

‘Social’ money and working-class subjectivities: Digital money and migrant labour in Shenzhen, China

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Abstract: Scholars of Chinese society have predominantly regarded the region’s money to represent an unusually “social” artefact. The dramatic proliferation of “digital money” services within Chinese social media platforms in the last decade would seem to further confirm the social character of Chinese money. I present a comparison of the diverse views held by migrant factory workers in Shenzhen towards different digital payment platforms which, however, suggests that rather than digital money necessarily being more or less social, different platforms instead extend the possibilities of sociality in varying ways. I argue that acknowledging the production of such novel working-class subjectivities through digital money ought to be central to efforts to assess the potential of these technologies for addressing the social, institutional and economic exclusions faced by Chinese migrant labourers. This in turn can enrich our understanding of the emergence of a new “digital working-class” in China, by revealing how such contemporary working-class subjectivities are shifting, contextual and processual in nature.

Keywords: digital money, labour, internet, migrant workers, social media, subjectivity

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Money circulates in Chinese communities in ways premised on an entirely different logic than that of capitalism ... building pure interaction and allowing personal liberty at the same time.²

These reflections, made by anthropologist Emily Martin on what she viewed to be the particularly social nature of money in China, stemmed from her ethnographic fieldwork conducted amidst the apparent onset of capitalisation in the Taiwanese countryside between 1969 to 1975. Examining a range of rural economic institutions such as labour, marriage and rotating credit societies, Martin argued that Chinese cultural understandings of money possessed unique characteristics, most notably in the way money serves to facilitate social integration by acting as a “road opener” within relationships.

The spectacular recent growth of digital payment platforms in China has once again engendered a sense of intrigue around Chinese money, this time driven not so much by a sense of the idiosyncratic nature of local vernacular practices, but instead by an awe of the apparent sophistication, ubiquity and variety of ways that money—in its newly digital form—is now being put to use. For example, a recent article from *The New York Times* proclaims that “China is systematically and rapidly doing away with paper money and coins”.³ This enthusiasm is in part a reaction to the conspicuousness of China’s digital payment platforms in everyday life, made tangible through prominently displayed signage in shops and stores confirming the acceptance of various online payments, along with the novel sight of consumers carrying out transactions by smartphone rather than with cash or cards.

The above phenomena make visible a deeper infrastructural transformation: the convergence of many popular digital payment platforms into existing social media.⁴ This

² Martin 2014, 32.

³ Mazur 2017, B1.

⁴ Economist 2016.

distinctive technosocial formation raises two important questions for scholars. First, does the apparent enthusiasm amongst Chinese internet users for the integration of digital payment platforms into social media reflect a more general shared cultural recognition of money as possessing inherently social characteristics? Second, how might such a convergence potentially extend money's social nature, and in particular what significance might this have for marginalized and low-income groups, who confront severe challenges of economic inequality, institutional exclusion and social immobility? In other words, can these supposedly newly-social forms of “digital money” in China have any bearing upon working-class life?⁵

This study will answer these questions by drawing on the testimonies and observed behaviours of migrant factory workers from the Chinese city of Shenzhen. Because these workers experience intense constraints on their financial resources and social mobility—meaning that they often run short of cash, or must borrow from friends or family—they stand to be amongst those most affected by the digitisation of money. Hence, factory workers offer a unique vantage point from which to assess the potentially social nature of digital money and its impact on the working-class. Qiu has claimed that the extensive use of low-cost information communication technologies (ICTs) by migrant factory workers is leading to a “working-class network society” and the formation of a “digital working-class” in China.⁶ Building on this proposition, I draw on my fieldwork data to argue that the exceptional cultural power of money means that its digitisation has become a central process through

⁵ While the digital payment platforms discussed in this paper chiefly function as third-party payment providers that act as intermediaries between buyers and sellers (or senders and recipients), they also increasingly provide other “internet finance” services to users, such as storage wallets, money market funds and investment opportunities (see Wang 2018). I have chosen to discuss them under the broader umbrella term “digital money” in acknowledgment of migrants’ own recognition of the overlapping nature of these services, but also to connect with the rich body of anthropological theorisations of money in China that acknowledge its social roles, meanings, and the pragmatics surrounding its exchange and abstraction. Although digital money technologies (such as UnionPay, contactless travel cards, etc.) have been prevalent in Chinese cities for several decades, the rapid encroachment of novel digital monetary forms in multiple spheres of Chinese society grants the term renewed significance.

⁶ Qiu 2018.

which the dynamics of class subjectivity now play out. Such processes are, however, neither preordained nor bound to proceed in uniform ways.

This paper is divided into four sections. First, I will highlight the impressive body of scholarship on the distinctive social capacities of money in China, arguing that the emergence of digital money necessitates further scholarly inquiry. Second, I describe the methods I employed to gain an understanding of migrant factory workers' attitudes toward digital money, as well as introducing Qiu's concept of the digital working-class for thinking through digital money's role in the production of working-class subjectivity. In the third section, I examine workers' differing strategies for appropriating three major Chinese digital payment platforms: WeChat Wallet (*weixin qianbao* 微信钱包), QQ Wallet (*QQ qianbao* QQ 钱包) and Alipay (*zhifubao* 支付宝). I document how participants see WeChat Wallet as best suited for small everyday transactions with friends and family, QQ Wallet as generally too risky for the involvement of money, and Alipay as ideal for the storage/transfer of significant sums. My analysis reveals how different platforms tend to engender distinctive working-class subjectivities which extend sociality in various ways. I argue that this variance demonstrates that the circulation of digital money on these platforms involves not only the transfer of specific forms of economic capital, but also the transaction of distinct cultural and political values. The fourth section concludes by discussing the broader implications of the study, exploring how the manifold logics inherent in digital money use underline the processual and shifting nature of working-class subjectivity in contemporary China.

