

# Venmo: Understanding Mobile Payments as Social Media

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## ABSTRACT

Payment infrastructures are going through rapid change with the rise of next generation mobile networks and smartphone ownership. From mobile wallets to rideshare apps, social payments allow users to split receipts with friends, charge exes for breakup expenses, or troll celebrities. New layers of data, sociality, and markets are being created and influenced by expanding economic imaginaries, regulations, and business models leveraging these new infrastructures. In this paper we discuss how mobile payment systems have become social media. After discussing the recent history of mobile payments innovation—SMS, mobile wallets, delivery and ridesharing apps—we examine Venmo, a social payments platform that allows users to broadcast transactions to a social activity stream or public transaction feed. Our findings detail how transaction feeds of mobile payments support social practices, communication, and commerce with mobile devices and wireless networks. We present findings from a case study on Venmo to develop some implications for the design, study, and impact of mobile payment infrastructures as social media.

## CCS CONCEPTS

• **Human-centered computing~Collaborative and social computing** • **Human-centered computing~Social media**

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## KEYWORDS

Venmo, mobile payments, social mediafication, social payments, transactions

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## 1 INTRODUCTION

Payments are transactions between people. These transactions support different kinds of experiences that shape how we communicate, work, and move through different infrastructures. As such, payment transactions are embedded in social contexts and involve the coordination of people, things, institutions, technologies, and practices. Basic payment systems involve a buyer and a seller, but even the most basic transactions between people occur within a complex system of banks, government regulation, supply chains, competition, values and standards. In the past decade a slew of new payment technologies that leverage next generation wireless networks (3G, 4G, LTE) and mobile operating systems (iOS and Android), such as digital wallets, tap and pay, M-Pesa, and Uber have developed to create social payments. Each of these mobile payment technologies have promised easier, more convenient payment experiences built on top of wireless Internet infrastructures. Yet, each of these new payment technologies involve the creation of documentation, the coordination of more network technologies, and new forms of data and metadata that capture the nature of these mobile payment transactions between people. This documentation captures material and social practices that shape and are shaped by the payment encounter itself; these receipts capture moments where

interactions of trust, value, and goods or services are exchanged during payment transactions.

With the rise of next generation mobile networks, smartphones, and payment systems have been moving to new and different kinds of mobile platforms and possibilities. As Maurer has shown, mobile payment platforms are social computing systems that support new forms of sociality [1]. The social aspects and documentation of mobile payment systems are changing as they move from text messaging or short message service (SMS) transfers to social computing platforms, such as Google Wallet or Uber, that connect user accounts to encrypted mobile devices. These developments in payment technology provide an opportunity for social media researchers, human computer interaction designers, communication and social informatics scholars to examine how payment transactions exist in mobile network infrastructures, and how they support different kinds of markets, communication, and social interactions. As such, there is a growing academic and applied research interest in mobile payment technologies. Currently, there are more active mobile device subscriptions in the world than there are people in the global population [2]. Mobile payments revenue worldwide in 2015 was \$450 billion and is expected to be more than 1 trillion USD by 2019. The increase in mobile payment revenue and technology has become a new area of focus for anthropologists of money, economic theorists, and economic sociologists in the last decade. While these new financial services have been considered from social computing and computer supported collaborative work (CSCW) perspectives, most mobile payment market research tends to focus on their rates of adoption or use of new services. Many money theorists have discussed the difficulty of defining mobile payments as social transactions because of rapid rates of technological change in payments technology, difficulties in studying trust, and the variety of possible payment transactions with mobile ICTs, amongst other challenges [3]. For our purposes in this paper, we define mobile payments as on the edge, or as technology-in-development. We rely on the work of Ferreira et al., which has proposed frame mobile payment transactions as: “*co-productions at the seams*, thereby challenging designers of payment systems to view monetary transactions as achievements between collaborating agents and as opportunities for rich social interactions” [4]. We too, challenge social media researchers (not just designers) of payments to see mobile payments as co-productions of rich, and ongoing social interactions.

