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YouTubing Remittances, Revealing (Dis)connectedness: Copresence as Fiction, Ideal and Heuristic on the YouTube Channel of Western Union

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ABSTRACT

Sending and receiving remittances is central to the negotiation of transnational family life, and to nourishing a sense of copresence among physically distant parties. Although the lived experience of this transaction has a very intimate and personal basis, it is also subject to increasing visual and public representation, as a part of the working of dedicated migration industries. Based on an in-depth exploration of the advertising materials on the YouTube channel of Western Union (WU), we analyse how money circulation is made visible, emplaced in migrant life circumstances and co-produced through visual narratives that illuminate the micro-foundations of copresence and its structural limitations. While following the rationale of a commercial product, and despite their idealized contents, WU's stories are revealing about the relational affordances for virtual copresence, its shortcomings and the social embeddedness of remittances in family life.

1 | Introduction

When it comes to family and relationships, distances don't mean a thing.¹

The need to feel close to the dear ones left behind has always been part and parcel of migrants' everyday life. More recently, the assumption of an unprecedented scope for virtual copresence, as a shared sense of togetherness among people that are physically apart, has informed the development of transnational migration studies (Vertovec 2004; Levitt and Jaworsky 2007; Yeoh and Collins 2022). The claim that someone may feel and even *be* simultaneously 'here' and 'there', through a range of cross-border ties and interactions, has been further substantiated with the unprecedented reach and accessibility of information and communication technology (ICT) (Baldassar 2016; Madianou

2016). How can copresence be *represented*, though, and what difference does that make? As intimate and emotionally charged as it is, virtual copresence may be hard to figure out, let alone understand, from the outside. At the same time, it necessarily depends on transnational infrastructures, including those of remittance agencies. These habitually advertise their services through visual representations of migrant connectedness that are also statements about copresence – and remarkably under-researched materials (Peile 2016). What if we take remittance advertising 'seriously', though, in light of its possible resonance with people's lived experience but also of its heuristic potential?

Over the last few years, much of the academic discourse on copresence has drawn on the impact of ICTs on migrant transnational communication and caregiving (Wilding 2006; Nedelcu and Wyss 2016; Cabalquinto 2022; Ahlin 2023). Remittances have

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been rather peripheral in these research accounts, in spite of their centrality to the reproduction of transnational family life, especially in South–North and South–South migration systems. Indeed, money transactions are migrants’ most tangible influence on the life conditions and prospects of people living elsewhere and connected by mutual, mostly family-based ties and obligations (Erdal 2022; Meyer and Strohle 2023). As such, they are a private and practical matter of family life – something a number of migrants *do*, whatever the underlying scripts, emotional subtexts and moral repertoires (Carling 2014). Even so, the actors involved need to make remittances visible as ‘actually existing’ transactions. This is critical for money transfer agencies to resonate with the life experiences of prospective customers and for the latter to embed abstract money flows in their everyday routines. The ways in which remittances are visualized, including on social media, may then have something to say about their impact on transnational family life and on the associated forms of copresence.

Starting from this premise, and from the official YouTube channel of a global player such as Western Union (henceforth: WU), we aim to explore how remittances are made visible as a part of the distant interaction between senders and receivers; how this feeds into the representation of copresence; how unsurprisingly idealized accounts of transnational relationships yield analytical insights for the study of virtual copresence. With a view to this, the article unfolds as a conversation between two ‘archives’ about copresence: the fictional transactions between money senders and recipients in WU’s advertisement and the literature on remittances, ICTs and copresence in transnational family life. It is our aim to contribute to scholarship on the latter mode of copresence (i.e. the embodied and practiced one), starting with an in-depth exploration of the former (i.e. the fictionally displayed). As we will show, the fictionalization of transnational virtual transactions foregrounds the real need for mundane, if symbolically meaningful, ‘affordances’ to reassert familiarity and mitigate the weight of distance and the lack of mutual control beyond ICT screens. Even under unprecedented worldwide connectedness, moreover, remittance advertising reveals structural limitations to the mutual sensorial engagement that virtual copresence provides. Both the reliance on familiar materialities or rituals and the inherent sensorial shortcomings of ICT interactions are critical points, we conclude, to advance research on copresence and (dis)connectedness in transnational migration.

2 | Remittances and the Production of Copresence in Transnational Family Life

Migrant remittances have been extensively studied as a key source of external funding for low- and middle-income countries, and as a mode of social protection at a household level (de Haas 2007; Erdal 2022). As a building block of social reproduction in transnational families, remittances primarily unfold along inter-generational lines (i.e. between adult migrants and left-behind children [e.g. Zapata-Martínez 2009] and between migrants and elderly parents [Cruz-Manjarrez 2021]), or among partners, thereby assuming a gendered impact of their own (King, Mata-Codesal, and Vullnetari 2013; Lo 2008; Rivas 2011). Across kinship configurations, remittances articulate distinctive regimes of reci-

procity (Åkesson 2011; Yeboah, Boamah, and Appai 2021). These rely on monetary transactions but exceed their meaning and scope. Indeed, remittances are composite transactions with profound material, moral and relational implications and dilemmas (Carling 2014; Cleuziou 2014; Huennekes 2018). They have the power to confirm or disprove social membership (Sana 2005), or trigger a range of different feelings, from gratification to humiliation (Della Puppa and Ambrosini 2022). They have an impact on both senders and recipients (Boccagni 2015). They can be fully understood – just like the ads about them – only in the larger economy of migrants’ transnational lives, as a form, as well as a texture, of cross-border care (Singh, Cabraal, and Robertson 2010).

