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Original Research Article

Use of Mobile Financial Services and Mediation among the Burkinabe Diaspora in Méagui (Côte d'Ivoire)

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Abstract: The objective of this article is to analyse the social logic behind the use of mediation in the transfer of funds by first-generation Burkinabé transmigrants using mobile financial services. The qualitative methodology was favoured, allowing for individual interviews and a focus group discussion with first and second generation Burkinabe transmigrants living in Méagui (southwestern Côte d'Ivoire). This study reveals that trust, technological competence/confidence and the place of second generation transmigrants in the diaspora community studied, as well as perceptions of e-money institutions, are at the origin of the use of third party mediation when first generation transmigrants transfer funds from mobile financial services. Moreover, the recourse to mediation during the use of the said services for transnational transfers reflects the complexity of the process of socialisation of individuals in the digital age, with in particular a backward transmission of knowledge and know-how in the use of information and communication technologies.
Keywords: Transmigrant, usage, mobile financial service, mediation.

INTRODUCTION

The uses of digital technology now occupy a prominent place among the means used for the construction and animation of transnational social fields (Mattelart, 2009; Nedelcu, 2010). Their development has favoured the emergence of new forms of sociability, which are characterised by a sense of immediacy in contacts and the abolition of distances (Macilotti, 2015), favouring at the same time the maintenance of strong links between diasporas and their countries of origin (Mattelart, op. cit.). Moreover, the introduction of the digital into the transnationalism of diasporic communities (of African origin in particular) leads to the assignment of new social roles to certain actors: the technological mastery of young people positions them as essential intermediaries and also as actors thanks to whom the integration of Africa into the information society is achieved (Stebig and Deverin, 2008). On the other hand, we note with the work of Shahrokni (2007) that the digital uses of the second generation of migrants within the framework of transnational relations linking them to their country of origin contribute to the emergence or reinforcement of the feeling of belonging to the national community of origin.

The social uses of information and communication technologies, both in transnational and other contexts, constitute a dynamic field of research. Issues such as the diffusion and appropriation of technical objects (Millerand, 1998, 1999), the use of technology in the home (Silverstone, Hirsch and Morley, 2005), and the relationship between digital uses and generational belonging (Bourdeloie and Boucher-Petrovic, 2014; Hargittai, 2010) have been analysed to shed light on their understanding and to highlight new avenues of research. The work of Proulx (2005) on the social construction of the uses of information and communication technologies attracts our particular attention. This work, which aims to develop an explanatory model of the social uses of these technologies, presents five analytical categories. The first relates to the dialogical interaction between the user and the technical device. The second relates to the coordination between user and designer of the device. The third relates to the situation of use in a context of practices. At this level, Proulx (op. cit.) notes that the uses and 'patterns of use' of ICTs are situated in specific contexts of social practice (leisure, family, work, etc.). The fourth analytical category proposed in this model focuses on the inclusion of political and moral dimensions in the design of the technical object and in the configuration of the user. The fifth and final level of

analysis concerns the social and historical anchoring in a macro-structural whole. The new uses are integrated into spectrums of uses that are already constituted, into social practices and communication practices that already exist (Mallein and Toussaint, cited by Proulx, op. cit.).

In his analysis of the dialogical interaction between users and technical devices, Proulx (op. cit.) distinguishes four types of user intervention:

- Shifting or modifying the spectrum of uses without introducing major changes to the technical device;
- The adaptation or modification of the technical device in order to adjust it to one or more uses, without changing its original function;
- The extension or addition of elements to the device in order to broaden the list of its functions;

The diversion or use of the device for a purpose unrelated to its intended use. However, an analysis of the money transfers made by first-generation Burkinabe transmigrants in Méagui (south-western Côte d'Ivoire) using mobile financial services highlights the importance of the mediation of third parties (first- and second-generation transmigrants, managers of electronic money institutions) in the dialogical interaction between transmigrants and the said services. This recourse to mediation, which characterises the uses of these technologies, manifests itself in several ways. In some cases, it involves the intervention of an intermediary to supply the electronic wallet of the first-generation transmigrant wishing to transfer funds, followed by instructions for the execution of the transfer. Mediation also takes the form of an intermediary's intervention to carry out the money transfer on behalf of the transmigrant, either from the transmigrant's own e-wallet or from the intermediary's e-wallet, or at an e-money institution. On the other hand, intermediaries are involved in the withdrawal of funds from the country of origin. In addition, intermediaries are often involved in entering the secret code of the transmigrant's e-wallet instead of the transmigrant when the USSD protocol is executed. These different ways of involving intermediaries structure the dialogical interaction between the users (first-generation Burkina Faso transmigrants) and the technical device (the mobile phone and the USSD protocol) and lead to the following question: on what logic(s) is (are) the recourse to mediation based in the context of remittances made by first-generation Burkina Faso transmigrants using mobile financial services?

