

## Online Based Communication Model For Indonesian Migrant Workers In Hong Kong On Financial Management

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**Abstract.** Communication is an important factor for the existence of Indonesian Migrant Workers (PMI) who work abroad. Based on the preliminary study, the communication conducted did not specifically discussing financial management. In fact, discussing financial management is very important for PMI to have a productive business so that it does not always work abroad. The purpose of this research is to explore PMI's online communication model with families in financial management. Qualitative research methods, descriptive nature. The informants were PMI who worked in Hong Kong and PMI's families in Lombok. Data collection with Interviews and FGD. Data Triangulation to BP2MI and KJRI Hong Kong. Results of the study: PMI communication patterns are carried out reciprocally, especially with family and colleagues. using WhatsApp. Communication is carried out periodically, especially during work holidays. The purpose of communication was to provide information about the conditions experienced by both PMI and their families. Communication messages talk about the financial needs of families but rarely talk about financial management for productive things. PMI's online-based communication model with families in financial management illustrates PMI and family communication ideally conveying messages on financial management for productive and savings businesses so that PMI has a productive business as a provision after not working abroad.

### 1. Introduction

Indonesian Migrant Workers (PMI) are every Indonesian citizen who will be, are currently doing, or have been doing work with wages outside the territory of the Republic of Indonesia UU Nomor 18/2017). The International Labor Organization / ILO mentions that a Migrant Worker is someone who has migrated, or has migrated from one country to another to work (Muksin, Nani.NM et al, 2019: 1). PMI works abroad, away from family and relatives to help the family economy.

Communication is important for PMI not only to communicate with employers at work, with fellow PMI colleagues but most importantly with the nuclear family in their hometowns. Based on preliminary studies, PMI's communications have not discussed financial management much. In fact, financial management is important so that PMI remittances can be used productively. The proceeds from PMI's remittances are not only used for basic needs but also for savings and productive businesses as provisions when they are not working abroad.

Based on research conducted by Paulus Rudolf Yuniarto (Jurnal Populasi, Volume 23 Nomor 1 tahun 2015), there is no allocation for savings and investment, so the results of PMI working abroad just run out. This resulted in PMI having to return to work overseas, and so on. There is no plan to improve the fate of PMI and their families in the long term. In fact, financial planning, especially for this productive business, can be discussed through online-based communication between PMI and their families.

Based on the above background, this article entitled "Model Komunikasi Berbasis online PMI dalam pengelolaan finansial". The purpose of this research is to explore PMI's online communication model

with families in financial management related with PMI communication patterns and the factors that affect PMI's financial management.

## 2. Literature Review

### 2.1. Communication Model

Models can be interpreted as a representation of phenomena, both real and abstract, by highlighting the most important elements of these phenomena (Mulyana, 2019: 131). According to Sereno and Mortensen, the communication model is an ideal description of what is needed for communication to occur (Mulyana, 2019: 132).

There are three most prominent communication models as stated by West & Turner (2015: 11-14), namely: Linear / one-way communication model (communication as action); The interactional communication model (communication as interaction); and the transactional communication model (communication as a transaction). The online-based communication model in this article can be classified as the interactional communication model, referring to Wibur Schramm's circular communication model.

Schramm's (1954) communication model illustrates that communication requires at least three elements, namely the source, message, and destination. A source is an individual or group and organization that conveys a message (speaking, writing, drawing, gesturing). A message is something that is conveyed during communication in the form of symbols such as voice on the telephone, writing or images on Whatsapp, ink on paper, sound waves in the air, impulses in electric currents, a wave of hands, or any sign that can be interpreted. The target can be an individual who listens, watches or reads, or a member of a group such as a discussion group, or the mass media audience (Mulyana, 2019: 151: 153). Schramm's Communication Model is as follows:

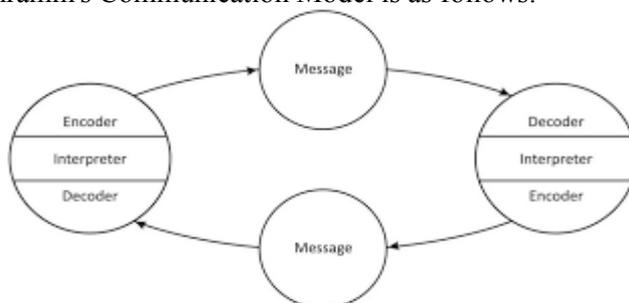


Image 1. Schramm Circular Communication Model Source: Mulyana, 2019: 152.