The bulk of remittances takes place and meaning against the background of transnational family life, as a development that has always paralleled international migration, while being shaped by the technologies available for distant communication. It is only since the ‘transnational turn’ of the mid-1990s that the study of transnational families has fed into a distinct research area (Cienfuegos, Brandhorst, and Bryceson 2023; Waters and Yeoh 2023). This has paralleled, in turn, the unprecedented scope, variety and accessibility of ICT (Baldassar 2016; Cabalquinto 2022). Distant kin, nowadays, can engage in forms of virtual communication that facilitate the retention of functional family relationships across extended separations. Although their actual scope for mobility is critically shaped by larger and increasingly restrictive migration regimes, their cross-border interactions resonate with changing sociological understandings of family, less as a static and territorialised entity than as a ‘a set of practices’ (Morgan 1996) mediated also by communication technologies. A phone or video call, a text message or even a money transfer through an app have become ordinary ways of *doing family* among people scattered worldwide.

Traditionally, face-to-face copresence has been deemed superior to virtual one in every respect (Madianou 2016). However, the new technological developments have facilitated large-scale access to multiple forms of *mediated* presence. Against the emerging background of ‘polymedia’ (Madianou and Miller 2013) and ‘digital migration’ (Moran 2023; Leurs 2023), scholars have charted people’s ways of feeling together from a distance with categories such as *connected* copresence, based on portable devices that afford real-time communication and blur the boundary between absence and presence (Licoppe 2004); and *ambient* copresence, whenever people have constant access to several ICTs simultaneously and take up an ‘always-on lifestyle’, well exemplified by the continuous news feed on social media. This reminds them of their mutual presence, even in the absence of any direct contact (Madianou 2016).² In fact, these unprecedented modes of copresence are critically affected by the social, economic and legal positions occupied by migrants and their counterparts. Nor should they obscure the persistent significance of *physical* copresence, at least as an intermittent event; or of the possibility of feeling together *by proxy*, through objects that emotionally connect with the distant others, and *by imagination*, whenever remote parties think, remember or dream about each other ‘as if’ they were together (Baldassar 2008). Furthermore, the emphasis on ICTs should not lead us to neglect the dependency of distant communication on suitable infrastructures, or the asymmetric access to these technologies across

different migratory contexts due to physical–infrastructural, socio-economic or rights-based barriers. This opens up to the critical and unequal role of the global ‘industry of connectivity services’ (Peile 2014) in affording migrants’ transnational connectedness.

In order to reach out to their customers, these companies use marketing strategies that are precisely based on a claim for virtual copresence. Although their narratives bear some intriguing resonance with the academic debate, very little research has explored them in-depth. One exception is Peile’s (2016) study of the mobile phone and remittance industry in Spain, on the basis of advertising in internet cafés, metro stations and ethnic print media. This draws on images that celebrate migrant family attachments regardless of distance, with no victimizing or criminalizing undertones. In a similar fashion, Cabalquinto and Wood-Bradley (2020) have addressed the emotional strategies employed by commercial and government-run companies in the Philippines to promote their connectivity services among emigrants, as economically capable and valued customers. As these case studies already suggest, corporations that essentially provide infrastructures for transnational connectedness end up producing an original media narrative about their customers. This articulates an ethics of sacrifice, a neoliberal promise of unconditional reward for individual commitment and an ultimate view of remittances as the best demonstration of what a ‘good migrant’ is, *or should be* like. Labour migration itself is portrayed as a much needed and desirable lever for economic growth and family wellbeing.

How distant this narrative is from the lived experience of remittances, and why, is an obvious research question. However, it is not necessarily the most important one. Videos such as those we are about to analyse are more than partial and selective mirrors of real social practices. Seeing them in this optic would only reveal polished stories of highly committed workers, which downplay any major inequality among them, or between them and their family members, and thoroughly omit the scenario of poverty, racism, marginalization or pervasive violence that may come along with migration. In fact, advertising is also a matter of cultural artefacts in themselves – a form of communication with its own expressive, evocative and metaphorical power (Sherry 1987; Soar 2000). As we aim to show through the case of WU, it is worth exploring how the narrative unfolds, what fits (or not) into its frame, how it symbolizes and exemplifies abstract notions of circulation, interdependence and care; in short, how it distinctively (re)produces virtual copresence – the coexistence, and possibly the interaction between distant individuals in the same frame.

Whether the narrative resonates with (which) migrant circumstances is a context-specific question that exceeds the purview of this article. Regardless of that, WU’s YouTube channel is a rich visual archive of the infrastructural, relational, symbolic and aesthetic foundations of copresence. Although there is no way to assess its actual impact on the target population and its remitting behaviour, there is a promise in analysing its heuristic impact as a representational field (Davis 2020). In order to do so, after a methodological presentation (Section 3), we discuss how WU commercial videos represent the standard interaction between senders and receivers (Section 4).

Following that, we show how money transactions are visually emplaced in the everyday routines and dwelling spaces of the relevant parties, thereby recalling a middle-class imaginary that may resound with migrant aspirations, if not with their achievements (Section 5). On the basis of this analysis, we show how WU’s video-narratives contribute to illuminating the micro-foundations and structural reach of virtual copresence (Section 6). This involves the critical use of mundane but symbolically meaningful objects and rituals to make intelligible, and emotionally charged, the virtual money transaction. It also has to do with the impossibility to push distant interaction beyond the simple act of sending or receiving the virtual money. We briefly wrap up our argument and its research implications in Section 7.

3 | A Methodological Background

There may be little surprise in focusing on Western Union for a study of the visual reproduction of copresence via remittances, given its historical centrality to the money transfer industry (Straubhaar and Vádean 2006). WU was the first company to operate in this market. It maintains a top position, with its 2023 revenues standing at \$4.36 billion (Western Union 2024), 120 million customers sending over \$100 billion yearly (Patel 2023), and a network of agents in over 200 countries and territories worldwide (Selbach and Lana 2015).³ As the competition in this sector has become fierce – especially with the entry of fintech companies such as PayPal and Wise – WU has embarked on a new corporate strategy that prioritizes digital services (Patel 2023). Furthermore, the company has a publicly accessible YouTube channel with 117,000 subscribers that contains hundreds of advertisement videos, with a potentially global reach and audience.