“Social money” and “social media money” in China

The prominent position of money in Chinese society has been well documented by scholars studying the region, who have recorded its critical role in ritualised gift-giving during major

life events including weddings⁷, funerals⁸, celebrations of offspring surviving infancy⁹ and annual Chinese New Year festivals.¹⁰ Forms of “paper currency” or “spirit money” are often used by living persons to mediate exchanges with cosmological entities such as gods, ghosts and ancestors.¹¹ While these ritual exchanges suggest the cultural distinctiveness of Chinese money, it was Martin’s 1986 lecture series comparing money in China and the United States that was foundational in explicitly theorising the socially agentic nature of Chinese money.¹²

In these lectures, Martin draws on the works of Marx and Simmel to highlight what she sees as the two major paradoxes in the meaning of money. The first paradox, she claims, is centred on money’s socially integrating function, whereby it increases the density of social interaction while simultaneously enhancing the freedom and autonomy of individuals. The second paradox focuses on money’s socially disintegrating facets, allowing potentially anything—including persons—to be quantified through it, promoting attitudes of indifference and giving rise to destructive emotions such as greed and desire. Martin claims that “the way money articulates with forms of exchange based on kinship and community” in rural Taiwan “has held the disintegrating potential of money in check”.¹³

Although the rural Taiwanese society Martin studied in the 1970s differs markedly from the contemporary Mainland Chinese urban setting that concerns my study, Bruckermann and Feuchtwang nonetheless assert the utility of Martin’s argument in explaining *guanxi* (关系) based exchange practices permeating reform era China. They foreground how ostensibly social monetary exchange can have damaging outcomes for some involved, for instance when businesspersons or powerful individuals use such occasions to

⁷ Stafford 2000; Yan 2005.

⁸ Watson 1988.

⁹ Stafford 1995.

¹⁰ Stafford 2000.

¹¹ Chu 2010; Scott 2007; Wolf 1974.

¹² Martin 2014.

¹³ *Ibid.*, 14.

extract wealth from others.¹⁴ Bruckermann and Feuchtwang demonstrate this through reference to Yan’s study of guanxi gift-giving practices in early reform era rural China¹⁵, where—contrary to classic anthropological tenets of gift exchange—gifts flow up social hierarchies, enhancing the status of recipients instead of givers. This leads rural residents to view gifting for maintaining guanxi networks in positive terms, despite such practices often exacerbating imbalances and inequalities within social hierarchies.

Recent accounts of reform era China also highlight the increasing intrusion of money into areas where its influence had previously been constrained under the socialist command economy. These include concerns regarding bribery, where money sullies traditional principles of guanxi exchange based on familiarity¹⁶; individualistic young couples “extorting” their parents for ever-increasing amounts of bride wealth¹⁷; and groups of elite males using extravagant, morally contentious forms of consumption to facilitate social bonding.¹⁸ The tension Simmel describes between money’s socially integrating and disintegrating aspects is implicit in all of these narratives, as is the idea that money’s “social” qualities are what can engender immoral actions by those who handle it.¹⁹

In spite of the differences in empirical settings between Martin’s Taiwanese field site and my own in contemporary Shenzhen, her assertion of the distinctive, integrative nature of money in Chinese culture as enabling dense exchanges and increasing personal autonomy ostensibly resonates with the recent growth of digital money in China. These new payment platforms facilitate monetary exchanges within existing friendship and kinship networks while also allowing users to pay for goods and services at physical shops, restaurants, online

¹⁴ Bruckermann & Feuchtwang 2016.

¹⁵ Yan 1996.

¹⁶ Yang 1994.

¹⁷ Yan 2005.

¹⁸ Osburg 2013.

¹⁹ Simmel 1978 [1900].

marketplaces, taxis, food delivery providers, travel agents and utility companies—seemingly granting increased convenience and autonomy over how money can be put to use.

The few existing qualitative studies on the social implications of digital money in China have tended to reproduce assumptions that money is inherently socially integrative by emphasising its relational capacities. For instance, it has been argued that WeChat Wallet’s digital “red envelope” (*hongbao* 红包) feature has digitised a Chinese tradition, while simultaneously transforming it into a “social game”, strengthening associational life through increased solidarity and emphasising shared culture.²⁰ Another study claims Chinese migrant workers’ incorporation of social media into their everyday transactions and petty business endeavours serves to deepen human feeling and emotion with fellow workers.²¹ While such exchange practices may in some instances play a role in the maintenance of social relations, the assumption that the increased volume and occurrence of monetary exchanges bought by digitisation will invariably produce more, or deeper, social relations needs to be avoided if reliable assessments of the potentially socially integrative (or disintegrative) effects of digital money are to be made.

More macro-level approaches suggest that the broader public participation in investment practices made possible by Chinese fin-techs championing digital money has amassed financial capital in the country’s powerful Internet enterprises.²² This seemingly echoes global trends toward increased levels of control and concentration of capital through the “distributed power” of financial electronic networks that draw on the individual decisions of millions of investors.²³ While these approaches help map out the structural shifts of power and capital between institutions, they tell us comparatively little about the social significance

²⁰ Tu 2016, 348.

²¹ Wang 2016.