Schramm's circular communication model describes a reciprocal two-way communication between the messenger and the message receiver. This circular communication model also introduces feedback as a response to inform the sender of the message whether the communication is going well or vice versa. The online-based communication model studied in this study was adopted and developed from the Schramm circular communication model.

### 2.2. Online Based Communication

Online-based communication is the interaction between individuals through computer mediated communication or often abbreviated as CMC which is integrated with the internet network (Cantoni & Tardini, 2006: 43). CMC is a process of human communication through computers that involves audiences, situated in certain contexts, where the process uses the media for specific purposes (Nasrullah, 2016: 79). Individuals do CMC in addition to seeking information, also to interact and communicate online to form social networks.

CMC, includes the World Wide Web system, including textual, graphic, photographic, audio, and video systems in addition to hyperlinked aspects, as well as an intrinsic component in several video-sharing systems such as YouTube and other social networks such as Facebook, Twitter, and Instagram

(Berger, Roloff & Ewoldsen, 2015: 702). Moreover, including CMC is online-based communication through chat applications such as Whatsapp, and Line.

Online-based communication is considered as effective communication, because of the use of the media: (a) the number of communicative sign systems; (b) speed of feedback from the receiver to sender; (c) message personalization (specific or generic individual customization); (d) the ability to use natural language (chat or formal). CMC is considered as "media richness" because it has many advantages ((Berger, Roloff & Ewoldsen, 2015: 714).

Online-based communication has several advantages besides the abundance of media aspects as stated above, also because of the hyperpersonal aspect of the media. As noted by Caplan (2001), online-based communication shows a hyperpersonal model of CMC that provides a framework that can conceptualize a mix of distance and proximity. The hyperpersonal model identifies four simultaneous symptoms that enhance communication, namely: (1) providing self-presentation; (2) partner idealization; (3) exploitation of technical attributes to improve message composition; (4) mutual feedback mechanisms that facilitate very intimate encounters through text-based interactions (Berger, Roloff & Ewoldsen, 2015: 717).

Online-based communication in this research is communication carried out by PMI using electronic media gadgets/cellphones/smartphones, through the WhatsApp, Facebook, and Instagram applications. Online-based communication via the WhatsApp and LINE applications is a practical long-distance communication because it uses a gadget that is easy to use, the quality of communication is better at a more affordable cost compared to communication via conventional telephone media (Muksin, Nani Nurani et al, Jurnal PIKOM (Penelitian Komunikasi dan Pembangunan), Vol. 20 No. 2 Desember 2019).

### 2.3. Financial Management

Financial management is an action to achieve financial goals in the future. Financial management includes personal financial management, family financial management, and company financial management. Financial management is an important part of overcoming economic problems, be it individual, family, or corporate economic problems.

([www.bi.go.id/id/perbankan/Pengelolaan%20Keuangan%](http://www.bi.go.id/id/perbankan/Pengelolaan%20Keuangan%20)).

PMI must carry out the financial management because PMI and its families often only use remittances from abroad for consumptive purposes. Most of PMI's income is used to build houses, buy motorized vehicles, and other non-basic necessities. When PMI stopped working abroad, it was still constrained by business opportunities. So that when the money earned from working abroad runs out, the Ex-PMI will return to work abroad.

That is the importance of financial management for PMI and their families. Good financial management will help in setting priorities for the use of money, so that expenses are not greater than income. Following are the steps for good financial management:

1. Managing Family Finances, this stage includes ways such as: calculating the average monthly income and expenses, making a monthly budget based on expenditure priorities, controlling expenses according to the budget that has been made.
2. Borrowing and Saving carefully
3. Starting a business, including looking for business ideas (entrepreneurship), planning business finances, planning marketing, managing business finances. (<https://buruhmigran.or.id/2014/11/16/langkah-jitu-mengelola-keuangan/>).