In the following paper we present a brief history of mobile payment technologies, including mobile wallets, SMS payments, peer-to-peer (P2P) and mobile payment applications (hereafter called “apps”). After charting a brief history of mobile payments, we present a case study of Venmo, a social payments platforms that has a public transaction feed, also known as a “social awareness stream”

[5]. The paper ends with a discussion examining some of the implications for studying payment technology as social media and some research design considerations.

This article has two purposes. First, it contributes to a growing literature on digital money and payment infrastructures by examining how mobile payments technologies like Venmo impact the social function of money, payment transactions, and app use amongst mobile and social media users. Second, we aim to contribute to the critical study of data that comes from social media APIs and platforms themselves by considering how payment data as social media should be conceived, characterized, and interpreted.

If mobile payments are increasingly understood as social transactions, how are they social media? This paper tries to provide a framework for how we might go about analyzing such data as social media phenomena. In terms of cross-platform payment systems, the innovation of digital cash and cardless payment technologies like PayPal and digital wallets such as Apple pay, Android pay, and Samsung pay will likely be integrated into cross-platform payment systems or some sort of digital ‘cash’, digital dollars or bitcoin, that works across platforms like currencies. Therefore, it is imperative for us to understand the changing nature of transactions from the banal receipt to yet another site of consumption where the consumptive transaction itself has become further commodified through the wrapper of social media and becomes datafied social activity [6]. The importance of this should not be underestimated, as it also speaks to the hyper proliferation of social media into areas of economic, social, and political life that we may not have expected to become part of all social media industries. However, another aspect this paper emphasizes is that traditional ways of understanding payments must not be forgotten when trying to contextualize the shifts of mobile payment technologies towards social media platforms. In addition, it also might be the case that recipients of the payment messages might not attach much importance to the messages themselves. In other words, the sociality of payment systems might just be a reflection of the social mediafication of our lives. It may be that individuals have become quite desensitized to having emojis, likes, dislikes, or faves attached to everything they do online. Indeed this social mediafication of these public transactions has consequences for research design and ethics. These are some of the questions our paper tries to unpack.

## 2 A BRIEF HISTORY OF MOBILE PAYMENT TECHNOLOGIES

The history of mobile payments begins with airtime credits. Mobile phone users in Uganda, Botswana, and Ghana began trading airtime for calls on mobile devices, using airtime as a proxy for money transfer in the early 2000s [7]. Airtime credit swapping on 2G networks is the precursor

to more formal micro-financial architectures that aimed to support small amounts of money transfer using the short message service (SMS) standard available to all 2G GSM and UTMS feature phones. In 2002, M-Pesa was launched in Kenya as a microfinance service specifically for money transfer that allowed users to receive and repay loans through airtime sellers on 2G networks [8, 9]. In short order, economic development programs and municipal governments began to use mobile money transfer with M-Pesa services for payroll and bill pay. Mobile payment platforms like M-Pesa and ‘text to pay’ services that leverage SMS relays for money transfer have been studied by HCI, CSCW, and development researchers who have interpreted how these payment systems support talk, maintenance, and commerce across networks and in face-to-face encounters [10]. These kinds of early SMS banking architecture link a mobile phone owner’s phone number and a SIM card (subscriber identity module) to their bank account or allow the cell service provider to stand in as a kind of bank that stores credit.

Such early mobile payment architectures for feature phones used the SMS standard (GSM 03.40) to facilitate immediate payment in places that may have been unbanked, or where financial infrastructures (such as cash withdrawal, check deposit, or money wiring) were not possible [11]. Some ICT4D researchers have specifically looked at how mobile money practices, design concepts, and technical features impact people from rural areas who cannot read or write but still make use of mobile phones as mobile money platforms for end-to-end banking [12].

