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Exploring The Psychosocial Dynamics Of Remittance: A Tpb Framework- Based Study From Kerala

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Abstract: This study explores the behavioural dynamics underlying remittance decisions among international migrants from Kerala, using the Theory of Planned Behaviour (TPB) as its central framework. Applying a mixed-method approach, the research integrates quantitative data from structured surveys with qualitative insights from interviews and focus group discussions. The study examines how behavioural beliefs, normative pressures, and control perceptions shape migrants' intention to remit and how this intention translates into actual remittance behaviour. Empirical findings—supported by chi-square, regression, and structural equation modelling—reveal that remittance practices are strongly influenced by psychological drivers such as emotional fulfilment, familial responsibility, and financial aspirations, alongside demographic variables like income and employment type. The validated TPB framework confirms intention as a significant mediator between belief systems and remittance actions. These insights offer concrete implications for designing behaviourally informed remittance products, reducing transaction costs, and fostering financial inclusion among migrant populations.

***Index Terms* -** Remittance behaviour, migrant intention, Kerala migration, Theory of Planned Behaviour (TPB), structural equation modelling (SEM), behavioural finance

I. Introduction

International remittances have emerged as a critical driver of financial flows and socio-economic transformation in developing countries. According to the World Bank (2023), global remittance flows to low- and middle-income countries reached over USD 600 billion, with significant impacts on poverty alleviation, household income, education, and health. In India—the world's largest recipient of remittances—these transfers are especially vital for migrant-sending states like Kerala, where labour migration to the Gulf Cooperation Council (GCC) countries has shaped the socio-economic landscape for decades (Rajan & Zachariah, 2019).

Despite its relatively small population, Kerala accounts for a disproportionately high share of India's inward remittance inflows. These remittances contribute not only to household consumption and investment but also to community development and macroeconomic stability (Prakash, 2020). However, while the economic benefits of remittances are well established, the underlying behavioural factors that drive migrants' decision to remit—such as emotional commitment, social norms, and perceived responsibility—remain underexplored.

In Kerala, remittances are not merely financial transfers but are deeply embedded in a migrant's social identity, familial roles, and psychological motivations. These decisions are shaped by a mix of altruism, moral obligation, financial goals, and peer influence. Understanding these behavioural drivers is essential for designing more inclusive remittance policies, improving service delivery, and promoting long-term financial stability among migrant households.

The Theory of Planned Behaviour (TPB), developed by Ajzen (1991), offers a robust theoretical framework to understand such intentional behaviours. According to TPB, an individual's intention to perform a behaviour is influenced by their behavioural beliefs (attitudes), normative beliefs (social expectations), and control beliefs (perceived ease or difficulty). Applying this framework to remittance behaviour allows researchers to move beyond economic rationality and explore the socio-psychological constructs that govern financial decision-making.

This study aims to explore the socio-psychological and economic determinants of remittance behaviour using TPB and empirical data collected from Kerala's migrant population. The key objectives are:

- To examine how behavioural, normative, and control beliefs influence migrants' intention to remit.
- To assess whether intention mediates the relationship between belief constructs and actual remittance behaviour.
- To evaluate the role of demographic and psychological factors (e.g., income, emotional fulfilment, financial goals) in shaping remittance patterns.
- To identify how remittance channels and perceived transaction costs influence actual behaviour.
- To provide actionable insights for policymakers and financial institutions to design more inclusive, behaviourally-informed remittance services.

This paper contributes to migration and behavioural finance literature by validating the TPB model in a remittance context, introducing a mixed-method design for behavioural analysis, and offering policy implications grounded in empirical evidence from Kerala.

The remainder of this paper is structured as follows:

- **Section 2** reviews existing literature on remittance behaviour, TPB, and relevant behavioural frameworks.
- **Section 3** presents the conceptual model and theoretical foundation based on TPB.
- **Section 4** outlines the research methodology, including data collection, sampling, and analytical tools.
- **Section 5** discusses the empirical findings, including chi-square, regression, and SEM results.
- **Section 6** concludes the paper with key insights, policy recommendations, and directions for future research.

II. LITERATURE REVIEW

Remittance behavior has traditionally been interpreted through economic models that emphasize altruism, self-interest, or implicit familial contracts (Lucas & Stark, 1985). These classical theories posit that migrants remit money either to support family members out of altruistic obligation, for investment motives, or as part of intergenerational agreements promising future returns. However, such frameworks often underestimate the influence of emotional bonds, social obligations, and psychological motivations in shaping remittance decisions (Carling, 2008).