²² Wang 2018, 48-50.

²³ Sassen 2012.

of individual investment decisions to the persons who make them. Doing so requires sustained engagement with the users of the technologies themselves, within the contexts of their own social lives.

Doing field work on factory work

Migrant factory workers uniquely embody many of the economic contradictions at the heart of China's rapid technological and social development. Today, Shenzhen and other urban manufacturing hubs in Mainland China have cemented the country's position as an industrial powerhouse, capable of producing goods to fulfil the world's consumptive yearnings. A drastic intensification of the capitalistic hallmarks of labour processes has also accompanied this transition, with contemporary Chinese production line workers finding themselves the subjects of the "monopoly capital" of a global factory system that exploits China's rural-urban inequalities, workers' aspirations and their consumptive desires.²⁴

Under such conditions, workers have been shown to draw extensively on a plethora of affordable "working-class ICTs" to maintain existing social networks, form new connections with fellow migrant workers, obtain information essential for survival in their new environs and facilitate both control and resistance between capital and labour.²⁵ As such, it has been important for researchers to develop methodologies adapted to the unique contexts of technology use by such workers.

The data presented in this paper forms part of a three-and-a-half year long project researching digital money and migration in China.²⁶ Fieldwork for the project started in June 2016 and continued until November 2018, although much of the data presented below was collected during the summer of 2016 in an industrial factory area on the outskirts of the city

²⁴ Pun 2016.

²⁵ Peng & Choi 2013; Qiu 2009; Sun 2014; Wallis 2013; Wang 2016.

²⁶ <http://sociology.hku.hk/digital-money-china>

of Shenzhen, China. This research involved a combination of group, individual interviews and ethnographic observation centring on 16 key migrant factory labourer participants, along with more casual discussions and interactions with dozens of other migrant workers also residing in the area. All migrant participants were either currently working in local factories, or had done so for significant periods in the preceding months. The majority of our key participants were “second generation” male migrant workers in their early twenties, as the largest factory in the neighbourhood—a sprawling Foxconn campus specialising in laptop computer assembly—primarily recruited from this demographic.

Key to my fieldwork approach was an attempt to “de-centre” the digital, by seeking to understand how digital money appears within the broader context of participants’ lives.²⁷ While being unable to gain access to the factories where participants spent their working hours, I nonetheless found myself ‘hanging out’ with workers in nearby parks, public squares, canteens, malls and their rented accommodation. This provided additional possibilities to observe the broader monetary ecologies that workers inhabited, witnessing the consumptive opportunities and public messages concerning digital money that they encountered in their daily lives. This information ended up being instrumental in helping to discern the distinct qualities that migrant workers attached to different digital money platforms.

While participant observation and interviews provided valuable insight into the “social” uses of digital money by workers, Qiu’s description of the emergence of a “digital working-class” in China proved especially useful in shaping the analysis of such data.²⁸ By examining how formal and informal circuits of labour are connected through “short circuits” of “survival labour” and “playbor”²⁹, Qiu is able to conceptualise the digital working-class as

²⁷ Pink et al. 2016, 9.

²⁸ Qiu 2018.

²⁹ Qiu, Gregg, & Crawford 2014.

being dynamic in both structure and relational processes, while also noting the shifting working-class subjectivities of Chinese workers.³⁰ I posit that money's capacity to act as the direct materialisation of economic capital, but also as a channel for the communication of social and cultural meaning makes it particularly appropriate for teasing out the ways in which working-class subjectivities are being negotiated.

Social media and their monies: A platform perspective

The following section takes the three main digital money platforms used by migrant workers—WeChat Wallet, QQ Wallet and Alipay—and examines them in order.³¹ These platforms were launched at different times and for different purposes. The pioneer of internet-based payment services in China was arguably Alipay, launched in 2004 as part of the Alibaba e-commerce platform, with a mobile app subsequently released in 2009.³² WeChat Wallet and QQ Wallet are both operated by the Tencent company, who own the social media networks (WeChat and QQ, respectively) within which they are located. Tencent initially developed their own Tenpay digital payment app in 2005, primarily for online gaming and music purchases within the QQ platform. In 2013, they took these payment technologies and integrated them into the WeChat Wallet app.³³ A similar QQ Wallet function was also added to the QQ mobile app the following year.³⁴

The growth of these platforms has been rapid. Between 2012 and 2016, payments made through Alipay experienced a 23-fold increase, from less than 0.5 trillion RMB to 11.5 trillion RMB. WeChat payments during the same period saw an 85-fold jump, from 0.1

³⁰ Qiu 2018.

³¹ Other digital money platforms do exist in China, although participants did not mention these during our interviews.

³² Kapron & Meertens 2017.

³³ Ibid.

³⁴ Niu 2014.

trillion RMB to an estimated 8.5 trillion RMB.³⁵ Tencent do not publish data for QQ Wallet payment volumes, often instead subsuming these figures into those given for WeChat owing to the shared technologies underlying both services. However, in 2015 QQ did have the highest number of monthly active users on its platform at 853 million (641 million for its mobile app)³⁶, compared with 697 million and 450 million for WeChat and Alipay respectively.³⁷

Over the years, all three digital payment platforms have become increasingly like each other and offer similar functionalities: allowing users to enact or receive transfers from other individuals and to pay for services and goods in either online or offline contexts. To take full advantage of these features, all platforms encourage users to link a conventional bank card to their account so that funds may be transferred to and from the platform.