Technically speaking, WU uses YouTube as a ‘re-mediation’ archive (Bolter and Grusin 2000) for videos that were produced for different media, including television adverts, in-app ads, in-store advertising screens or platforms such as Facebook and Instagram. For the purpose of this article, we examined 823 videos uploaded on WU’s official channel as of 15 December 2023.⁴ Upon analysis, we first excluded the videos on technicalities such as the setting-up of the WU app. This made for a sample of 456 items, falling under one of three categories: (1) generic advertising on company values and mission; (2) advertising of a particular service or product; (3) celebration of national or religious holidays.⁵ In light of our research focus on the visualization of copresence, and as a number of videos were duplicated (i.e. used several times and dubbed in different languages), we eventually reduced the sample to 36 items that were uploaded between 2015 and 2023 (see [Supporting Information Appendix](#)). These video-narratives portray transnational money transfers among family members (or, occasionally, friends) by visually representing both sides.

Across the selection process, we examined WU advertising in all its facets – visual, verbal (written and oral), graphical and auditory ones – to grasp the intricate processes of signification inherent in a complex textual phenomenon (van Leeuwen 2008; O’Halloran 2011). Methodologically, this involved a systematic socio-semiotic examination (Fairclough 2003) of a diverse corpus of

video-narratives, aiming to capture the broad spectrum of themes and styles evoked inside them. Through qualitative content analysis, we discerned recurring themes, motifs and discursive patterns, noting both their variability and consistency (Gill 2000). We paid particular attention to the intersections between these elements and sociological categories such as gender, race, age and class, striving to comprehend the ideological, psychological and aesthetic effects conveyed by the media texts (Kress and van Leeuwen 1996). We have thereby analysed the linguistic strategies, visual choices and narrative structures employed by WU to convey its message.

It is not by chance that, within the final subsample we discuss in the following sections, most items adopt a *split-screen* format. This video-editing practice involves dividing the screen into two or more images, creating a perception of simultaneity for the viewer (Mondada 2009). In film language, this is meant to demonstrate the alignment among shots in time (as in a telephone conversation) or their aesthetic or thematic complementarity. In showing several interlocutors simultaneously, this technique brings together individuals located in different, possibly distant geographical settings. It is commonly utilized to bridge, or in fact underline, the gap between ‘here’ and ‘elsewhere’ (Siety 2024). Although traditionally employed in television news coverage, the format has gained unprecedented diffusion after Covid lockdowns (Casetti 2023). In fact, computer-mediated or portable device-mediated audiovisual communication was already routine among transnational migrant families well before the pandemic (Wilding 2006; Metykova 2010; Dekker, Engbersen, and Faber 2016).

4 | Narrating the Sender–Receiver Relation: Characters, Highlights and Blindspots

At the core of WU’s remittance advertising are migrants as senders and left-behind family members as receivers. Senders are all in their working age, with a slight predominance of men over women. Transfers between family members tend to follow ideal typical lines that correspond, as the literature shows, to different motivations, rhythms and durations in sending remittances (Paerregaard 2015): (1) from adult children to older parents, with the younger generation attending to the elderly; (2) among siblings, usually with the older providing for the younger; (3) from adult migrants to their partners and dependent children. That the sender is a migrant worker is a fact that comes out by itself. There is no need for explicit statements, against a backdrop of remarkably clean and standardized workspaces. With a few exceptions, the characters are either white collars or professionals (e.g. doctors, engineers, journalists, chefs), creatives (e.g. fashion designers) and athletes. This already suggests a strongly upward selection of migrant characters, which speaks to their imaginaries and aspirations but not necessarily to their actual working conditions. The protagonist is invariably hardworking and (hence) successful, regardless of their job: from a young kickboxer who sends money to his mother and aunt, without whose support he could ‘never have excelled’,⁶ to a female assistant cook in an Asian restaurant in France whose work ethic is celebrated with an off-camera message that all WU customers could easily subscribe:

Every day, cook and make progress.
Every day, draw inspiration from the past and innovate.
Always give your best without forgetting
your loved ones, because there’s no time
to waste, only things to share.⁷

The message is a creative and somehow uncanny conflation between three different temporalities – the *ever* of a migrant’s commitment and loyalty, the *daily* of their work (and remittance) routines, the *here-and-now* of their virtual copresence with those back home. The moral lesson is that success should come along with care and gratitude. Economic achievement and moral obligations should virtuously feed into each other. This deeply resonates with the moral imaginaries of labour migrants themselves, who are indeed the key figures across these videos, with two main exceptions. The first involves stories of parents or older siblings who send money to their family members living abroad as international students. Occasionally, moreover, WU’s YouTube channel hosts stories of money transactions between friends who happen to be in different countries. Sending money becomes an effective way of sorting out an unexpected problem, such as a theft or a belated payment. Although the latter exception speaks to the potential relevance of WU infrastructures for all forms of human mobility, the large majority of these videos has so evidently to do with international migration, as to need no explicit statement about it.

In a complementary guise with the sender, the standard receiver is a family member in the country of origin. We can distinguish three ideal types: (1) elderly (grand)parents, or wives and children, who receive money from an adult kin; (2) family members – siblings, parents, godsons – who are financially supported for a specific event, such as a festivity (e.g. Ramadan, Mother’s Day), a life course celebration (e.g. weddings, birthdays) or a special expense (e.g. a new TV set or some house renovation); (3) family members abroad who are not economically active, such as international students. Recipients themselves, as characters, are often just quickly sketched. Only a few videos foreground their lives and aspirations. In one of these, the younger sister of an Asian male immigrant in France has been dreaming to become a professional violinist. As she enters a dark orchestra stage and the spotlight falls on her playing, the off-camera voice of her older brother comes with a reassuring message – thanks to his money transfers, her dream will come true (or perhaps, it already has).⁸

The standard receiver is someone the sender appears to love, or care about, which makes remittances an obvious and natural fact (McKay 2007). This framing is made explicit through the sender’s body language and, sometimes, with a mention to the special events, or the life dreams and aspirations that remittances will afford. Whenever money is sent by smartphone, the senders’ message is part of an ongoing conversation that is enriched by emojis such as hearts or smiling faces. Remittances, it appears, are a condition for the happiness of both senders and recipients, in a positive-sum game. While the benefit for receivers is self-evident, on the migrant side the very existence of the dear ones left-behind seems like a source of joy, belonging and reward.