While many financial services have positioned payment innovations as “frictionless” they are not without hurdles of adoption, trust, and adoption [13]. Many user experience researchers have documented the fear and enchantment of paying with early mobile payment technologies. Early 2G payments could fail because the user could be out of range of the network, the network itself could have spotty coverage, or the point of service device could be slow to update data transfer [14]. Initiating a mobile payment for the first time with 2G networks could involve failure, building rapport with the buyer or seller, and managing conditions uncertainty at the point of sale. Technical troubles (whether from buyers or sellers) then build and can leverage social connections between merchants and sellers. Shopkeepers may build rapport with buyers by talking through the payment process, allowing for turn taking of explaining the system to new users and confirming payment. Thus the process of early mobile payments brought attention back payment encounter as a face-to-face encounter, as “[t]he transaction [...] requires users to shift focus between mobile devices and the unfolding social protocol of a monetary exchange” [4]. User experience researchers found that the elimination of cash has led to the use of new mobile payment technologies, like tap to pay or text to pay, which could also

be fun and pleasurable for users, thus developing new practices of special monies, gifts, and jokes [4, 15]. Transactions could increasingly be seen as conversations, particularly as the adoption of text messaging as a new form of mobile communication began to characterize mobile phone use in the early 2000s.

In 2007 when the iPhone was introduced, 3G network rollouts were underway throughout the world. 3G networks allow for mobile broadband access to the Internet heavily influenced the adoption of smartphones, mobile web, and eventually the ‘appification’ of mobile operating systems. By 2008 mobile payments had diversified in form and function to point of sale devices, peer-to-peer money transfer, omni-channel banking, and mobile apps that allowed users to use their phones as mobile wallets and leverage contactless data transmission with near field communication (NFC) or Bluetooth technology [13]. Newer (and cheaper) smartphones that had more memory, processing power, and longer battery life could connect reliably to the Internet with apps, so the payments industry began to innovate on the experience of paying and emphasizing more meaningful, social layers of transactions. Nelms, et al. [13] argue that mobile payments become *social* payment technologies when a social layer of interaction becomes part of the experience of paying—part of the value transaction itself. Smartphones with mobile operating systems that support apps are different than payment technologies such as mobile wallets or tap to pay device features that are enabled with NFC or Bluetooth technology, which require the payer to be within a short physical distance of the point of purchase (at a counter, gas pump, or register). Payment apps can also connect other user accounts, leverage smartphone sensors to collect data, or import existing metadata stored on a mobile phone. By collecting geolocation or adding a list of common contacts, for example, the payment can look and feel more frictionless or seamless across platform features.

With the rise of mobile payment apps that emphasize social layers, some economic scholars have argued that seamless payments are a product of the sharing economy. Payments happen in the background without material or direct exchange and instead focus of the experience of sharing a ride or an apartment for example. Payment for goods are initiated, such as hailing a Lyft ride or booking a home-stay experience through AirBNB, without the delay of entering a PIN code, signing receipts, swiping cards, or counting change. Sharing economy platforms such as AirBNB, Uber, or Rover (for pet sitting) that are built on top of legacy payment technologies then insert their own vertical layers of value and exchange through social rating systems of the transaction experience. Uber riders and AirBNB guests can all “rate” experiences and be rated as users. Rover allows pet owners to receive photo message updates from pet

sitters and then invites owners to rate the comprehensiveness and quality of the photo messages.

Where cash endpoints used to be the hurdle for 2G mobile payments because of network fidelity and the processing power of early feature phones [16], conventional bank accounts can now be connected to sharing economy apps on 3G and 4G connected smartphones that exchange instant payments for services and social ratings as part of the transaction. Both legal and labor scholars who study the impacts of crowdsourcing and precarious gig-work have observed that inhibitors or drivers for the sharing economy involve the introduction of social ratings or reviews of the transaction that can be broadcasted to audiences (or followers), or follow users as part of their transactional dossier within the platform [17, 18]. Once payments become seamless or hidden, sharing economy apps can emphasize new forms of transaction with layers of social engagement. Both buyers and sellers' attention can be drawn away from payment processing interaction (because it happens through apps on mobile devices), and then focus on generating data about users' ratings of each other. This way identity and reputation data becomes part of the payment transaction of the collaborative consumption of the sharing economy of paying and rating together.