METHODOLOGY

The analysis of the social construction of the uses of information and communication technologies, a problematic which, from a paradigmatic point of view, is part of the appropriation approach, generally requires the implementation of a qualitative methodology (Boullier quoted by Jouët, 2000). Interpretive descriptive research (Gallagher, 2014) was therefore mobilised. This research strategy led to individual interviews (24 individual interviews) and one (01) focus group discussion (with 07 participants). The sampling of actors by contrast (Pirès, 1997; Savoie-Zajc, 2007) made it possible to collect data from transmigrants (first and second generation) settled in Méagui.

The analysis of the data collected was carried out according to the principles of thematic analysis by Paillé and Mucchielli (2012). This method of analysis is suitable for describing the social processes under study and requires that this description be illustrated by the construction of thematic trees. These methodological guidelines have led to the results presented in the following section.

RESULTS

Technological competence/trust and recourse to mediation

The use of mediation, like other types of intervention characterising the dialogical interaction between users and technical devices, is based on a set of perceptions and meanings among which technological competence/confidence appears. It should be remembered that technological competence/confidence refers here to the way in which users (transmigrants in our case) represent their abilities to use mobile financial services for remittances, plays an important role. When first-generation transmigrants do not feel able to handle the artefact from which mobile financial services are accessed, mediation is a solution for making remittances from these services. The choice of intermediaries depends mainly on their technological competence/confidence, real or assumed. For first-generation transmigrants, technological competence/confidence is based on their educational competence. If they have not attended school, some individuals in this category consider themselves incompetent in the use of mobile financial services. Second-generation transmigrants who have been to school appear to be much more capable of making remittances.

"Those who are not educated, it is difficult... They use Orange money, but they have to go to someone..."

Zida - 1st generation transmigrant, Individual interview, Méagui.

Mastery of the USSD protocol appears to be another key aspect of technological competence/confidence. First generation transmigrants who do not have this expertise often turn to intermediaries, again chosen here because they do. It should be noted that MNOs sometimes modify the USSD protocols from which remittances are made. Sometimes, when a first-generation transmigrant finds that the protocol he or she knew has been changed, he or she turns to a second-generation transmigrant who

also belongs to the 'young' category. The latter, with a reputation for being digital natives, are described as individuals with a technical and cognitive mastery of the artefact from which transactions are made. For first generation transmigrants, this mastery of the artefact necessarily goes hand in hand with mastery of the USSD protocol from which transnational money transfers are made.

The importance of trust and the place of young people in intergenerational interactions
In addition to technological confidence, trust is an important factor in the choice of intermediary. The intermediary is often a member of the social network (first or second generation transmigrant, member of the family or ethnic group of origin, etc.). This trust sometimes leads some senders to entrust intermediaries with money for important investments to send to Burkina Faso. In some cases, senders reveal the secret codes of their SFM accounts to the intermediaries, so that they can make the money transfers for them.

The value of the amount to be transferred conditions the use of second generation mediation. For transfers of sums perceived as "small", some first-generation transmigrants do not hesitate to resort to second-generation mediation. On the other hand, they make the money transfers themselves from the MFIs when the sums to be transferred have a higher value in their eyes.

The unavailability of first-generation transmigrants is also a variable in the use of mediation. The first generation transmigrants interviewed for this study argue that the use of second generation mediation also occurs when they are busy with work or other obligations. Second-generation transmigrants, on the other hand, see themselves as serving their parents or elders in the diaspora community. Therefore, they feel it is their duty to make themselves available for remittance transfers of first generation transmigrants whenever the latter request it, especially when the senders belong to the senior category.

We say that you can't have a child and then walk under the sun to go shopping. Even if it is the father who has to send the money, and the money goes in his name, it is the child who will make the transfer. That's how it is.

Zoungrana - 2nd generation transmigrant, Individual interview, Méagui

Despite the above, it should be noted that recourse to mediation is sometimes an alternative rejected by some transmigrants.

Reservations about using mediation and refusal to mediate
The use of mediation is not an option accepted by all first-generation transmigrants. In fact, first-

generation transmigrants are very reluctant to consider the possibility of mediation by the second generation or by third parties. Lack of trust in intermediaries and a concern for discretion are the main reasons for this.

The USSD protocol from which remittances are made requires the user to enter their secret code before validating the transaction. However, sometimes accepting the intervention of an intermediary means revealing the secret code to the intermediary. In view of the confidential nature of the secret code and the risk of theft for users if the code is divulged, first-generation transmigrants that are able to carry out their transactions themselves prefer to do without any mediation.

Moreover, involving an intermediary means informing the intermediary of the fact that a certain amount is being transferred to Burkina Faso and sometimes of the context (family, medical, etc.) in which the transfer is being made. Since senders do not necessarily want to share such information (which is private) with intermediaries, especially when they are not family members, they prefer to avoid mediation when they are able to carry out their transactions themselves. Failing that, they go to an e-money institution located far from where they live, where they are sure not to meet the managers of e-money institutions who know them.