While the increasing homogeneity of these platforms and their service offerings suggest a like-for-like choice on the part of users, some differences do exist in the corporate strategies of their operating companies. These companies seek to distinguish their own platforms from those of competitors through specific promotions. They also sometimes create “payment ecosystems” for buying certain goods or services (purchases on online shopping marketplace Taobao must be processed through Alipay, for instance).

However, emphasising corporations as the only source of diversity amongst the ostensible similarity of competing payment platforms risks overlooking how users’ own engagement with technologies becomes an additional avenue for the inscription of differences onto these platforms. While workers distinctive understandings of different platforms may not be immediately apparent, dismissing these perspectives as unimportant perpetuates what Qiu has referred to as the “dramatically lopsided academic field” in Chinese

³⁵ Kapron & Meertens 2017.

³⁶ Tencent 2015.

³⁷ Kapron & Meertens 2017.

internet studies, which disproportionately focuses on professionals, commercial enterprises and government activities “while having scant interest in working-class people and the issues they face”.³⁸

Madianou and Miller’s notion of polymedia provides an additional theoretical tool for helping to overcome this problem, by seeking to describe how the proliferation of low-cost communication technologies and (virtually) free-to-use platforms in many parts of the world means that decisions around which media to use shift from the constraints (i.e. cost, effort, etc.) imposed by each media to the social and emotional consequences of their use. This, they claim, makes polymedia “about a new set of social relations of technology, rather than merely a technological development of increased convergence”.³⁹ Polymedia is thus particularly suited to understanding digital media use in China, because it can reveal the distinctive sets of relationships that users associate with each platform, despite the apparent similarities between them. Understanding the structure of these relations provides an avenue for making sense of the potential interactions between digital money and nuanced working-class subjectivities.

WeChat Wallet: “For between friends”

Participants often described WeChat Wallet as being particularly “convenient” (*fangbian* 方便), owing to its close integration with the WeChat social media platform on which it resided. WeChat acted as the nucleus of participants’ frequent daily online interactions with close friends and family. WeChat Wallet used WeChat’s contact list to allow money to be easily sent to these individuals, facilitating monetary exchanges between migrant workers and other friends or family members who also had an account.

³⁸ Qiu 2018, 9. See also Qiu & Bu 2013.

³⁹ Madianou & Miller 2013, 141.

The exchange of digital red envelopes via WeChat Wallet occupied a prominent position in workers' interview discussions regarding WeChat transactions. While these digital red envelopes were generally yet to replace the paper versions given and received at major festivals and life stages, they had nonetheless spawned several new monetary practices within everyday transactions. For example, many workers explained that when settling a small debt with their friends (such as splitting the bill for a meal in a restaurant) they would typically send the money owed using a digital red envelope instead of WeChat's standard "transfer" function. Both functions achieved the same goal of moving funds between users, however the former was described as carrying more "*renqing*".

While sentiments around the fun and friendly nature of digital red envelope transactions are widely shared amongst Chinese internet users, their use becomes especially important to migrant factory workers as a means of coping with the constrained social opportunities resulting from meagre salaries and extended working hours. Several participants enthusiastically described how distributing digital red envelopes within WeChat messaging groups composed of fellow migrant workers constituted a form of relatively undemanding socialisation. As opposed to digital red envelopes being sent to selected individuals, distribution to groups involved specifying a fixed amount of funds that was to be shared in random portions between a number of users, giving all group members a chance to compete for the funds by reacting fastest to the notification. Sending digital red envelopes in groups created moments of intense co-presence against otherwise asynchronous online interactions.

For instance, Xi, a male migrant worker in his early forties recalled often lying on his dormitory bed after completing lengthy production line shifts, too exhausted to contemplate socialising outside.⁴⁰ Xi explained that sending red envelopes to other workers within a

⁴⁰ To protect the identity of our participants, all personal names have been anonymized.

WeChat group helped establish a congregative, socially vivacious atmosphere online, avoiding the inconvenience and expense of meeting up in person. This was particularly valued given the isolating nature of production line work, where communication with co-workers during shift times was virtually impossible. Around 8pm every night saw a brief flurry of messages being exchanged within multiple workers' WeChat groups as different individuals sent small amounts of money into groups to be "grabbed" (*qiang 抢*) by their friends. The comments of Wu, a male migrant worker, encapsulate how such exchanges could be particularly effective at engendering group excitement: "If you send a red envelope into the group, it may only be 5 RMB, but let's say you send it and split it between 30 people who compete for it ... I reckon this is enlivening an atmosphere." This effervescent atmosphere often became—for a short while—self-sustaining, as one envelope sent to the group often prompted others to send further red envelopes in turn, with users playing an "active participatory role... as makers of the social sensorium".⁴¹

This instance is a particularly powerful example of "playbor", which Qiu asserts can draw on both material and immaterial resources to act as a short circuit between formal and informal circuits of labour. Qiu noted how informal networks can "borrow symbols, communicative strategies and of course technologies and technical practices, from the formal side to enrich their social and cultural repertoire" and in so doing, achieve particular affective outcomes.⁴² In the above case, the generalised exchange of money arising from participation in workers' WeChat groups embodies an alternative set of logics that stand in contrast to the imperative towards the production of surplus value which otherwise governs factory workers' engagement in wage labour. This in turn produces a specific form of sociality through which

⁴¹ Chau 2008, 488.

⁴² Qiu 2018, 12.

workers' connections with fellow migrants are strengthened, helping to address some of the challenges of social isolation resulting from the limited social networks they possess.