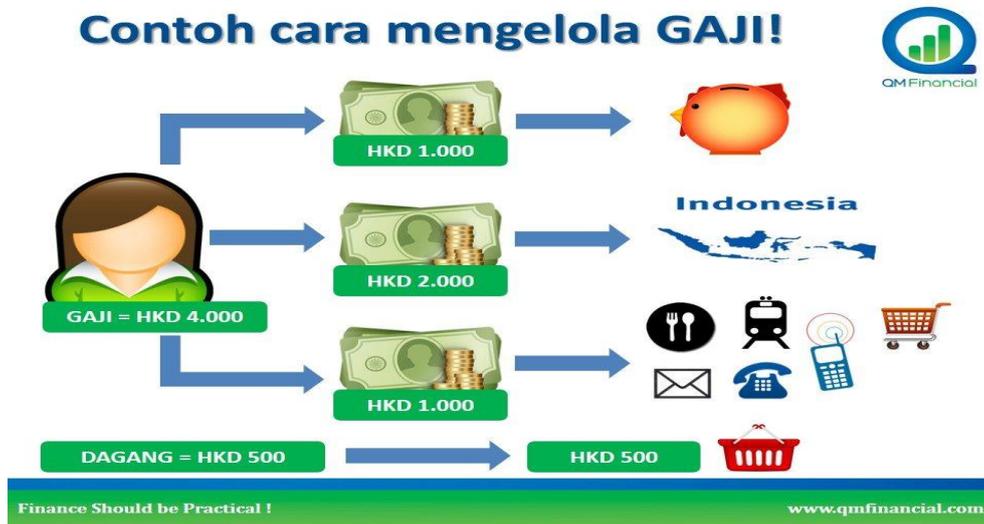
The following illustrates how to manage finances for PMI who work in Hong Kong about the importance of allocating salaries for basic needs and saving.



Sumber: <https://www.qmfinancial.com/2019/01/tips-cara-mengatur-gaji-bagi-pekerja-migran-indonesia>

Image 2. Example of Managing Salary for PMI

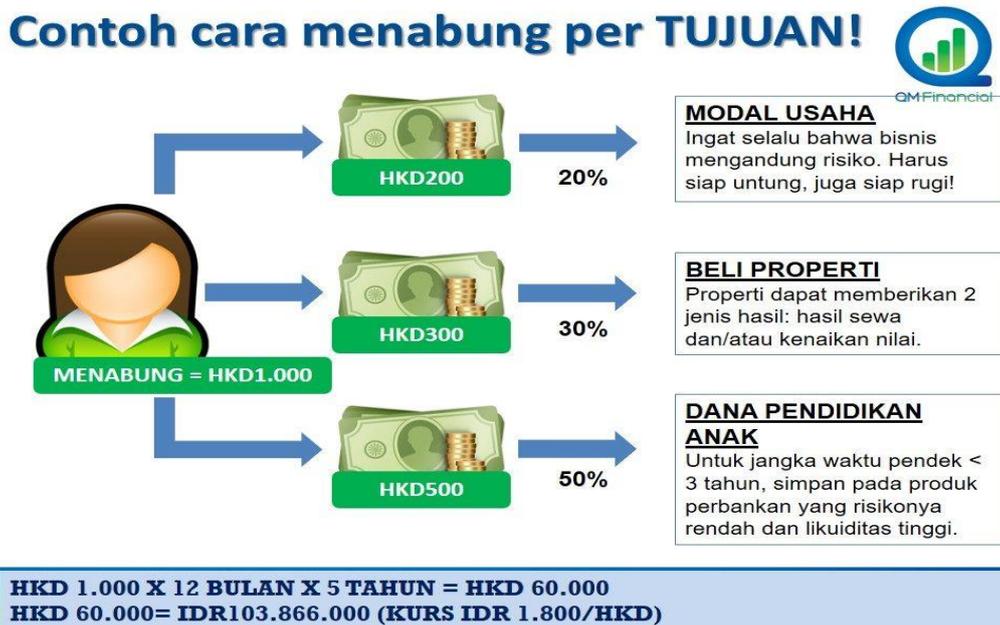
The following is an illustration of salary management as PMI when there is other income from the business, for example selling online.



Sumber: <https://www.qmfinancial.com/2019/01/tips-cara-mengatur-gaji-bagi-pekerja-migran-indonesia>

Image 3. Example of How to Manage Salary for PMI

The figure below provides an example of PMI's financial management resulting from savings to be used for productive things, such as business capital, buying property (such as shophouses, rice fields, gardens), and children's education funds.