That things are, or should be this way is no secret for a global money transfer corporation: ‘at Western Union’, the off-camera voice states, ‘we know how important it is to be there for your loved ones and we’re working hard to keep you connected with them.’⁹

In the ‘real world’, as is all too obvious to migration scholars and to migrants themselves, remittances go to people who are less passive and content recipients than active, possibly unsatisfied claimants, as a part of rather embattled, if enduring moral economies (Carling 2008; Lindley 2010; Paerregaard 2014). However, WU’s recipients are invariably portrayed in ways that emphasize gratitude while erasing any potentially humiliating trait such as being visibly in need, poor or in long and empty waiting. Moreover, and unsurprisingly for ethnic advertisement (Peile 2016), WU’s narrative prioritizes the role and identity of the senders. No one of the latter ever reacts to specific requests from their family members. It is individual migrants who start every transaction. They are those in power and control, or the main actors on the stage (in fact: the main ad target). For sure, the positive and captivating register of advertisement could not be reconciled with the negative, or at best ambivalent emotions that often go along with the negotiation of remittances (Meyer and Strohle 2023). By the same token, the coverage of receivers cannot do justice to the role of ‘non-migrants’ in the grassroots negotiation of transnational social support, including the ways of spending the money. Concepts such as reverse remittances (Mazucato 2011; Paerregaard 2014) and care circulation (Baldassar and Merla 2014) are precisely meant to show that left-behind kin provide essential material help, in the form of money and/or as help in caring for children, elderly people or properties. They are also a source of emotional support and a point of reference in the present, and when thinking of potential return in the future (Bocagni 2015). All this being said, recipients are as much part of the WU picture as senders – they are the company’s co-customers, as it were. Both roles need to be portrayed in the best light, unrealistically in sync. One video after another, the protagonists bear the same smile of contentment and mutual acknowledgement. Although the exchange remains asymmetrical, the dynamics between the characters point to a certain reciprocity.

As consistent across the videos is a one-dimensional account of family life, as an obvious matter of mutual support. Whereas empirical research has shown that the financial obligation towards one’s family is sometimes a burden, possibly compounded by non-migrants’ misperception of the economic conditions of their counterparts (Suksomboon 2008), Western Union depicts remittances exclusively as a blessing. Receiving money makes people feel relieved, safe, ultimately loved. Sending money, in turn, appears as an emotionally rewarding activity that makes sense in itself. As long as it needs to be justified at all, this typically follows a rationale of intergenerational solidarity and reciprocity (Baykara-Krumme and Fokkema 2019). Thus, for example, in the story of an Indian clothes designer who’s sending money to her mother from New York:

My mom always took care of me. The money she sent me helped me get through design school in India [...]

my mother needs money to take care of my grandma in India. It’s my turn to take care of her.¹⁰

Here, the sender’s engagement rests on a sense of indebtedness for the economic sacrifices the mother made for her education. Moreover, sending money is to meet the need of a (deserving) kin, as the sender can certainly afford to do (Carling 2014). In fact, the situation of the family back home as portrayed in the video does not appear dramatic – nor would it need to. The point is rather that the migrants’ economic success in New York has created a new economic hierarchy, which needs to realign with the old, pre-existing moral one: the (female) migrant is to support the family back home, and especially the mother in her caring responsibilities towards the elderly of the family. Aside from these benign appeals to intergenerational solidarity, however, the video-imaginary of WU erases the complex and ambivalent power dynamics of material exchange within transnational families and, indeed, in the ordinary experience of family life (Zharkevich 2019). More in general, WU’s remittances take place against a generic middle-class backdrop, whatever the ethno-racial background or the supposed location. All senders live in spacious and well-lit flats, often with well-groomed family pets. They have smart, clean and generically Western attires. They use brand new laptops and smartphones. They sometimes appear to live in better circumstances than their counterparts, although the difference in economic status is never stark. Rather, the viewer can sense the presence of some wealth differential, which is probably reinforced by a shared, implicit awareness of the large-scale inequalities between North and Global South.

As important, the narrative of WU leaves no space for extraordinary circumstances that accelerate or intensify the rhythm of money transfers, including collective remittances and donations for disaster relief (Mohapatra, Joseph, and Ratha 2012; Le Dé et al. 2015). No videos include natural disasters (floodings, earthquakes, typhoons etc.) or disruptive political events (e.g. wars or endemic conflicts). Letting these events in would be at odds with the master narrative of WU and the underlying strategy of eliciting positive feelings and emotions – hence, fidelizing customers. For the same reasons, there is no space for anybody who might be framed as forcibly displaced or engaged in informal and dangerous migration routes. Again, the blindspot – what is missing and silent (Zerubavel 2015) – is as or more revealing than what is present and narrated. Although this omission speaks to the strategic avoidance of the stigmatization of undocumented migrants and refugees, an ironic fact remains. Even a polished narrative that zooms down on the everyday, unremarkable and domestic side of migrant lives – the normal, celebrated as an ideal – is already a *counter*-narrative, relative to the widespread mediatic exceptionalization of migrants as such, most often in a derogatory tone.