Recent empirical studies have highlighted the multidimensional nature of remittance behavior. Variables such as gender, household composition, employment security, and migrant networks are increasingly recognized as influential (Azam & Gubert, 2006; Niimi & Reilly, 2021). While macroeconomic indicators such as income level, length of stay, and educational background remain robust predictors (Ahmed & Martinez-Zarzoso, 2016), emerging evidence points to the salience of subjective experiences and beliefs—such as emotional fulfillment, moral duty, and perceived efficacy—in shaping migrants' decisions to remit (Vadean & Piracha, 2010). These findings call for a broader theoretical lens that can integrate behavioral and structural factors.

III. The Theory of Planned Behavior (TPB), proposed by Ajzen (1991), provides a comprehensive behavioral framework to understand decision-making processes. According to TPB, behavior is driven by behavioral intention, which in turn is influenced by three key constructs: attitudes toward the behavior (behavioral beliefs), perceived social expectations (normative beliefs), and perceived ease or difficulty in performing the behavior (control beliefs). This theory has been widely applied in domains such as financial planning, healthcare, environmental action, and consumer behavior (Ali et al., 2015), and has increasingly been used to study migration-related financial practices (Luthra & Platt, 2016).

In the context of remittances, TPB facilitates a nuanced understanding of how psychological and structural drivers interact. For instance, a migrant's favorable attitude toward sending money may stem from emotional satisfaction or a sense of duty; normative beliefs may reflect pressure or expectations from family and community; control beliefs could relate to income stability, accessibility of remittance channels, or cost of transactions. Despite its relevance, few studies have tested the full TPB framework using rigorous empirical methods such as Structural Equation Modeling (SEM), especially in developing-country contexts or among migrant populations in South Asia (Massey et al., 2005; Shrestha, 2021).

Kerala provides a unique socio-economic and cultural backdrop for studying remittance behavior. With a long-standing tradition of international labor migration—particularly to the Gulf countries—remittances play a crucial role in household welfare and state GDP (Rajan & Zachariah, 2019). While macro-level studies have quantified the economic benefits of remittances (Zachariah & Irudaya Rajan, 2011), less attention has been given to the psychological and social factors that shape how, why, and when migrants remit.

In Kerala, remittances are often embedded in emotional attachment, social obligation, and cultural expectation. Yet, there is limited research exploring how these behavioral constructs—attitudes, subjective norms, and perceived control—translate into remittance intention and action. Very few studies in this context employ mediation or moderation analysis to understand the complex pathways from belief to behavior. Moreover, most rely on linear regression or descriptive analysis, leaving unexplored the causal mechanisms that behavioral models like TPB can reveal. A lack of Kerala-specific studies applying such behavioral frameworks represents a significant theoretical and empirical gap.

While economic and demographic correlates of remittance behavior are well established, the behavioral and psychological underpinnings remain under-theorized, especially in the South Asian context. Most prior research lacks integration of belief systems, mediation models, or culturally specific variables. Few studies examine how migrant intentions are formed, how beliefs mediate actual remittance behavior, or how contextual factors like job stability and emotional motivations interact with social norms and control perceptions.

This study addresses these gaps by: applying the Theory of Planned Behavior (TPB) to model both remittance intentions and actual behavior; using Structural Equation Modeling (SEM) to test direct, indirect (mediated), and joint effects; incorporating demographic, socio-economic, and emotional variables to enrich the behavioral model; and focusing specifically on Kerala-based migrants to contextualize remittance behavior within a culturally grounded framework.

Through this approach, the study offers both theoretical and applied contributions to the literature. It not only extends the application of TPB to a new domain and population but also provides actionable insights for financial institutions, digital platforms, and policymakers seeking to improve remittance systems and migrant engagement.

III. CONCEPTUAL MODEL

The conceptual model is highlighted in Figure 1, which presents the relationships among the key constructs. Migrants' characteristics, social norms, and economic conditions feed into behavioural, normative, and control beliefs, which influence intention to remit, and ultimately shape actual remittance behaviour. Additional variables such as emotional attachment, risk perception, and remittance channel preferences are treated as moderating or mediating factors.

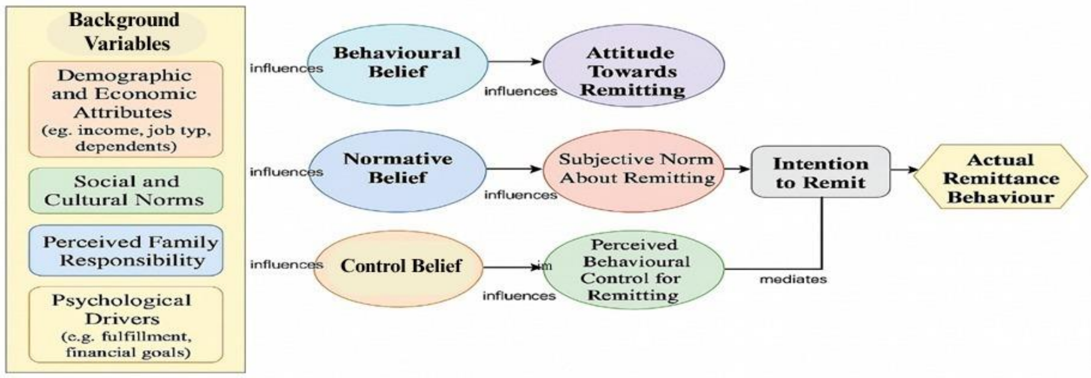

Figure 1. Conceptual Framework for Remittance Behavior Based on the Theory of Planned Behavior (TPB)