Although the monetary amounts of individual red envelopes sent by participants into WeChat groups remained small, the affective impact of such exchanges was nonetheless dramatic. Perhaps most revealing in this connection was migrant workers' strongly-held resolve that exchanges of digital red envelopes within WeChat groups should not be driven by desire for personal gain. When participants were asked whether their use of red envelopes had brought a net gain or loss, many responded that it did not matter anyway, because the point of such exchanges was to foster "emotion" (*ganqing* 感情) with one's friends.

The belief amongst workers that individual calculations of profit should not figure in use of this function was in fact so strong that participants were generally unaware of the presence of features allowing them to view their red envelope transaction history (on WeChat), or the net balance of all red envelope transactions (on Alipay). One participant, who accessed this feature on my request, was shocked to learn he had cumulatively lost several hundred RMB through sending red envelopes over the years. Such feelings were exacerbated by the fact that, as mentioned in Wu's quote above, single instances of red envelope exchange generally involve only a few RMB, which when combined with the random allocation of funds should notionally prevent any single user from gaining large amounts of money.

The logic of digital red envelope distribution within WeChat groups thus shares certain traits with Martin's description of rotating credit societies, in which she stresses that members' pooling of money is not with the intention to accumulate profit, but rather "is seen as creating an obligation to engage in another interaction at a later time".⁴³ This logic is arguably even more applicable in the case of Chinese factory workers, where the small

⁴³ Martin 2014, 48.

amounts of money involved in individual transactions combine with their daily frequency and the randomised nature of pay-outs to emphasise the “pure interaction” of such exchanges and generalised reciprocity.

In addition to WeChat Wallet transactions facilitating monetary exchanges between friends, the platform was also increasingly tied to participants’ consumptive practices. WeChat Wallet was the most widely accepted payment platform in the small stores that lined the crowded alleyways in the neighbourhood surrounding the factories. Alipay was generally accepted in large supermarkets, department stores and online retailers. By contrast, WeChat Wallet could be used in a wider array of venues located nearby the factories, including convenience stores, hole-in-the-wall eateries and with market traders. This latter category of consumptive venues primarily sold cheap good and services to low-income migrant labourers. Although many venues accepted both payment platforms, enough distinctiveness existed in their distribution for workers to primarily associate WeChat Wallet with these smaller neighbourhood stores. Chen, a male factory worker, explained that “WeChat supplements Alipay. For places which take Alipay, I’ll use Alipay, but there are some places, like [stalls] where you get breakfast, they don’t provide this network.”

Workers also maintained that the platform was primarily suited for small transactions. One male migrant worker felt this represented the chief difference between the two platforms. He claimed to adhere to the following simple rule-of-thumb: “If it’s a small amount of money, use WeChat; if it’s a big amount, use Alipay”. In this sense, WeChat Wallet appeared to live up to its name: akin to a personal wallet for storing small amounts of money intended for everyday use.

Furthermore, because factory workers associated the small stores often operated by fellow migrants with receiving WeChat Wallet payments, its use in these venues provided opportunities for migrant workers to increase the density of social interactions through

payment repertoires associated with the platform. Migrant worker Chen gave one such example: “I often go to a particular [food stall] and I’ve added their WeChat. After I have eaten I will just leave, and on the way back I’ll transfer the money, and it’s fine.” By choosing to pay for his regular early-morning meal from a small street-side vendor using WeChat Wallet, the role this platform plays in mediating such recurring transactions becomes visible. Furthermore, digital money here serves to intentionally *delay* payment, running counter to popular discourses, which as Maurer notes, generally assume that these technologies invariably deliver greater speed and efficiency.⁴⁴ In this instance, Chen’s temporal reordering and spatial relocating of the consumption of a service away from the moment of payment allows both himself and the vendor to reaffirm their mutual trust on a daily basis. Here, the repertoires surrounding the exchange of money are shown to fulfill communicative functions through which migrant workers are able to add density to their daily social interactions in the urban space.

The association of WeChat Wallet with neighbourhood stores and the distinctive payment repertoires this generates provide further evidence of digital money’s role in working-class life. The circulation of money through this platform often serves purposes other than facilitating the accumulation of economic value, and the communicative exchanges accompanying these flows must not be ignored. While large stores have “official” business accounts for receiving Alipay and WeChat payments, specialist QR code scanners and signage provided by the payment platforms, local storeowners instead rely on personal WeChat accounts, makeshift QR codes printed on paper, and improvised monetary repertoires around payment. In these instances, workers draw upon and adapt corporate cultural practices surrounding online payment to sustain a community-based, supportive economy whereby the purposeful use of digital money within migrant chat groups, amongst

⁴⁴ Maurer 2015.

friends, and with small local traders exemplifies money's propensity to act as "grappling hooks"⁴⁵, sent out to build relations in an urban environment governed by impersonality and solitariness.

QQ Wallet: "Too many people"

Although QQ Wallet had also been developed within an existing social media platform, participants regarded the convergence of money and communicative media on this platform to be unappealing, leading to it being the least-popular payment platform amongst the three. A key concern was the perception that those using the platform lacked integrity. Participants generally stored greater numbers of contacts on their QQ accounts than on WeChat, and felt they knew comparatively less about their QQ contacts.