One of the greatest concerns about digital payments has been the invasion of privacy and the potential for hacking, and ultimately theft. There is also tension regarding the collection of payment data combined with geolocation and other kinds of mobile telephony metadata created when devices connect to networks. As it becomes an essential part of the social payment experience, the status of personally identifiable information is in flux and taking on new forms of value. Even banks themselves now have their own payment transfer and check cashing apps. For example, these apps allow users to transfer money or take photos of checks to immediately deposit them. These banking apps increasingly use the biometric data sensors embedded within mobile phones such as face or fingerprints locks to login to accounts. Privacy and mobile media scholars have discussed how this metadata can be used to infer social patterns and movements, but also betray vulnerabilities of individuals and the communities that they may move through [19, 20]. This new kind of locative media is a result of payment transactions, user generated data, and mobile telephony metadata, and supports a new kind of memory ecology and sociality for payments —what Jordan Frith has called “a new way to archive mobility” [21].

### 3 DATA AND METHOD

While the focus of this paper is on Venmo as social media, our fieldwork and data collection forms part of larger study on mobile receipts and social media data created in mobile apps that support the transfer of payments. We are currently in the process of collecting several years of Venmo

data directly via their API using a custom designed python script deployed on Amazon AWS. This paper draws from our in-progress data collection, and takes important steps to build a conceptual understanding of Venmo, which is necessary before conducting empirical work. Here we use the walkthrough method of mobile apps to discuss the experience and significance of the technology to social media research [22]. Other research on Venmo has studied social network ties and types of payments. However, we are specifically interested in discussing how the Venmo public transaction feed makes mobile payments and receipts of those transactions unique social media data traces. Our case study specifically examines issues with the social awareness stream, known as the ‘public feed’. In carrying out this study, we approached the Venmo payments platform as a diverse but coherent category of social media.

### 4 HOW VENMO WORKS

Venmo started as social payments app in 2009 and is available on iOS and Android. It is only available in the United States and was PayPal acquired it in 2013 [23]. Venmo allows users to send or request payment from contacts. It also allows users to store a credited balance in the platform to use for future remittance or transfers, and since 2016, has allowed users to pay merchants. Last year the platform processed \$9 billion USD in payments and is increasingly expanding to merchants on the mobile web (“Available at millions of stores on your phone”) [24]. In a survey last year, LendEDU found that 65% of millennials surveyed used a mobile payment and 44% of respondents used Venmo [25].

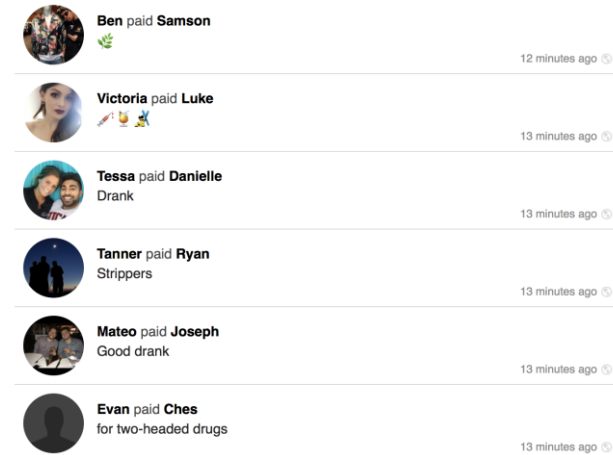
After downloading the app, a user can set up an account by signing up on their mobile device or a computer. Account holders then verify both their phone numbers and email address, then add and verify a bank account. Because Venmo is only available in the US, users must have accounts with US banks and mobile numbers, and their mobile devices must be able to receive short code SMS messages because transactions are confirmed via text message. Once a user has set up an account they can invite friends, or allow the app to access their contacts stored in their phone. The app syncs a user's address book with the network by searching for their name, phone numbers, and email. A user may also allow the app to connect to Facebook that allows their account icon and complete friend list to be added as payment contacts [26].