Sumber: <https://www.qmfinancial.com/2019/01/pekerja-migran-indonesia-bisa-menabung-dengan-tujuan>

Image 4. Example of How to Manage Salary for PMI

If PMI follows these financial management recommendations, it is hoped that it will become a smart PMI that can use its income for productive efforts and finance children's education. Thus, when the contract is finished, PMI can return to their hometown to gather with family and relatives and already have a productive business so that they no longer need to work abroad. Also, children's education is guaranteed up to higher education.

#### 2.4. Previous Research

1. **Study on “Survival Strategy, Remittance Management Model, and Migrant Worker Family Micro Business”** by Paulus Rudolf Yuniarto (Journal of Population, Volume 23 Number 1 of 2015), explains the understanding of migrant workers on the problems of their daily lives, as well as their strategies to solve problems as they arise. The data used as the basis for this research are observations and interviews with the families of migrant workers on the island of Lombok, West Nusa Tenggara. The experience studied is when migrant workers and their families face the reality of meeting community needs that can help with labor and family problems, as well as managing remittances sent by their relatives/family members when or while working abroad.

Examples of investments include improving skills in making sugarcane bread, utilizing the skills in Arabic or Mandarin acquired when working as a migrant worker, utilizing farming skills, or making dishes that are sold in stalls or street vendors. They can also invest in other forms of creative economic activity. This situation is expected to be able to prevent migrant workers from going (again) to become migrant workers for the umpteenth time. They must have an entrepreneurial spirit with a variety of types of business, so if one business fails, there is still another business to hope for.

The state of the art and the novelty of this research study is research not only on PMI families but also on PMI subjects who work and have financial condition assistance jobs. Therefore, the article on “PMI Online-Based Communication Model with Families in Financial Management” is important. From the start, PMI was directed to communicate intensively in financial management so that when finished working PMI already had a productive business or investment as a provision when it no longer worked as PMI.

2. **Transnational family communication: a case study of Blackberry messenger (BBM) usage as a communication medium for Indonesian migrant women workers**, by Roro Wulan, et al (Jurnal Riset Komunikasi dan Pengembangan, Vol 16 No.2 Dec 2015: 76-87). A case study research on how Indonesian Women Workers (TKW) from Pantura, West Java, Indonesia, communicate with families left behind in Indonesia while living their work lives in neighboring countries using social media. Blackberry Messenger (BBM) is a social media tool used to communicate with families other than Facebook, Skype, and Youtube. The purpose of this study is to describe the factors that form the knots in establishing communication between family members. This research used a case study approach, in which the information and research data were extracted from the results of observations on their social media accounts and direct interviews with informants, supported by information from the closest family as a form of validity test of the information provided by the informants. The results of this study reveal that social media, in this case, BBM, provide advantages in terms of speed of response to everyday problems. Solutions can be easily discussed through the presence of BBM. Features such as photos and screenshots help with conversations between family members. The lack of use of social media in family communication, especially for families who live geographically separated lives, is on the side of a misunderstanding in interpreting the situation from the status and the photos that are displayed or sent. Here, there appears to be a lack of understanding of the literacy media of TKW.

The similarity between research and transnational family communication research: a case study of the use of blackberry messenger (bbm) as a medium of communication for Indonesian migrant women workers is the use of application-based communication media. The difference is in the application, namely BBM and WhatsApp.

3. **Models of Adaptation of Female Migrant Workers in Constructing Social Identity in Destination Countries**, Tutik Sulistyowati (Journal of Women and Children (JPA) Vol. 2 No.1, February 2019: 1-12). This article examines social identity occurring in social processes, which involve individuals in social groups. Individual social identity is shown in the commitment and recognition of a person in his social group. A person who moves residence between countries because of work experiences social identity chaos due to regional and cultural differences. This causes problems for migrant workers in the new place. Adaptability is needed so that individuals have social resilience in a new environment. This research was conducted on migrant workers who came from Malang Regency who worked in Hong Kong. The adaptation model in this study is seen from the aspect of the ability to carry out the culture and values of the destination country, as well as the ability to communicate in a new environment. The results showed that the majority of subjects in the destination country had a cultural understanding and were able to communicate in the local language. This ability is obtained from the habit of gathering during work holidays. Adaptability based on cultural understanding and communication skills makes it easier for subjects to make friends with local communities. The adaptation model with a friendly style makes it easier for migrant workers to interact openly. The form of openness in interaction is the courage of the subject to convey his personal problems to the employer and other people around the subject, so that the subject gets attention. The social identity construction built by the subject has appeared in the recognition of the employer and the people around the subject's presence, supported by the subject's social commitment to everyday reality, so that the subject feels part of his social environment.