The fact that the social media platform QQ was launched over a decade before WeChat (1999 and 2011, respectively) helps explain workers' distrust of other QQ users. Participants reported that their QQ accounts were predominantly composed of persons from their hometown or previous classmates from school, many of whom they had now fallen out of contact with. As a result, while workers tended to be relatively selective with regards to who they added as contacts on WeChat, QQ was instead seen as littered with persons known as a result of workers' prior circumstances, which at the time they had comparatively little control over. The composition of persons on QQ meant that interactions occurring on the platform were often non-committal, unplanned and sporadic. They were just as likely be mediated through the platform's online games or personal photo albums than they were via instant messaging. While this led to QQ being regarded by workers as well-suited for entertaining oneself through interactions with distant others—and explains QQ's enduring

⁴⁵ Ibid., 141.

popularity as a social media platform—this also gave rise to uncertainties over QQ Wallet’s suitability for mediating financial transactions.

On the rare occasions where participants did use QQ Wallet, it was often within online multiplayer games, where money held on the platform could be exchanged for Q Coins (*Q bi*) or other in-game currencies used for buying “virtual goods” (such as weapons or skills) that could aid gameplay. Sometimes these were also gifted to other players. So although money stored on QQ Wallet did sometimes end up being used in social ways, it was primarily for the kinds of short-lived pleasurable activities felt to typify the QQ platform as a whole. The antipathy of participants towards such game-based currencies can be partly explained by drawing on the findings of a separate study into virtual currency use in China, which observed how attitudes toward Q coins differ depending on age: adult internet users tended to dismiss Q coins as facile, while younger gamers maintained the authenticity of this form of money.⁴⁶

Closer analysis of money’s circulation within QQ Wallet reveals two dimensions of sociality that are distinctive from those experienced through WeChat Wallet. First, rather than transfers chiefly creating social cohesion, monetary exchanges on QQ Wallet instead permit the formal structure of Tencent to draw on workers’ immaterial resources (game-based interactions, attention, effort) by constructing value around the multiple game-based currencies operated by the company. This facilitates the extraction of material resources (i.e. “real” money) from workers.⁴⁷

Second, the fact that many workers’ opt to eschew QQ Wallet entirely in favour of both WeChat Wallet and Alipay suggests that familiar connections based on static notions of shared hometown and schooling are giving way to more dynamic processes of relational

⁴⁶ Wang 2008.

⁴⁷ This phenomenon is arguably not unusual, as the domination of formal circuits of labour over informal ones often represents the normative arrangement, owing to the corporate ownership of many informal circuits. See Qiu 2018.

formation, where workers are acutely aware of their positioning within shifting social networks and seek to avail themselves of the opportunities presented by this.

A further shaping force around workers' attitudes towards QQ Wallet came from participants having also previously friended strangers through QQ, meaning their contact lists also frequently contained multiple persons whom they had never met in face-to-face encounters. While these forms of "strangeness" provided additional sources of amusement and opportunities for self-reflection, the presence of unknown others on QQ also gave rise to numerous concerns about the safety of money stored therein.⁴⁸ Male migrant labourer, Wang, explained:

If you are talking about QQ, in my own opinion I don't think QQ is that safe ...

WeChat is comparatively safer. For QQ, I only have to know your account number, then it is possible to hack your QQ.

While it may appear common sense to avoid monetary transactions with strangers online, polymedia is again useful in understanding the platform-specific nature of such attitudes (as will be discussed shortly, facilitating exactly these kinds of exchanges was a key element of Alipay's appeal). Concern that strangers might hack into friends' accounts and impersonate them led many participants to respond to QQ messages from friends requesting money transfers with phone calls aimed at confirming whether such requests were genuine. The perceived risk of online fraud on QQ was widespread enough for local authorities to run public information campaigns warning against falling victim to online scams. However, these films did little to engender a greater feeling of safety, or to sway participants from the conclusion that QQ Wallet was the least secure of the digital money platforms that they used.

To summarise, in contrast to WeChat, QQ's abundance of users appeared both chaotic and unknowable, leading the platform to be judged as largely incommensurate with digital

⁴⁸ McDonald 2019.

money. While QQ Wallet exchanges did occasionally facilitate social interactions between individuals, this was typically framed within shared leisure experiences, rather than being guided by notions of kinship or community. The intention was to use money to keep distant relations amicable and non-committal, rather than deepening obligation.

Alipay: “Only an economic connection”

Unlike WeChat Wallet and QQ Wallet, Alipay had not been integrated into an existing social media platform from the outset. Instead, its emergence was tied to the growth of online shopping marketplaces *Alibaba* (阿里巴巴) and *Taobao* (淘宝), both also owned by the Alibaba Group. In its earliest incarnation, Alipay chiefly acted as an escrow service, mediating payments between merchants and their customers. Features were subsequently added for transferring funds between individuals and fulfilling a range of other everyday transactions. Over the years, Alipay attempted to compensate for the absence of integrations with existing social media platforms by introducing additional new “social” features, for example by allowing users to share information on purchases with friends. However, these efforts have not always been positively received.⁴⁹ Rather than Alipay’s lack of connections with existing online social networks detracting from its appeal, workers suggested that the platform’s isolation in fact made it more suitable for larger transactions, or the storage of significant sums of money.

Participants often cited Alipay’s distinctive handling of users’ contacts as evidence of the platform’s limited social nature. In common with WeChat and QQ, Alipay featured a contacts list, however none of the participants interviewed reported linking Alipay to their phone contacts, instead preferring to only manually add others to this list for the explicit purpose of transferring funds. By contrast, both WeChat Wallet and QQ Wallet offered the

⁴⁹ He 2016.

ability to send money to anyone who was a friend on the social network, even if there had been no communication beyond simply accepting a friend request. Male factory worker Li summed up the distinction in terms of Alipay offering improved control over which persons should be included in this payment platform:

In reality [Alipay's contacts] are choice-based. Normally you will manually add people. But generally speaking ... if you don't have any financial exchange, then you won't add [them].