Furthermore, second generation transmigrants who are asked to mediate sometimes refuse. In such cases, they argue that mediation is mainly the role of the managers of e-money institutions. Furthermore, in the event of a handling error resulting in a transfer to the wrong number, it is up to the intermediary to take responsibility for the error, sometimes by refunding the sender the lost amount.

"If someone comes in and they have money in their account, a relative or a client, and they have money in their account, and they want me to send money from their phone, I don't do it. Because once you go to do a service, if there is a problem, a mistake on the beneficiary's number for example, you are responsible. He said he didn't know anything, so he put me in charge of doing everything so that the money would go to Burkina...". Sayouba - 2nd generation transmigrant, manager of an electronic money institution, individual interview, Méagui.

DISCUSSION OF THE RESULTS
The analysis of the dialogical interaction between mobile financial services and first-generation transmigrant users reveals that recourse to mediation is a fairly frequent and characteristic practice in the transmigrant-mobile financial services relationship. Let us recall that this recourse to mediation can consist of:
• A supply of funds to the first generation transmigrant's electronic purse, accompanied by instructions for carrying out the funds transfer ;

- Carrying out the transfer of funds on behalf of the first-generation transmigrant
- Making withdrawals on behalf of the first generation transmigrant
- An intervention to enter the secret code instead of the first generation transmigrant;
- An intervention to introduce the first generation transmigrant to the USSD protocol from which the sending is done.

These interventions by an intermediary are more sociological than technical or technological. They are an integral part of the habits of certain users and make it possible to circumvent the obstacles arising from the more or less poor technological mastery of the users who mobilise them.

The dialogical interaction that exists between first-generation transmigrants and mobile financial services is highly dependent on their particular affinity with information and communication technologies (Le Douarin and Caradec, 2009), or even their technological career (Compiègne cited in Pilote, 2014; Millerand, 1999). It is not uncommon to find that first-generation transmigrants, belonging to the senior category, generally feel that mobile financial services, which are both remittance channels and information and communication technologies, 'are not objects of their time'. However, in some cases, the technological careers of transmigrants who feel familiar with digital technology do not always lead them to deduce that they will necessarily be adept with mobile financial services. There is a fear of making a handling error that could lead to a loss of funds. The evolution of devices can affect the technical mastery (or technological competence/confidence) which is a dynamic reality. In this study, we have seen that changes in the USSD protocol sometimes influence the technological competence/trust of users, who sometimes use intermediaries for their transactions. This is also highlighted by Bourdeloie and Boucher-Petrovic (op. cit.), for whom the lack of technical proficiency is sometimes attributable to the evolution of technological devices. Moreover, the use of mediation underlines the fact that the uses of a technical object do not necessarily imply an appropriation of this object insofar as appropriation means above all the internalisation of the technical and cognitive skills necessary to use an object (Proulx, op. cit.).

The dialogical interaction that is established between a user and a technical object has, for Livingstone and Zeitlin (1996), a double function:
- To facilitate interactions between individuals;
- To substitute for these interactions

This major idea of the sociability postulate of Livingstone and Zeitlin's theory (op. cit.) reflects the reality of the uses of mobile financial services in the transnational context studied: these services facilitate

the realization of money transfers, which constitute an essential aspect of this transnational social field.

It should also be noted, following Hargittai (op. cit.) that in terms of technological competence/confidence and ICT use, the "youth" category does not necessarily constitute a homogeneous whole. This idea of Hargittai (op.cit.) calls into question the relevance of a social assignment linked to generational belonging in terms of digital use. Indeed, some second generation transmigrants prefer to go to e-money institutions themselves to transfer money, as they feel they do not have the required technological competence/confidence.

Finally, this research also highlights the influence of financial services on intergenerational interactions. Indeed, the use of second generation mediation is indicative of the complexity of the socialisation process in the digital age. With the intrusion of digital technology into everyday practices, socialisation, which traditionally involves a transmission of knowledge and values in the direction of 'older generations to new generations', sometimes works in the opposite direction: the new generations initiate the older generations into digital practices and culture (Lobet and Cavalcante, 2014; Pentecouteau and Eneau, 2017; Provonost, 1994).

CONCLUSION

Trust, technological competence/confidence and the position of second generation transmigrants in the diaspora community studied, as well as perceptions of e-money institutions, are at the root of the use of third party mediation in the transfer of funds by first generation transmigrants from mobile financial services. However, it should be noted that the use of mediation is sometimes met with reservations by both first and second generation transmigrants due to the perceived risks of handling the artefact. In any case, mediation appears to be a type of intervention characteristic of the dialogical interaction between users (first generation transmigrants in particular) and the artefact from which mobile financial services are accessed. Moreover, the use of mediation in the use of mobile financial services for transnational transfers reflects the complexity of the process of socialisation of individuals in the digital age, with, in particular, a backward transmission of knowledge and know-how in the use of information and communication technologies.

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