The relevance of this research online-based communication model of Indonesian migrant workers with their families is that the equation examines the PMI model, but the focus is on adaptation in the workplace. Meanwhile, this study examines the communication model associated with PMI's financial management in order to have a productive business as a provision after no longer working abroad.

Similarities in the experience of family communication with former female migrant workers in this study are to examine PMI's communication with their families. The difference is in the elaboration of the problem, namely experience and communication motives, whereas this study focuses on financial management.

### 3. Methodology

This research approach is qualitative with descriptive methods. The informants were 16 PMI people working in Hong Kong, all women, and 10 informants from PMI families in Lombok (West Nusa Tenggara) and Cirebon (West Java). Purposive & Snowball Determination Techniques of Informants, Data Collection Techniques by Interviews, and Focus Group Discussions. Data analysis used interactive techniques from Miles and Huberman (2014). Data Validity Test through Triangulation to BP2MI and the Indonesian Consulate General in Hong Kong.

Before explaining about the Online-Based Communication Model for Indonesian Migrant Workers in financial management, first, mention PMI's communication patterns and the factors that affect PMI's financial management.

### 4. Results and Discussion

PMI's online-based communication pattern is carried out mainly using communication media with the WhatsApp application. Some PMI also uses social media, especially Facebook and Instagram, especially for PMI who sell online. PMI's reasons for using social media Facebook and Instagram are not only for self-existence but also to expand friendships in cyberspace and friends in Indonesia.

PMI's communication patterns are reciprocal and carried out periodically at least once a week, especially during work holidays. Although, there are also PMI who are free to use their cell phones at any time as long as they don't interfere with work. This is because Hong Kong highly respects human rights including freedom of communication and giving holidays. Apart from the employer and the employer's family, PMI's communication is carried out, especially with family members in their hometowns and fellow PMI friends in Hong Kong.

Communication with families is carried out to provide information about PMI's whereabouts to husbands, children, and parents who live in the village so that the family does not worry about PMI's presence in Hong Kong. The purpose of communication with families is also carried out to see the development of children's schools, the health of parents and to establish intimacy with their husbands. In addition, communication is also carried out to foster relationships and interactions to see the development of families in the village, such as families getting married, or getting sick and dying. So, even though they are far abroad, through online-based communication, they are always close to family.