All payments on Venmo appear in a public transaction feed and a user must opt out of the public feed in order to make payments notifications private. The public feed does not include the amount of money requested or paid, but instead includes user names and a memo field that usually includes a description of the transaction or charge. Users can pay or charge other Venmo users that they do not have personal information for by searching for their names; this

has led to a number of fan practices such as charging Sean Spicer for lying in a news conference, or scanning for celebrity users and their transactions in the public feed. To avoid paying the wrong user from the public directory and facilitating faster contacts between users, Venmo recently added a unique QR code to accounts so that users can scan each other’s icon. The memo field to describe the type of transaction is required to charge or remit payment, the user is encouraged describe the payment, or interact with it by ‘faving’ it with a heart or commenting on it. The public feed looks similar in kind and function to other social media activity streams, such as Twitter or Instagram.

**4 DISCUSSION**

As we have discussed, social payments increase sociability and playing with traditional notions of payment through engagement and rating features in platforms. This section outlines some critical interventions into thinking about Venmo as an indicator of several factors of social media: (1) That the boundaries between public and private continue to be blurred and having transactional data, which was previously something that is highly private, is accepted as something that can be in the public sphere. (2) The shifting boundary of what is private not only makes sharing transactional interactions public possible but becomes a new form of social communication that is ‘lite’ (i.e., it does not take a large amount of effort), allowing new, playful interactions, which we have very limited knowledge about.



**Figure 1: Example of Venmo public feed payments from vicemo.com.**

(3) In terms of ethics and research design, Venmo itself does not have much information about its API and what use is permitted, which poses particular ethical challenges. Various sites such as Vicemo (vicemo.com) regularly use the public Venmo API feed to illustrate to jokingly illustrate ‘illicit’ activities paid for using Venmo (see Fig. 1), though the tagging of payments cryptically has become part of the vernacular for making payments ‘private’.

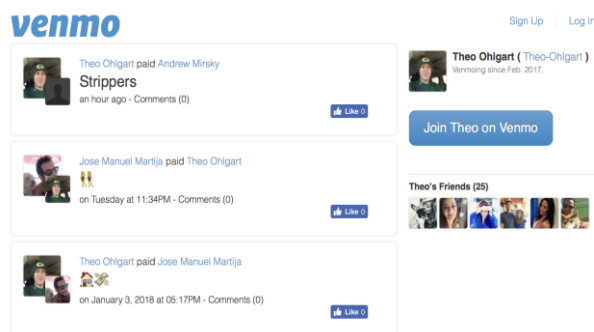
Money studies have found that people assign significance and designate a variety of uses of monies based on its origination, the way it is acquired, designated purpose, or even its quantity. For example, splitting a pizza or a round of drinks with friends may involve rounding up to \$20 bill, while \$50 or \$100 may be used for graduate gifts. Economic sociologists have observed that in earmarking money, people label transactions, whether paying bills or entertainment, differently. These labeling practices and mental accounting are grounded in social relations. We find that the memo field of transactions is a way to earmark payments and designate a range of different purposes—ranging from bill pay, to entertainment, services, and settling bets. Emoji is frequently used to describe Venmo transactions, and the platform often features autofills text with emoji. For example, searching ‘New Year’s Eve’ would result in fireworks or champagne bottle. Starting a payment memo with ‘Super’, for the Superbowl, autofill would provide a number of different football game related emoji or the team mascots (Fig. 2).



