* (in relation to knowledge production). This may well hold true for all forms of money, as several socio-anthropological studies have shown by now. However, it is nothing obvious for the migration scholarship, where the legitimate but inflationary trend at ‘adjectivizing’ remittances has come at the price of underestimating the emotional, moral, and relational complexity of remittances *as money*. Remittances are *more* than money, precisely because they *are* money in the first place. Such a complexity is only amplified by the distance in space and time and by the limited mutual control between senders and receivers. In order to do it justice, media and commercial representations of remittances have much to offer, as we have illustrated.

The fact remains that, within the predominant ‘additional’ script, migration and the future itself are successful, desirable, or even legitimate *only if they afford to achieve more*—something that is missing in ordinary lives but is well at reach for migrants’ ideal WU *alter-egos*, with the usual proviso (i.e., the neo-liberal narrative of working hard, taking risks, and betting on oneself, regardless of constraints). If, however, doing more or having more is the only metric of achievement, the corollary is easily drawn. Whoever fails to meet this standard, for whatever reason (including the choice not to send remittances), is recast as a lesser citizen, or a flawed consumer, in Bauman’s (2004) famous image.

In practice, whether a representation of the customers as more-than-migrants, and of the core product as more-than-money, leads to a growth of remittances or not is a question that goes beyond the scope of this paper. Be it as it may, the emphasis on the affective, moral, and emotional *plus* of money is a welcome correction to all views of remittances as an exclusively economic transaction. The local embeddedness of transnational migrant money in social, cultural, and political circumstances is the key analytical point here. While this should not be idealized or romanticized, even ethnic advertising sheds light upon it—that is, on the affective and normative *territory* that money circulation strives to reproduce in *de-territorialized* circumstances, as a part of interpersonal relationships that get ‘stretched,’ but not necessarily disrupted, across state borders.

COMPETING INTERESTS

The authors have no competing interests to declare.

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- 1 *Western Union Celebrates International Migrants Day* (www.youtube.com/watch?v=7n9ckDFbWBE, uploaded 19 December 2020).
- 2 ‘Unlisted videos’ are those that are no longer visible on WU’s YouTube channel but which are still online, available to those with the link. In the course of our research, some videos have changed their status from ‘public’ to ‘unlisted.’ This shows that WU uses YouTube also as a self-archiving tool.
- 3 Agencies such as Neon Shake (2012–2014), Quirk (2015), and BBQ (2020–2021) have produced integrated campaigns for WU that combine adverts on TV, digital media, print media, below-the-line, and point-of-sale marketing.
- 4 neonshake.com/case/western-union-digital.
- 5 findyourquirk.com/work/western-union. The ‘American dream’ is depicted in videos such as *Western Union Believes in the American Dream for All* (www.youtube.com/watch?v=6_8rxH_a9JY, uploaded 15 February 2017).
- 6 neonshake.com/case/western-union-digital.
- 7 *Ibid.*
- 8 *Western Union Voices: 170 Years of Leading with Purpose – Connecting People – Purpose – Innovation* (www.youtube.com/watch?v=DI3GiZBfQC4, 7 October 2021).
- 9 This video sequence portrays migrant men and women, each with their name and surname, from Venezuela, Senegal, Perú, Paraguay, Colombia, and Bolivia. The wrap-up video, a montage of the different interviews, states: ‘In Western Union, we share much more than the need to send money. We share stories that join us together every day’ (www.youtube.com/watch?v=1QrALzixKf8, 5 October 2018 – our translation).
- 10 www.youtube.com/watch?v=9edgHIa8JZY (23 May 2022). The data come from a survey available at corporate.westernunion.com/thought-leadership.
- 11 See the videos ¡Erika de la Vega se las sabe de todas, todas! (www.youtube.com/watch?v=dtv1-Qz395s, 3 January 2018) or *Envía dinero a una cuenta de BanCoppel en México con la app de Western Union* (www.youtube.com/watch?v=vXB4EDWqwMI, 16 April 2018).
- 12 *Envía dinero a los tuyos con la app de Western Union(R)* (www.youtube.com/watch?v=i8bXNE0I7nc, 3 May 2018).
- 13 See *Customer Testimonial Video | Philippines | Outbound Money Transfer* (www.youtube.com/watch?v=vXB4EDWqwMI, 29 November 2024).
- 14 *APAC | Western Union Easy International Money Transfers* (www.youtube.com/watch?v=96MeSh2dqq0, 16 July 2020).
- 15 *Send money online from app to bank with Western Union* (www.youtube.com/watch?v=nMLQy2BuKc8, 18 July 2019).
- 16 *Send to major banks in India* (www.youtube.com/watch?v=KFzNBfAHEH0, 27 July 2018).

- 17 Score some points with the My WU® program and the Western Union® app, www.youtube.com/watch?v=lk0oSxNY2iw, 8 June 2018.
- 18 Send money online reliably from India for overseas education (www.youtube.com/watch?v=dRkKXUmJHd4, 23 July 2020).
- 19 Send money online using your debit card with Western Union (www.youtube.com/watch?v=nS-lwfNWj1E, 12 January 2021).
- 20 See APAC | Western Union Easy International Money Transfers, in which a paper airplane turns into a tile.
- 21 www.youtube.com/watch?v=A_IMKaMkWCM (16 April 2016).
- 22 Mitali Desai—Coming Full Circle (www.youtube.com/watch?v=2gmCKq4K8Io, 11 January 2016).
- 23 Western Union Akwuaba Super Promo! (www.youtube.com/watch?v=DQPg6NR85_A, 13 February 2018).
- 24 See, as an example, *Envía una sonrisa con Western Union* (www.youtube.com/watch?v=un9Qk3KoPZY, 6 April 2021), a very short (15”) video that stresses precisely this.
- 25 *Per le feste, come regalo, invia denaro con Western Union* (www.youtube.com/watch?v=ubW844TIIXU, 1 December 2017).
- 26 www.campaignlive.co.uk/article/western-union-the-fast-put-smile-face-bbh-london/1695627.
- 27 *Western Union ESG 2020: Diversity, Equity, and Inclusion* (www.youtube.com/watch?v=xuBVR7-JLsI, 23 September 2021).
- 28 *Envoyez plus que de l'argent, aidez vos proches a réaliser leurs rêves* (www.youtube.com/watch?v=qBH8ZyODgwi, 26 September 2021).

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