5 | Emplacing Remittances: From Immaterial Flows to the Material Space of Everyday Life

Sending and receiving remittances involves an abstract and immaterial transaction across distances and borders. The lived experience of that transaction, however, is far from immaterialized. The boundless flow of virtual money is experienced, and becomes effective, from specific spatial and temporal coordinates



FIGURE 1 | Still from video *Send money overseas and track transfers online from India* [0:01].¹¹

that increasingly involve the domestic sphere, thanks to digital divides like those advertised by WU. The company's app itself could be seen as an unprecedented infrastructure for copresence. Interestingly, many of these videos give access to the house interiors of the ideal sender. The coverage cuts across the divide between inner semi-public areas – those in which guests are typically allowed, such as living and dining rooms – and the private ones (i.e. bedrooms), while also including workspaces, balconies, courtyards or small gardens. In one video, for instance, a middle-aged man is sitting at the dining table with his laptop in front of him (Figure 1). His ethno-racial background seems deliberately unclear, just like the surrounding domestic space. It is only from the video caption – in semiotics terms, anchoring the visual through the text (Barthes 1964) – that we learn that the scene is taking place in India. The wooden table is adorned with a spread of food, including a basket of fruits and several glasses. The room is softly illuminated, in contrast with the nighttime darkness outside. By the man's side is a big dog, with a rich coat. From the comfort of this any-where, but pleasing and safe middle-class interiors he is sending money abroad to what appears to be his daughter, an international student. All across the dataset, the sense of intimacy is enhanced by traces of domesticity, such as staying in one's bedroom, watching a movie, lying on the bed or having a coffee. Similar details, hints and motifs are all constitutive of the *mise en scène* (Casetti and Di Chio 1990). They are also meant to stress the sense of relaxation, comfort and security – in short, of home – on which the money transaction rests.

In another instance (Figure 2), a young woman wearing pyjamas is looking at her smartphone while sitting on the bed and petting a grey cat. The camera zooms down on the app as she sends money to her younger sister with a simple click. After that, the protagonist puts the phone on the bedside table and tucks herself into bed. Here, the money transaction stands out as the last thing one does from the core of their private space. Filming it leads the viewer to perceive the company's services as an integral and inner part of family life. Remittances are indeed an ordinary family ritual, albeit one celebrated in mutual physical absence. Emplacing the scene (and in real life, sending money) in one's private space is critical to nourish a deep-rooted moral ideal and obligation – caring for your family as a 24/7 possibility (Alinejad 2019). The receiver should feel at home as much as the sender and, hence, fit into their everyday life at all times of it. Remittances are

ultimately constructed as a form of transnational homemaking, both literal and metaphorical (Blunt and Dowling 2022; Boccagni 2022). Importantly, the message of comfort is also one of safety. As the implicit claim goes, WU's services are so fast, safe and reliable to allow people to sleep comfortably. Whether someone is busy with their work or is resting at home, money flows seamlessly in no time, with no bureaucratic mediation – as long as money is there and people wish to circulate it, of course, which is as alien to WU's video-imaginary, as central to migrants' real lives.

Although sending money from home is central to the atmosphere of WU's narratives, the diffusion of dedicated apps enables money transfers from virtually any location. It is not by chance that other videos emplace the key action in generic public environments. In one of these (Figure 3), a young black woman comes out of the gym where she has just exercised and walks on a sidewalk, passing by a flower shop. Just while a few white children happen to run beside her, she starts her smartphone app, smiles and closes her eyes. All of a sudden, another scene enters the screen and splits it into two (see Figure 6). The money has already reached a large and clean kitchen located elsewhere. A female-only and multicultural group of people has gathered to celebrate the birthday of a child, possibly the protagonist's daughter. Cheers and clapping follow on both sides of the split screen. Even when the sender occupies the public space, she does so as an ordinary middle-class consumer, against a pleasant urban landscape – as reassuring and generic as the one that the money will soon reach.

All across these examples, the narrative is noteworthy for its careful adherence, in a concise format, to the standard three-act structure of audiovisual storytelling (Newman 2006). In the first act, a character is introduced, followed by a meeting with another character in the second act – an encounter which reaches the pivotal turning point with the money transfer. The third act concludes the narrative arc, with the happy ending of both characters smiling, while being ultimately as distant and separated from each other as before.

In short, according to the master narrative of WU's advertising, the remittance industry does afford people to be together at a distance, socially and affectively present while physically absent. Thanks to the worldwide infrastructure of a major money transfer corporation, transnational family members can engage in a form of presence that is tangible, effective and appreciated in multiple



FIGURE 2 | Still from video *From App to Bank or Cash* [0:04].¹²

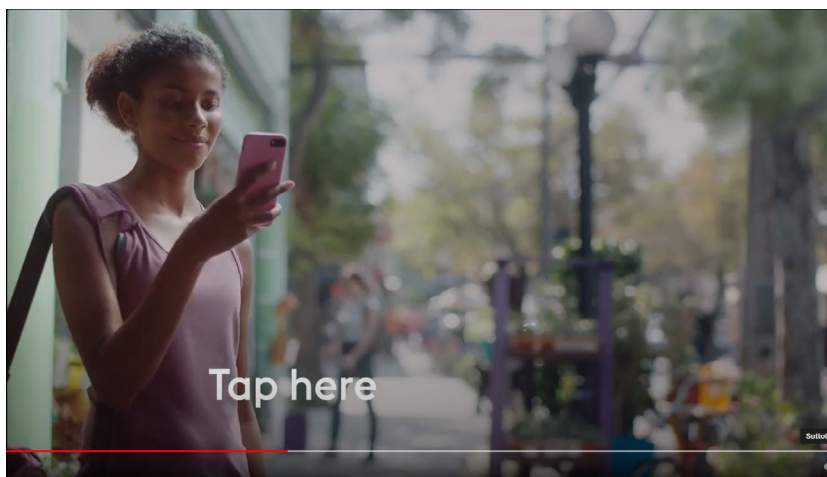


FIGURE 3 | Still from video *Send from the Western Union app for fast cash pick-up in minutes* [0:11].¹³

respects – economic, social and moral ones. Although a WU slogan invites customers to ‘go online here and send money there’, the very distinction between *here* and *there* (and between on- and off-line) fades out, as long as the transaction goes. Both spatial referents are subsumed into WU’s space-time of virtual copresence. This is the climax, and indeed the *raison d’être* of each video-narrative.

What if, however, we revisit the claim for copresence on a properly analytical terrain? In addition, what if these videos reveal certain patterns of copresence, or attempts at reproducing them, which are *empirically* ingrained in the lived experience of transnational migrants, regardless of their fiction format of representation?