Another migrant worker, Zhao, similarly suggested that Alipay was reserved for purely monetary exchange, ostensibly devoid of social interaction:

Normally there is no communication with contacts on Alipay. It's normally only an economic connection. Alipay contacts ... they're mainly based on money. Apart from this there is not really any other use [for Alipay].

Migrant labourer Deng said that because people understood Alipay to be a venue reserved for financial transactions only, any action oriented toward social exchanges occurring on it would be treated with suspicion by users: "If you send out friend requests [on Alipay]... a lot of people will not accept the invitation. They think you are trying to borrow money or something like that".

The perceived limited sociality of interactions on Alipay gave rise to factory workers regarding it as being the most "professional" (*zhuanye* 专业) platform for managing money, ideal for sizeable transactions involving hundreds—or even thousands—of RMB, or for online purchases from large impersonal institutions (i.e., supermarkets, travel agents, utilities companies, etc.) and unknown entities (i.e., Taobao merchants). As one male participant explained: "It's for that kind of purchase... like travel tickets, plane tickets, hotels... then I will use Alipay". This comment is telling, as although WeChat Wallet and QQ Wallet offer

virtually identical functions for facilitating such purchases, he nevertheless remained adamant that Alipay was best suited for such sizeable transactions.

The notion of polymedia is again useful in helping to make sense of how, in the process of weighing up choices between roughly equivalent platforms, users base their decisions on the specific sets of social relations they associate with each platform, rather than the constraints of one platform over another. The relative detachment of Alipay from workers' existing social networks and everyday interactions gave Alipay transactions a kind of sociality that, while not entirely absent, nonetheless seemed depersonalised when compared to the sending of money between friends, or the small face-to-face purchases that WeChat Wallet was understood to be ideal for. Although users sometimes interacted with individual Taobao merchants through built-in chat clients, such exchanges typically remained focussed on facilitating sales or the provision of customer service, rather than building long-lasting solidarity.

Participants' insistence that Alipay's benefits emerged from the platform's transactional, depersonalised nature does not, however, mean that money circulating on the platform should necessarily be thought of as less "social". Rather, it reveals a different aspect of such sociality through the relationship users were willing to forge with the Alipay platform itself. Participants repeatedly described how they felt able to trust Alipay's status as a "third party" (*disanfang*) mediator of transactions with strangers, and as a place to store their money.

Workers' growing social relationship with the Alipay platform itself became particularly apparent through considering *Yu'e bao* (余额宝), a feature within Alipay that provided users with savings account-style functionality. First introduced in 2013, *Yu'e bao* differed from the third party payment services described above in that although it was built into Alipay's platform, it was actually a money market fund, paying users interest on

deposited funds. The minimum deposit was only 1 RMB, funds could be withdrawn without notice and Yu'e bao offered interest rates that were slightly more generous than that of accounts held with conventional banks, which were fixed by the People's Bank of China. Yu'e bao interest was also paid on a daily basis, whereas banks typically only paid interest monthly or annually.

Yu'e bao has proven tremendously popular amongst Chinese internet users, with the amount stored on the platform increasing from 0.2 billion RMB in 2013 to over 810 billion RMB in 2017.⁵⁰ Participants overwhelmingly described Yu'e bao in positive terms, with almost all reporting using this service. While many workers struggled to meet the high cost of living in Shenzhen, those who were able to save small amounts would often deposit these monies in their Yu'e bao account. One migrant worker described the satisfaction derived from seeing his money grow every day, even if it was only by a few *mao*.

The importance of Yu'e bao amongst low-income individuals such as migrant factory workers was particularly apparent. Participants had limited investment options and were generally extremely wary of any investment channel which carried a risk of losing one's initial outlay. While special features built into Alipay (or via traditional banks) also made investing in stocks possible, many migrant workers felt such speculation to be dangerous. Many participants aspired to engage in entrepreneurial activities like opening a restaurant, shop or Taobao store, however these were also felt to carry an unacceptably high risk of losing money. In light of these limited options, factory labourers instead prioritised an assured return and safety of funds.

Furthermore, money stored in Yu'e bao was perceived to be favourably detached from familiar social networks, as (at the time of conducting fieldwork) funds needed to first be transferred out of Yu'e bao into a user's main Alipay balance before they could be sent to

⁵⁰ Kapron & Meertens 2017, 27.

other individuals or used for purchases. Wang notes how money market funds such as Yu'e bao have "made financial investment available to anyone who can access the internet".⁵¹ She argues that this has not only widened participation in financial activities in China, but also resulted in a close working partnership between technology companies and financial enterprises. While Wang's chief focus is on the structural transition at the institutional level, my own study demonstrates how factory workers' enthusiastic adoption of Yu'e bao—and Alipay more generally—represents more than just an outcome of these macro-level structural shifts. Workers' agency in affecting such a repositioning away from banks and toward technology firms must also be acknowledged, as should the class equality dimensions that permeate such decisions, as one female factory worker described:

Banks treat VIPs and us differently, VIPs have gold cards, diamond cards.

When they go to use bank cashiers, the people meet each other, then there will be a separation between rich and poor, high and low status. But when you use Alipay, it's all operated on your phone, so it's not the same.