This conceptual foundation provides a robust basis for both theoretical exploration and practical application, enabling a comprehensive analysis of the psychological, social, and economic forces shaping remittance decisions among Kerala's migrants.

Table 1. Conceptual Model Variable alignment

Construct	Examples from Analysis	Mapped TPB Component
Emotional fulfilment	"Sending money gives purpose" (Chi-square)	Behavioural Belief
Financial goals	"Remitting aligns with long-term goals"	Behavioural Belief
Family responsibility	"I feel responsible for family back home"	Normative Belief
Perceived financial burden	"Remitting is a burden vs. benefit"	Control Belief → PBC
Income, education, dependents	Quantitative predictors (regression, Chi-square)	Background → Control/Behavioural Belief
Remittance channel and cost	Qualitative insights on fees, formal/informal mode	Control Belief & Actual Behaviour

IV RESEARCH METHODOLOGY

This study adopts a **mixed-method research design** that integrates quantitative and qualitative approaches to investigate the behavioural and socio-economic dimensions of remittance decisions among Kerala's international migrants. The quantitative component involves hypothesis testing based on the Theory of Planned Behaviour (TPB), while the qualitative component explores deeper emotional and normative dimensions through thematic analysis. This approach ensures a comprehensive understanding of both observable trends and subjective motivations behind remittance behaviour.

The study is grounded in Ajzen's **Theory of Planned Behaviour (1991)**, which posits that behaviour is driven by intention, itself influenced by three core constructs: behavioural beliefs (attitudes), normative beliefs (social pressure), and control beliefs (perceived ease or constraints). The model is extended to include **background factors** such as income, education, dependents, employment type, and emotional drivers, providing a contextualized lens for analysing remittance decisions.

4.1 Data Collection

4.1.1 Quantitative Data

Primary data were collected via a structured questionnaire distributed to international migrants originally from five high-migration districts in Kerala: **Malappuram, Kozhikode, Thrissur, Ernakulam, and Kollam**. The questionnaire included Likert-scale items aligned with TPB constructs, alongside demographic and economic variables such as income, education, marital status, job type, and duration of stay abroad.

A total of **200 valid responses** were obtained using **stratified proportionate sampling**. District-wise quotas were determined based on the migrant population data from the **Kerala Migration Survey (2023)**. Respondents were included if they (a) were currently working abroad, (b) had sent remittances within the past year, and (c) consented to participate.

4.2.2 Qualitative Data

To complement the quantitative data, **semi-structured interviews and two focus group discussions** were conducted with a purposive sample of **25 migrants** and **10 remittance-receiving family members**. These interviews focused on understanding the emotional, cultural, and psychological factors influencing remittance decisions. Data from these sessions were transcribed and analysed thematically.

4.2 Measurement and Variable Operationalization

The TPB constructs were operationalized as follows:

- **Behavioural Beliefs**: financial goals, emotional fulfilment, self-satisfaction from remitting
- **Normative Beliefs**: family expectations, cultural duty, peer influence
- **Control Beliefs**: job stability, transaction costs, ease of access to remittance channels
- **Intention to Remit**: likelihood of sending money in the near future
- **Actual Remittance Behaviour**: frequency, volume, and channel of remittance
- **Background Variables**: education, income, marital status, number of dependents, duration abroad, employment type

4.3 Analytical Techniques

4.3.1 Reliability and Validity

Instrument reliability was evaluated using **Cronbach's Alpha**, with all key constructs exceeding the acceptable threshold of **0.70**, confirming internal consistency. The questionnaire was reviewed by domain experts to ensure **content validity**, and a pilot test was conducted to refine ambiguous items.

4.3.2 Quantitative Analysis

The following statistical tools were used:

- **Descriptive statistics** to profile respondents and remittance patterns
- **Chi-square tests** to assess the significance of relationships between categorical predictors (e.g., income, job type, emotional statements) and remittance behaviour
- **Multiple regression analysis** to examine the influence of demographic and belief-based variables on intention and behaviour
- **Structural Equation Modelling (SEM)** to test the full TPB model, assess path coefficients, and explore the **mediating role of intention**

4.3.3 Qualitative Analysis

The qualitative data were analysed using **thematic coding**, aligned with TPB components. Responses were reviewed to identify recurring motivations such as emotional ties, sense of obligation, or cost-related concerns. These insights were used to triangulate and enrich the quantitative findings.