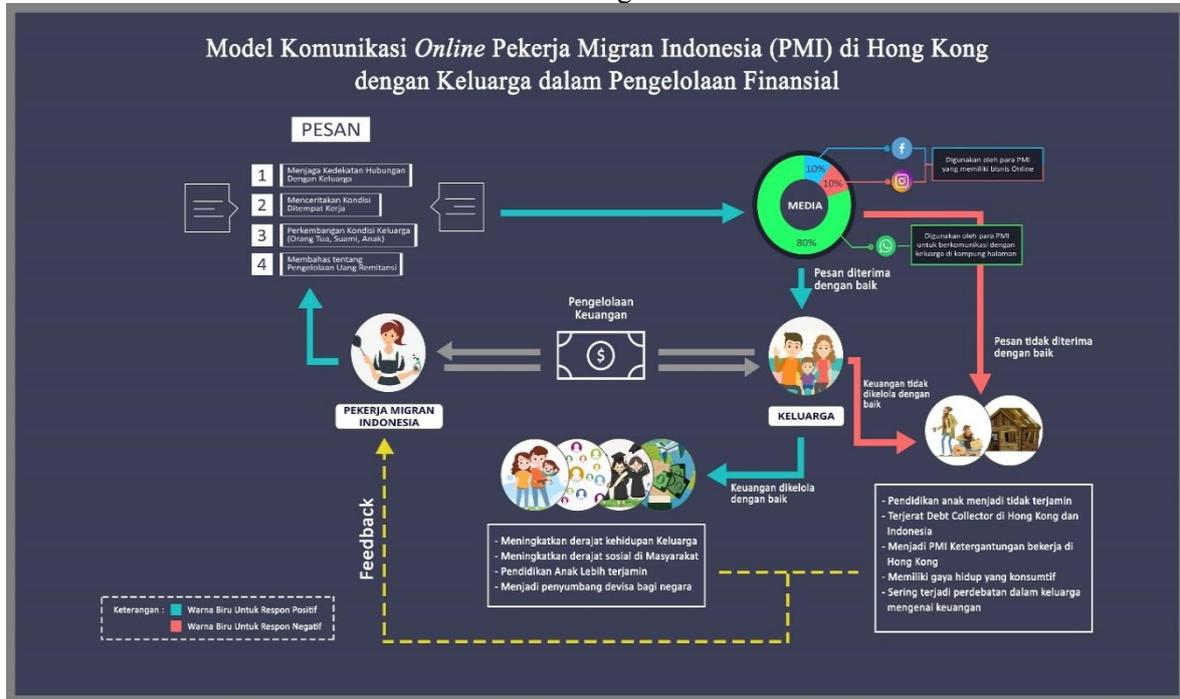
Apart from family, communication patterns are also carried out with fellow PMI in Hong Kong. This is done to foster social relations, especially in carrying out joint activities that are carried out on holidays. As told during the interview and witnessed by the research team, on holidays PMI conducts various activities such as recitation activities (majelis Taklim), sports activities, arts, doing business, or just gathering with PMI friends in Victoria Park.

PMI also periodically communicates with the Indonesian Consulate General in Hong Kong, such as to attend training, social and religious activities, artistic activities, and if there are any problems experienced by PMI. The research team found that PMI, who was complaining to the Indonesian Consulate, had a problem with the employer; the problem of being entangled in debt and the passport being held by moneylenders, and various other problems.

Factors that affect PMI's financial management include: Length of employment which affects the amount of salary received in relation to deductions from employment agencies according to contract agreements; Personal needs in places such as internet credit / quota, clothes, cosmetic equipment, food outside during holidays, including socializing with fellow PMI while spending time off; The basic needs of the nuclear family in the village (children, husband and parents); secondary needs of families in the village such as their children asking to replace their cellphones; buy motorbikes, build houses and others. Based on research results, savings, and allocation of funds for productive businesses have not become a priority. In fact, savings and income allocation for productive businesses are very important as provisions when PMI is no longer working abroad.

PMI's online-based communication model with families describes a circular and reciprocal communication process, especially between PMI and family. This model also illustrates the ideal of delivering messages on financial management related to the use of remittances for productive businesses

and savings being the main discussion that is periodically delivered. The following is PMI's online communication model with families in financial management.



Source: PMI's Online Communication Research with Families in Financial Management, Nani Nurani Muksin, et al, PDUPT 2018-2020

### Image 5. PMI Financial Management Online Based Communication Model

This model describes PMI's online-based communication process with families in financial management. The communication media mainly used WhatsApp, both in a voice call, video call, and send message formats. The main message conveyed was to maintain close relations with the family, share conditions at work, developments in family conditions, and discuss the management of remittances.

This model also explains that if communication with families is carried out periodically and the financial management of the results of remittances is carried out properly, it will lead to positive feedback, namely increasing the family's standard of life, increasing social status in society, ensuring children's education, and becoming a foreign exchange contributor to the country. This is also positive feedback for PMI and their families.

Conversely, if communication is not carried out periodically and sometimes there are obstacles such as messages that are not well received, it will cause negative feedback. Several things can happen if PMI does not carry out the good financial management, namely neglected or unsecured children's education, entangled in debt collector debt both in Hong Kong and in Indonesia; become a PMI who is dependent on working in Hong Kong; Have a consumptive lifestyle; There is often debate in the family about financial matters. This model is expected to be a learning process for PMI and their families.

## 5. Conclusion

Migrant workers' online-based communication patterns are carried out by WhatsApp for A with PMI's family, colleagues, and friends. Factors that affect PMI's finances are management that affects the integrity of the salary earned, personal needs at work, and family needs. PMI's online-based communication model and family in financial management illustrate the communication message that PMI sends to families containing financial management in the form of remittances for productive businesses and savings.

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