
Dimensions of Solidarity in Digital Financial Services Research

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Abstract

As researchers in the fields of Information Communication Technologies and Development (ICTD) and Human Computer Interaction (HCI) studying digital financial services (DFS), we bring attention to the need to create solidarity between DFS work in the Global South and Global North. We highlight how there are shared struggles across the world not only in accessing DFS, but also in navigating technologies firmly rooted in and upholding capitalist systems. We also bring attention to and discuss the challenges in fostering solidarity between research and practice in light of potential misalignment between goals such as profit, productivity, or efficiency and a critical and user-centered approach to the design of DFS. Exploring these dimensions of solidarity allows us to tie DFS work to furthering conversations on post-capitalist objectives in HCI.

Author Keywords

ICTD, HCI, digital financial services, solidarity

ACM Classification Keywords

H.5.m [Information interfaces and presentation (e.g., HCI)]:
Miscellaneous

Introduction

As researchers, we are positioned at the intersection of multiple fields, domains, and approaches to the formulation

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of knowledge. Our work lies in the overlap of Information Communication Technologies and Development (ICTD) and Human Computer Interaction (HCI). Our research focuses broadly on the access, use, and design of digital financial services (DFS) and processes through a critical lens. Finally, we also conduct this research in tandem with practitioners in the global health space. The combination of these positions has brought to light for us the constructed dichotomies between work on DFS in the Global North and Global South. This has also brought up questions around the potential challenges of working with practitioners to take critical perspectives on DFS. Through a focus on these two issues, we pose questions around how we can build solidarity between work on DFS in both the Global North and Global South and how we might consider bridging research and practice if we want to take a critical perspective on DFS and their effects on users. We situate these questions in the fact that research on DFS directly engages with capitalist systems of transactions and wealth creation, which brings up broader questions related to the role of solidarity towards post-capitalist futures.

Our positionality is also composed of our identities and values. The first author identifies as a woman of Indian origin and the second author as a white man; both authors have long resided in the United States. The first author has three years of experience conducting ICTD research in a range of domains, largely in India and recently in Kenya. The second author has extensive experience researching health, education, and DFS in South Asia and East Africa. We are also researchers at an academic institution in the United States, which values productivity in terms of research output, making research a way of achieving capital in various forms. However, our research also brings us to engage and align ourselves with the struggles and values of the people we work with. Based on this perspective, we propose questions

around how feminist solidarity might play a role in bringing greater attention to globally shared struggles in individuals' use of and relation to DFS as well as researchers' ability to take user-centered approaches to work in this space.

Solidarity in Engaging with Financial Systems

Working in the DFS space, there is a strong dichotomy constructed between work in the Global North and Global South, where work in the Global North often focuses on user experience of newer, smoother forms of digital payments and transactions built alongside already developed financial infrastructure (*e.g.*, [11, 7, 16]). Meanwhile, work in the Global South often focuses on financial inclusion, or the adoption (mandated or otherwise) of formal financial services such as banks and mobile money (*e.g.*, [14, 13, 4, 20, 15]). One reason for this focus is that there are indeed large populations in the Global South that are unbanked, which presents opportunity for industry actors, such as telecommunications companies, device manufacturers, and banks, to expand the reach of the financial services they offer [9, 18]. Additionally, these actors also argue that inclusion supports the reduction of poverty [9]. With the specific goal of financial inclusion in mind, DFS work in the Global South often focuses on barriers to the adoption of new financial technologies or the challenges that arise in shifting away from traditional financial practices.

If we seek solidarity with contexts other than those in the Global South, we can actually see that even in contexts where financial inclusion is not seen as a problem, there may be communities that struggle to reach their financial goals, particularly if they do not align with the forms of financial inclusion that might be pervasive in their environment. For example, individuals may hold religious values that make interest on financial services, a widespread practice in many financial institutions, undesirable [8]. In fos-

tering solidarity, we can also see that consistently, across geographies, similar interventions have been used to lower barriers to financial inclusion. For example, across contexts with seemingly disparate financial ecosystems like the United States, Kenya, and India, we can find examples of financial institutions having human tellers or agents travel and meet users where they are located and provide financial services (e.g., [19, 5, 10]). Solidarity across these contexts might reveal more about the motivations of institutions in creating such systems and the different forms that narratives of financial inclusion can take.