**Figure 2: Example of Venmo Pay or Request transaction with Emoji autofill suggestions for ‘Super’.**

Emoji and texts may denote any number of meanings and, as some labels suggest, they are a mechanism for users to create their own codes. So, paying for pizza might be coded as paying for drugs or strippers (Fig. 3). The actors involved in the transaction either have the social cues to decipher the message, or it has the intended perlocutionary effect on the recipient. However, these messages take place in a public sphere, and the coding might be part of a playful and social attempt aimed at gaming the increasing public visibility of transactional data (i.e., if our payment data is being posted publicly, actors might as well interrupt the utility of these

data being produced). It also might be the case that for social researchers there may not be a discernible signal—in terms of computational patterns—of emerging use, and that close reading is necessary for interpretation. In other words, not only is it transactional in nature (as payment), but also the fact that one need only enter a couple of emoji might provide, in some cases a backstage peek (c.f. Goffman, 1959) into a person's everyday social, political, and economic life. Indeed, even the act of categorizing transactions as something illicit (e.g., drugs or sex) or otherwise obfuscated might point to larger vernacular shifts that speak to new forms of the social that are completely manifested in the public eye, but not entirely comprehensible to those outside of the particular social conversations. This is, of course, not something unique to the context of payment, but is part of being an insider in social communication. There are certain norms of communication on Venmo following what Howard Becker, a sociologist of deviance, saw as constituting groups of 'insiders' and 'outsiders' [27]. In this way, there is a certain, dominant norm of Venmo culture and then particular subcultures that may be manifested in terms of emergent forms of sociolinguistic expression. Non-Venmo users become clear outsiders and face real challenges of trying to decipher the types of communication occurring in Venmo.



**Figure 3: Example of Venmo public feed payments of a user filtered into the vicemo.com feed.**

Another question these type of social payment systems raise is whether they are interrupting the notion that splitting payments is a challenge to overcome together in pairs or groups. In the past, trying to calculate what everyone paid real-time was always regarded as a mood killer and often diners would just split their meal down the middle. As Forbes argues, an incentive emerges for diners to just order the most expensive item on the menu so they are not caught subsidizing the meal [27]. With these payment-processing platforms, not only is a social element added to splitting the bill, but everyone has their phones out (a calculator brought out by a dinner would have been considered anti-social in the past). The act of quickly calculating one's part of a bill and sharing humorous emoji makes the bill splitting a pro-social event.

This is not to say that aspects of bill payment have not been traditionally pro-social (awkward stares or sardonic

jokes for example). However, calculating the bill often involved picking straws and a 'volunteer' with the unenviable task of making an approximation of what people owed. Future payment systems may even auto split bills with the server taking down a phone number with individual orders. The site of payment, an activity usually charged with non-social or even negative social aspects could be considered, in some ways, to be flipped or transformed through the social mediatication of payment processing. Social media companies gamify payment, which encourages consumptive practices. However, the shifts towards social media-based payments also raise important questions on the age-old sociological question that every transaction is social in some way.

Beyond splitting bills or requesting payments in the public feed, the issue of 'timing' of payment becomes performative act in the public feed. Regardless of economic systems, temporality has always had some impact on when transactions are conducted. In modern capitalist systems, wages received weekly, end of month, or bimonthly and we hypothesize this is likely to influence spending patterns on mobile payment systems, mirroring analog systems in times past.

In addition, we may also have times of day when transactions are posted more, completely unrelated to wages or other traditional days of the week and month when payments are made (such as splitting weekend entertainment with friends). Unlike traditional point of sale (POS) mechanisms, where the transaction would be recorded immediately at point-of-sale, Venmo transactions are sometimes occurring in situ. However, at other times payments are occurring immediately post-facto, or at some point post-facto. This complicates research as unlike other forms of computational social science research, which would use transaction times as a signal for when transactions are occurring, it is likely problematic for us to merely look at these data in these ways. In other words, we have to look at these transactional data in different forms. Considering the social aspects of these data, when transactions are posted may indicate when individuals are doing social things that involve payments with others. Additionally, more banal shared payments like rent, utilities, or bills, have become playful through the use of social media-based payments. In the past, such transactions were perceived as mostly transactional with shorter time scales, but the social aspect of these payments makes the payment itself a social interaction over time and with an audience, rather than merely a payment between a buyer and seller.