6 | Unpacking Copresence: Affordances, Limitations and Beyond

There is more to WU’s advertising, we contend, than a fiction genre driven by commercial vested interest. In fact, there is a promise in unveiling the moral subtexts of these accounts, their blindspots and the subtle balancing work between nourishing

migrant ideals and moralities and keeping an anchorage in their actual conditions. More fundamentally, even stories that are untrue in themselves may eventually turn out to be true or provide insights about the truth, at some deeper level. In order to illustrate this, we first need to revisit the still images discussed above in the economy of their larger video-narratives and of their dual frame of reference. These narratives reveal something important about the mechanisms underlying money circulation and its reach as a way of generating copresence, in two respects: the need to embody abstract and immaterial transactions through tangible and meaningful objects and practices, and the ultimate sensorial limitations of virtual copresence, even in a potentially constant, ‘always-on’ format. Both relational patterns stand out across different backgrounds and characters and deserve more elaboration.

Many of WU’s selected videos capture the precise moment of money transfer through a split-screen composition (Section 3). On the left side, the sender is about to complete the transaction from their laptop or smartphone. On the right side, the recipient is reading a notification message. On the very instant in which money is being transferred, something disrupts the neat screen division, which recalls several more binaries (e.g. here–there, provider–dependent, rich–poor, or and us–them). This

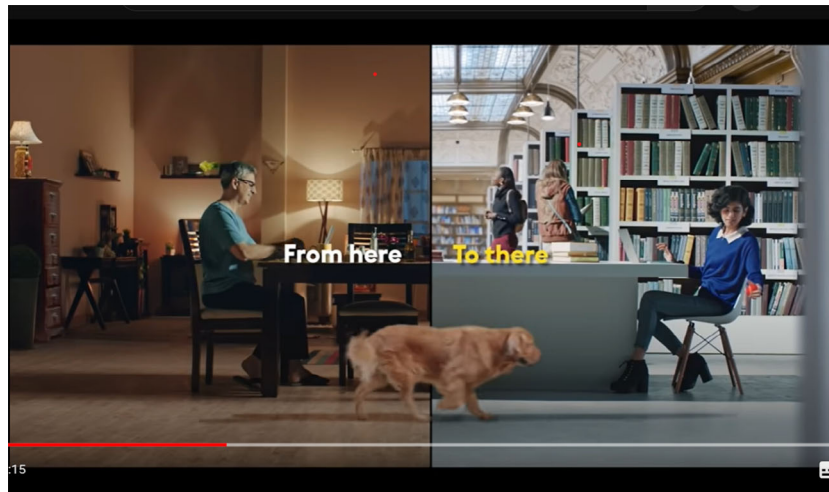


FIGURE 4 | Still from video *Send money overseas and track transfers online from India* [0:04].¹⁴

mobilizing element, which embodies, or at least visibilizes, a state of virtual connectedness, is a clear instance of Baldassar's (2008) 'copresence by proxy' – the power of everyday material culture in evoking distant connections (Bocagni 2016; Frykman 2019). It also speaks to deeply ingrained family routines that senders and recipients may have shared in the past. This takes a variety of visual shapes, ranging from a family pet running across the divide, or a mobile object such as a table tennis ball being shot in-between, to mundane acts of care such as passing on a teacup or watering a plant. These are all *affordances and rituals of copresence*, as long as they bridge the divide between the two sides and reveal their reciprocity and interdependence.

The ubiquitous presence of these playful imaginary devices is meant to stress that sending money brings distant people into the same socio-temporal and even moral context. In the first video discussed above, for example, the story unfolds with a split screen in which the money flow is represented by the family dog crossing the divide, to be caressed by the smiling and grateful daughter of the sender (Figure 4). In the second example, which captures a distance in time zones as much as in space, the international student extends her arm over the half-screen to switch off the light for her older sister who, after sending the money, can afford to sleep with no more worries (Figure 5). Likewise, the migrant mother who has just made the money transfer from a generic street can now afford to 'be', or at least to show care and make a difference, by exhaling across the divide to help her daughter blow out the candles on her birthday cake (Figure 6). As these narratives evocatively show, parallel and distant lives are united for one moment through the circulation of virtual money. However, money does not speak, nor is it 'felt', alone. It needs to be anchored on some familiar object or form of care to be converted into an intelligible entity, gain emotional warmth and be re-embedded in family routines. Although this circulation act takes a clearly fictional register, the underlying message is all too real – virtual relations keep depending on familiar materialities, rituals and care practices, even when they involve seamless flows of money. No way, otherwise, for remittances to be perceived as a special kind of money, which makes sense, and is circulated, only under special relational arrangements.

At the same time, WU's video-narratives end up being remarkably revealing of the structural limitations of virtual copresence. Although each story shows a degree of interaction between senders and receivers, the protagonists never look at each other in the face, nor do they ever touch each other's bodies. Nothing of the ordinary bodily ways of celebrating the encounter with a dear one in a context of physical proximity appears in these remittance sagas. No character ever articulates, from their facework or corporeal movements, any palpable or vivid engagement with their counterpart. Their generic and ephemeral smiles seem rather to speak of their satisfaction for the money well sent or well received – indeed, for the performance of WU. There is an uncanny tinge, for a spectator, in the reiterated scene of two characters that fall into the same screen, appear fully aware of each other's presence and act as if they didn't need to enter into direct interaction – for the simple fact that, in real life, they *cannot*.

This pattern is so systematic to be arguably deliberate, if not strategic. There is an institutional subtext associated with it: what happens beyond the exchange of money is none of WU's business. It belongs to the private life of each customer. The market should not intrude into it any more than it already does by facilitating the transaction. All the rest is not so relevant and might actually be slippery and contentious for marketing purposes. After all, 'remittance' is only another name for the hard-earned money of each migrant (and then of each receiver). State or market institutions should not 'colonize' it any further, one could argue, in resonance with the more critical side of the migration-and-development literature (Glick-Schiller and Faist 2010).