If we also consider Mohanty's call for solidarity in struggles against different manifestations of capitalism [12] in the context of DFS research, we can see that many communities, regardless of context, struggle to navigate financial services rooted in a capitalist system that wants customers from whom it can guarantee profit, finds many (predictable and unpredictable) ways to profit off of users [18], and standardizes financial technologies such that local financial practices and needs are ignored [9]. There have been recent conversations on how the fields of ICTD and HCI can engage with post-capitalist futures (e.g., [6, 3]). On the question of whether these fields can possibly work towards equity within a capitalist system or envision entirely different, post-capitalist futures, work on DFS has potential to deeply engage with the very notions of what capital means, how it is used, and the forms it takes. However, this direct engagement has also brought to light to us as researchers how difficult it is to understand what ecological impacts our research might have in the short and long term when DFS is embedded within a larger and sometimes opaque system of financial institutions and capital. Expanding the scope of solidarity thus brings opportunities to discuss how researchers and designers can tell if their work is conforming to, reforming, or transforming capitalist objectives, borrow-

ing from the vocabulary that Buskens uses to bring awareness to the role of feminist values in design [1].

Research and Practice in the Financial Space

We also bring up questions around fostering solidarity between research and practice in the DFS space. Through conducting DFS research in tandem with practitioners, it has become clear that implications arising out of a user-centered and critical approach to DFS research is easier when practitioners' values are in alignment. As noted in prior work, practitioners' prioritization of development-related goals over profit creates opportunities for solidarity between research and practice [6]. However, we question how to foster solidarity in scenarios where that may not be the case, or if the partner organization is a financial institution itself. If research implications call for something that is not entirely in the interest of profit or even goals related to productivity or efficiency, it may be much more difficult to convince practitioners of the value of research that may not benefit them directly. This becomes obvious when we see how truly user-centered design of financial services can be opposed to ways of making profit. For example, Maurer, in a purposefully ironic set of user-centered design principles for financial services formulated for the Gates Foundation [17, 9], describes how financial services should support the illiquidity preferences of individuals, such as storing wealth in land or livestock, demonstrating how this would obviously mean that money would not be invested or saved in a way that that financial institutions could make use of it. Additionally, research in DFS itself often has to start with a financial technology, since they are so widely standardized and embedded into larger institutions, requiring research to work with inflexible aspects of design.

Based on these considerations, we ask what solidarity among users, researchers, and practitioners or institutions

might look like in the understanding and use of technologies so deeply rooted in capitalism. Researchers might align themselves with practitioners who aim for post-capitalist objectives, but may need to be reflective of their embeddedness in larger capitalist systems. We might also question how to present the value of research to practitioners who do not aim for such objectives—are there ways to demonstrate the value of research without having to present it as economically advantageous? At the same time, prior work has also noted that if organizations and institutions simply perpetuate imbalances in power, it may be best to support solidarity and collectivism among those affected by them [2]. These may be potential paths towards bridging (or working around) the potentially differing goals of research and practice in the financial space, but might also support research seeking to prioritize social justice in general.

Conclusion

In proposing solidarity between work on DFS in the Global North and Global South and between researchers and practitioners, we see that questions and challenges arise in realizing solidarity. First, we might work towards systematic ways of understanding how our work interacts with capitalist systems and goals. Second, we might think about ways to work with practitioners in the event that critical and user-centered perspectives do not align with the objectives that can make practice profitable and sustainable in a capitalist system. By reflecting on these facets of solidarity, the fields of HCI and ICTD can also begin to construct concrete paths towards visions of post-capitalist futures more broadly.

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