## 6 IMPLICATIONS FOR STUDYING MOBILE PAYMENT TECHNOLOGY AS SOCIAL MEDIA

We are witnessing a shift from payments existing largely in the private sphere to more public, social media-based interactions. Research on a under researched area such as a

payment platform, generates immediate questions regarding methods and best practice as there is not an established literature, as with Twitter, which has systematic reviews of subfields (e.g., Twitter and health research) [23]. We can learn from initial, pioneering work on Twitter (e.g., Kwak, Lee, Park, & Moon, 2010) [24], which did exploratory scraping of Twitter to try to get a pulse of some of the data emerging on the platform. We think that the same needs to be done for initial work on Venmo. In addition, unlike Twitter data, there is no regular archiving of these data, so in the collection of data for research and providing empirical observations we feel it important to preserve some of the social interactions present on Venmo. Presently, all studied payment data are publicly accessible on the Venmo API-based feed. As a platform, Venmo is also unique in its far-reaching public membership. There are even cases of celebrities' Venmo accounts being fully accessible without being 'Friends' with them and the public at large is able to see what transactions they have been involved with. This has become harder now as public personalities have become aware of the public nature of Venmo payments.

Ultimately, Venmo also speaks to larger sociological discourses of knowing capitalism, a concept developed by Nigel Thrift in which capitalism not only becomes more and more pervasive, but "make[s] a business out of, thinking the everyday." According to Thrift: "It is also fun. People get stuff from it – and not just more commodities. Capitalism has a kind of crazy vitality. It doesn't just line its pockets. It also appeals to gut feelings. It gets involved in all kinds of extravagant symbioses. It adds into the world as well as subtracts [28]." Venmo is an example of users 'enchantment' with capitalism's allures and as Thrift argues, facilitates part of the performative aspects of capitalism [28].

Moreover, social media researchers could study these types of data to understand the chips in capitalism sparked by emergent social media platforms like Venmo. Savage and Burrows have emphasized that these types of data are crucially important to the development of an accurate picture of the social interactions of individuals in modern society [26]. Specifically, one of the important aspects of why social media researchers need to think more critically about the types of data generated outside of Twitter, Facebook and other regularly studied social media platforms, is that these less studied platforms may provide new and candid insights. Twitter, is not the same platform it was a decade ago, specifically in terms of the presentation of selves on the platform. Venmo's trace data of transactions for paying the water or electric bill, for example, might provide further insight to our social lives.

## 7 CONCLUSIONS

In summary, in this paper we have explored the patterns of using Venmo as social media. Venmo is just one example of mobile payment technologies that have become increasingly pervasive in everyday life. Other areas of recent interest in payment technology include digital money, cryptocurrencies, peer-to-peer lending, alternative currencies, and financial literacy tools. This paper discusses how social payment platforms, like Venmo, offer new insights for social media researchers into the "social mediafication" of common social transactions including payments. One of them is to examine the earmarking with emoji or signification of gifts from theories of special monies. Another insight is to investigate what might be called 'financial social analytics', or how social network analysis approaches could be used to understand the payment behaviors of groups or individuals, including social ratings. Insights from social payments could give us more information about how people build relationships, breakup, start new jobs, donate to humanitarian causes, live with housemates, to new forms entertainment in groups.

There is much to learn from the examination of the Venmo payment transactions feed as social media, including loose and close network ties and the value social payments. Venmo social feed is a thus a new way to archive mobility, what Frith calls "a new memory ecology" [21]. With social payments gaining increased use, we are confronting a new kind of social economic imaginary, and seeing the emergence of new models of networked sociality for social media cultures more broadly. This work has set out to show that mobile payments could potentially reveal insights about sociality and special monies, and the use of emoji as payment earmarking expressions. Interpreting social payments includes types of payments, and also how receipts of transaction result in social and highly technically mediated documents.

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