All this being said, this systematic lack of mutual eyework and bodily interaction holds analytical significance as well. It reveals a very sound, if tacit, awareness of the lived experience of transnational migration – despite all instrumental ways of polishing it. As one reads among the lines, there is a 'tragic' side (in the sense of Miller (2008)) to videostories that have apparently a very light, comedy-like tone. While everyday lives on either side do articulate mutual awareness, concern and care, they are still ultimately parallel and separate lives. The affectionate father who was reading a book before using the app will keep reading or minding his own business, just as his daughter will do somewhere in a

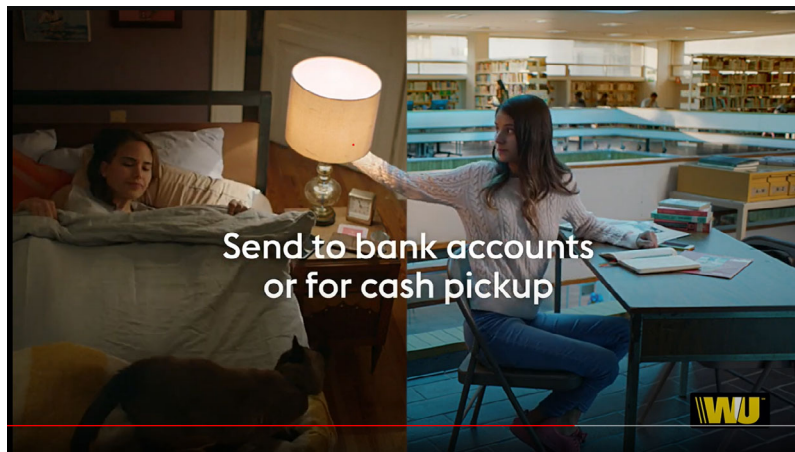


FIGURE 5 | Still from video *From App to Bank or Cash* [0:09].¹⁵

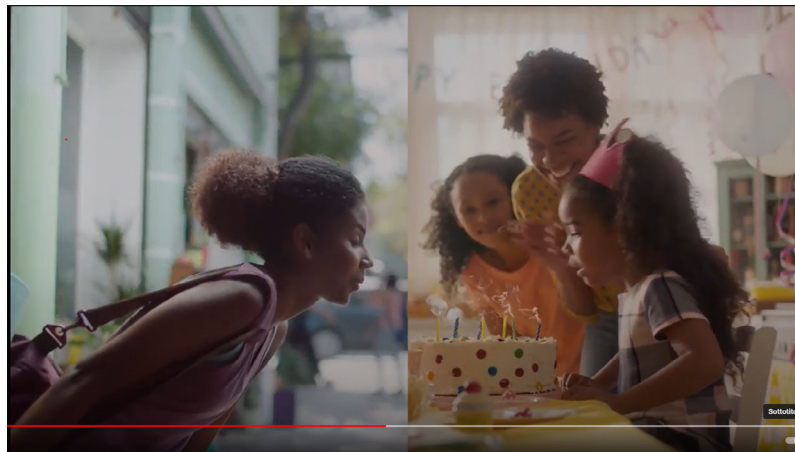


FIGURE 6 | Still from video *Send from the Western Union app for fast cash pick-up in minutes* [0:14].¹⁶

campus after receiving the money. Once the few special seconds for the transaction are over, the migrant workers will go on with their ordinary busy lives, just as their counterparts elsewhere. The divide between the two half-screens – out of metaphor: the spatial distance from here to there and the sociolegal border(s) in-between – is there for good. Money can cross it, as long as it is produced and shared. People cannot – not to the extent that an ordinary sense of presence would demand. While the symbolic pendulum of objects or acts of care across the divide evokes tangible and normatively desirable forms of mutual commitment, visualizing full-bodied mobility would disrupt the subtle balancing act between the desirable and the achievable. In other words, it would overly push the fictional side of these videos, ultimately reminding the migrant audience that physical copresence, under ever-tightening borders, is not an option – unless on an occasional basis, at best; or unless one gives up their migration dreams, at worst. This is not to suggest, of course, that literal copresence or continuous circulation is always seen as inherently desirable. In a variety of migration arrangements, especially those not involving vulnerable or dependent non-migrant kin, mutual distance – to be occasionally bridged, whether through visits home, transnational communication, or remittances – may well meet the expectations and interests of both parties (Madianou and Miller 2013; Baldassar 2016; Alinejad 2019). However, for the time being, the distance is there.

As far as these relational patterns are concerned, then, WU's representation of copresence is not so dissonant with the lived experience of copresence itself. This reaches as far as the money goes and may ultimately be as ephemeral as the cross-border moving object, or the minimal and yet meaningful act of care, that is meant to substantiate it. Remittances are far more than these objects or actions, in terms of economic value. And they are far less than them, in terms of sensuous and bodily connectedness.

7 | Conclusion

Video-narratives such as those on WU's YouTube channel, we argued, are cultural artefacts in themselves. They are worth exploring for the standardized and beautified account of transnational migration they produce, but also for their resonance with the desires, aspirations and dilemmas of real migrants, and for the alternative narrative of migration they circulate. However, these advertisements also hold analytical value in capturing the conditions for, and the reach of, virtual copresence. As important, they go some way forward in de-exceptionalizing remittances – and hence, indirectly, migrants themselves.

WU's videos are fully fledged stories with a dynamic of their own. This is invariably centred on the breaking point of money

instantaneous circulation. Nonetheless, this critical act belongs to a larger story and cannot be fully understood out of it. This is a powerful reminder of something that is implicitly obvious to WU's customers, but arguably not so much to practitioners (and sometimes, researchers) in the remittance industry. Each story, as it unfolds through the life routines of *fictional* migrants, reveals the *real* social, moral and affective embeddedness of remittances. Even beyond its own intentions, WU's advertising carries along a fundamental message for migration studies: Remittances are less a thing in themselves, or an isolated economic transaction, than an ordinary (transnational) family practice. There is nothing exceptional in inter vivos money transfer between the members of a family – this is rather constitutive of the textures, and of the role and power negotiations, inherent in family life. It is only made more complex by physical distance, and possibly by the pervasive, if elusive expectations of 'success' that migration carries along. Although the complexity is unlikely to be sorted out by the power of an app, as in the video-imaginary of WU, a fact remains: in-group circulation of economic support is as ordinary for someone categorized as migrant as for anybody else in a similar life course position or family role. This, in turn, is an invitation to approach remittances as a form of family (or community) reciprocity among others rather than as an ontologically distinct and isolated development. No way to make sense of how this money works, and of the difference it makes, unless by embedding its circulation in the everyday routines, endeavours, dreams and nightmares of senders and givers, as they struggle for mutual connectedness.