Workers' participation in these forms of online investment raise important questions around how the new capacities for engaging in financialising activities have implications for working-class subjectivity. With digital money services allowing workers to increasingly pursue their own individual private investments, workers can no longer be simply assumed to be passive subjects of global monopoly capital, but are themselves increasingly active adopters of various logics of financialisation. While the chief beneficiary of workers' decisions to store funds on Alipay is undoubtedly the Alibaba group itself, this instance nonetheless speaks to the growing contradictions inherent in the novel working-class subjectivities that are being made possible by digital money in China.

⁵¹ Wang 2018, 40.

Conclusion

This paper opened by questioning whether the increasing convergence between digital money platforms and social media represented a reflection of what Martin had posited to be the unusually social nature of money in China. Through the above comparison of migrant factory workers' varying attitudes towards three different digital money platforms, it can be seen that while WeChat Wallet's integration with existing offline social networks and monetary behaviours seemingly corresponds with this idea of sociality, this is not representative of all platforms. QQ Wallet was felt by workers to be comprised of disorderly social connections and therefore unsuitable for digital money, whereas the detachment of Alipay (and its savings feature Yu'e bao) from labourers' everyday networks of connections was, conversely, the very factor that gave it its appeal.

This variation would seem to problematise Martin's assertion of the existence of a Chinese cultural logic that sees money as being inherently socially integrative. Rather than asking whether digital money might be more or less "social" than its predecessors, this study has instead demonstrated how distinct forms of sociality become associated with competing digital money platforms. This is particularly significant for migrant factory workers appropriating digital money, who are acutely aware of these varying forms of sociality and seek to be able to move between them in ways that are conducive to their own social lives and aspirations.

This insight can begin to form a basis from which to address the second question raised by the convergence of money into China's communicative media, which was whether or not such a confluence might extend the social possibilities of money, potentially reworking rigid social divides and, in so doing, ameliorate some of the challenges encountered in the course of working-class life. This question has particular significance when one considers the widespread claims by voices championing the digitisation of money in China as "both

expanding financial inclusion and economic opportunity” for the country’s low-income populations.⁵²

Analysis of the fieldwork data has helped reveal how the heterogeneous forms of sociality produced by the circulation of money through these platforms can, at times, allow factory workers to confront the resource, institutional and social constraints they face in various ways. At other times, these specific forms of sociality may also entrench such obstacles. The social ways that money moves between workers through WeChat forms an antithesis to the logics of capital they encounter on the factory floor, fostering relations between workers that combat the social isolation they otherwise face. By contrast, QQ’s strong association with old school friends and strangers whom migrants increasingly wish to limit their exchanges with combines with the tendency for money on QQ Wallet to be used in game-based interactions, facilitating Tencent’s extraction of wealth from its users. The depersonalised nature of the transfer and storage of money on Alipay centres around a form of sociality premised chiefly on interactions with institutions (including Alipay itself), while also fostering more individualistic forms of accumulation, driven by emerging logics of financialisation amongst workers.

The breadth of socialities produced through migrant workers’ appropriation of digital money carries two important theoretical implications. First, they underline the need to repudiate techno-deterministic accounts of the digitisation of money in China as being destined to facilitate economic and social inclusion, by challenging the assumption that novel monetary technologies will inevitably generate more wealth for their users. What matters to workers is not simply whether using particular digital money platforms will ultimately make them more money, but rather whether the kinds of sociality produced through their use can address the forms of exclusion present in their working-class lives.

⁵² Kapron & Meertens 2017, 8.

Second, this paper also contributes to a deeper understanding of the emergence of the digital working-class in China by highlighting how money's communicative and symbolic capacities are extended through its increasing role within communicative media, such that digital money is becoming a key means through which working-class subjectivities are produced, shared and explored. This affirms recent understandings of class as shifting, contextual and processual. While factory workers' sentiments toward digital money platforms may sometimes be shared with other social groups in China, being able to contextualise workers' attitudes against the distinctive economic, institutional and social barriers they face affords such viewpoints with unique specificity. At a moment when money and media technologies in China are undergoing increasing convergence—and as non-Chinese technology companies seek to emulate this supposed success—acknowledging workers' hand in transforming the social possibilities of money can give rise to important discussions about what we ourselves may want money to mean.

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Biographical note

Tom McDonald is an anthropologist based at the Department of Sociology, The University of Hong Kong. His research focuses on technology and society in China. His first solely-authored monograph, *Social Media in Rural China: Social Networks and Moral Frameworks* (UCL Press, 2016) details the findings emerging from 15-months of ethnographic fieldwork in the Chinese countryside, examining how social media use reconfigures social relations and

morality. His current research examines the adoption of digital money platforms amongst low-income individuals in China. He has published articles in several respected academic journals, including *American Anthropologist*, *Information, Communication & Society* and *Ethnos*.

摘要：中国社会的研究者主要将货币视为一种不同寻常的“社会”产物，而过去十年来中国社交媒体平台上“电子货币”服务的急速增长似乎进一步证实了中国货币的社会性。通过比较深圳的农民工对不同电子支付平台的不同看法，本研究认为，与其说电子货币必然或多或少地具有社会性，不如说不同的电子支付平台以不同的方式扩展了社会性的范围。本研究认为，理解电子货币对这种特殊的工人阶级主体性的生产，对于评估这些技术在解决中国农民工所面临的社会、制度和经济排斥问题上的潜力，应当具有核心地位。通过揭示当代中国工人阶级主体性转变的背景和过程，本研究也会进一步丰富我们对于中国新的“数字工人阶级”的出现理解。

关键词：电子货币、劳工、网络、农民工、社交媒体、主观性

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