As we first approached the YouTube channel of WU, we were unsurprisingly inclined to take its videos by their face value – as a marketing product, and a way of giving a visible and alluring face to the invisible, or far more complex, remittance industry. Starting from this analytical stance, we have emphasized the gap between fiction and reality, the instrumental aestheticization and moralization of migrant life and the production of an alternative discursive genre on migration on the same social media where far less benign representations predominate. Along the way, though, our interpretive content analysis revealed further insights for the study of copresence – hence, for transnationalism, as long as the social working of copresence across distance is a core subject for this perspective. On one hand, virtual copresence demands more than technical infrastructures, or money circulation, to nourish it. It also entails some symbolic use of shared objects and routines to meaningfully resonate between the parties, as long as the latter belong to shared moral economies and kinship relations. On the other hand, regardless of new technological developments, virtual copresence cannot be fungible with physical one in every single respect. In essence, it still falls short in bodily and sensorial depth. This needs to be implicitly acknowledged, even in a fictitious format like WU's ads, lest the latter appear too improbable, if not disturbing, to the eyes of their potential audience. Both analytical points are an invitation to further comparative research on the lived experience of copresence over a distance, in ways that should be attuned to the social, cultural and moral bases of a sense of togetherness, rather than indulging in technological determinism.

This leads us to a final insight of larger significance: even fiction, as a way of portraying a social phenomenon, can powerfully contribute to its analytical understanding and to the production

of more nuanced and empirically sound accounts. By extension, humanities and arts on migration and displacement, while having no analytical mandate or purposes, are worth approaching also as heuristic tools. They capture something of the 'real thing' and often nicely articulate it, more than migration studies would sometimes do, or acknowledge. Even YouTube videos fabricated for commercial purposes are a case in point of this heuristic potential – and, on a normative terrain, of the prospects for migration narratives that 'de-demonize' (Baldassar 2016) the weight of distance, and the characters and stories of migrants themselves.

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Conflicts of Interest

The authors declare no conflicts of interest.

Data Availability Statement

The author has provided the required data availability statement and, if applicable, included functional and accurate links to said data therein.

Endnotes

¹Source: Jamal Hashi – *The responsibility to care*. <https://www.youtube.com/watch?v=4w46JWXfW9g>. Uploaded: 28 August 2015.

²An alternative categorization, based on the interplay between temporalities and contents of long-distance interactions, is the one between *ritualistic*, *omnipresent* and *reinforced* copresence (Nedelcu and Wyss 2016).

³According to the World Bank's global monitoring of migration corridors [<https://remittanceprices.worldbank.org>], the presence of Western Union is virtually ubiquitous. As the 2023 figures provided by the company show, the most significant world region in terms of revenue generation is North America (the United States and Canada), that is 37% of the total. This is no coincidence, since the United States has long been the top remittance-sending country in the world (IOM, 2024). Europe and MEASA (Middle East–Africa–South Asia) account for important segments of WU's revenues as well (24% and 21%, respectively). Again, several European and Gulf countries have consistently been among the top remittance-sending ones. The MEASA is also the world region with the most robust remittance growth in 2023.

⁴We linked all the videos in a dedicated dataset. Although many of them changed their status since our early collection, from 'public' to 'unlisted', YouTube's self-archiving practice makes them still available as long as one owns the exact link. All the videos we discuss in the article have been last checked on 24 February 2024. Our preliminary analysis was based on the following variables: upload date; duration; description; use of voiceover and subtitles; language; number of views; country (where made explicit).

⁵We further categorized this dataset according to the following variables, applied to both sender and receiver(s): gender; apparent age; location; sending infrastructure; notification channel; family or kinship roles involved; explicit cultural references; slogans in use; use of the 'split-screen' technique.

⁶Source: *Este Dia de las Madres consiente a mamá con Western Union*. <https://www.youtube.com/watch?v=JIIAGEB0ad4>. Uploaded: 9 April 2015.

- ⁷Source: *Western Union TV APP – France 2018 2*. <https://www.youtube.com/watch?v=g8G5nusk20s>. Uploaded: 21 March 2018.
- ⁸Source: *Envoyez plus que de l'argent, aidez vos proches à réaliser leurs rêves*. <https://www.youtube.com/watch?v=qBH8ZyODgwI>. Uploaded: 26 September 2021.
- ⁹Source: *Western Union helps you stay connected in Jamaica*. <https://www.youtube.com/watch?v=aLo9cOHSvL0>. Uploaded: 3 July 2018.
- ¹⁰Source: *Mitali Desai-Coming Full Circle*. <https://www.youtube.com/watch?v=2gmCKq4K8Io>. Uploaded: 11 January 2016.
- ¹¹Source: <https://www.youtube.com/watch?v=-T2TLLgoX6Q>. Upload ed: 23 July 2020.
- ¹²Source: <https://www.youtube.com/watch?v=cyPV2wiVpX4>. Uploaded: 27 December 2018.
- ¹³Source: <https://www.youtube.com/watch?v=Z8uH6f6b3Sw>. Uploaded: 20 June 2018.
- ¹⁴Source: <https://www.youtube.com/watch?v=-T2TLLgoX6Q>. Upload ed: 23 July 2020.
- ¹⁵Source: <https://www.youtube.com/watch?v=cyPV2wiVpX4>. Uploaded: 27 December 2018.
- ¹⁶Source: <https://www.youtube.com/watch?v=Z8uH6f6b3Sw>. Uploaded: 20 June 2018.

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Supporting Information

Additional supporting information can be found online in the Supporting Information section.