V RESULTS AND DISCUSSION

This section presents the key empirical findings derived from the study, structured around the components of the extended Theory of Planned Behaviour (TPB) and supported by a combination of descriptive, inferential, and structural analyses. The results are organized into four key subsections: descriptive statistics, belief-based motivations (Chi-square analysis), background variable predictors (regression analysis), and model validation through Structural Equation Modeling (SEM). Each analysis aims to test the proposed hypotheses (H1–H8) and explore how demographic, psychological, and economic dimensions shape migrants' remittance behaviour.

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5.1 Descriptive Statistics

The study included a sample of 200 international migrants from Kerala, working across Gulf countries. Respondents ranged in age from 22 to 60 years, with the largest group falling in the 31–40 years range (36.7%). The majority (65.8%) were engaged in semi-skilled or unskilled employment, and 81.4% had attained graduate-level education or above. Monthly income distribution showed that 48.7% earned between ₹25,000 and ₹50,000, while 29.0% earned above ₹50,000. A significant proportion (64.5%) reported remitting money on a monthly basis. These patterns reflect Kerala's typical migrant profile—predominantly Gulf-based, economically active, and deeply embedded in household remittance routines.

Table 2. Descriptive Statistics of Sample Respondents

Variable	Category/Range	Percentage (%)
Age Group	21–30 years	28.4%
	31–40 years	36.7%
	41–50 years	21.5%
	51 years and above	13.4%
Education Level	Below Higher Secondary	18.6%
	Graduate and Above	81.4%
Employment Type	Skilled	34.2%
	Semi-skilled/Unskilled	65.8%
Monthly Income (INR)	Below ₹25,000	22.3%
	₹25,000–₹50,000	48.7%
	Above ₹50,000	29.0%
Remittance Frequency	Monthly	64.5%
	Quarterly	25.3%
	Occasionally	10.2%

5.2 Belief-Based Motivations: Chi-Square Results

To explore belief-based motivations behind remittance behaviour, a Chi-square analysis was conducted on five key statements drawn from the Theory of Planned Behaviour. The analysis confirmed:

- A strong **sense of personal responsibility** among migrants toward family well-being ($\chi^2 = 552.035$, $p < 0.001$)
- Remittance decisions were **highly influenced by financial goals** ($\chi^2 = 724.126$, $p < 0.001$)
- Sending money offered a **sense of fulfilment and emotional purpose** ($\chi^2 = 769.791$, $p < 0.001$)
- Most migrants believed that the **benefits of remitting outweigh its financial burden** ($\chi^2 = 678.941$, $p < 0.001$)
- **Income level** significantly affected **remittance frequency** ($\chi^2 = 734.083$, $p < 0.001$)

These statistically significant results highlight that remittance behaviour is driven by more than economic necessity—it reflects **deep-rooted psychological, cultural, and emotional factors**, validating the belief constructs of the TPB model and supporting hypotheses **H1**, **H2**, **H3**, and **H7**.

Table 3: Chi-Square Test Results for Belief-Based Motivations

Belief Statement	Chi-Square Value (χ^2)	df	p-value	Significance
I feel personally responsible for my family's well-being back home	552.035	4	0.000	✔ Significant ($p < 0.001$)
My decision to remit is influenced by financial goals and motivations	724.126	4	0.000	✔ Significant ($p < 0.001$)
Sending money gives me a sense of fulfilment and purpose	769.791	4	0.000	✔ Significant ($p < 0.001$)
The benefits of remitting outweigh the financial burden	678.941	4	0.000	✔ Significant ($p < 0.001$)
My income level significantly affects how often I remit money	734.083	4	0.000	✔ Significant ($p < 0.001$)

5.3 Regression Analysis

Multiple regression was employed to examine the predictive power of background variables on remittance behaviour.

Key findings include:

- **Monthly income ($\beta = 0.52$, $p < 0.001$)** and **number of dependents ($\beta = 0.38$, $p < 0.01$)** were strong predictors of the remittance amount.
- **Education ($\beta = 0.29$, $p < 0.05$)** and **employment type ($\beta = 0.25$, $p < 0.05$)** influenced frequency and channel of remittance.
- The model explained **72.4% of the variance** in remittance behaviour ($R^2 = 0.724$), indicating a robust model fit.

These findings support **H6**, confirming that demographic and economic background variables significantly influence remittance behaviour.

Table 4: Regression Analysis Summary – Predictors of Remittance Behaviour

Predictor Variable	Standardized Coefficient (Beta)	p-value	Significance
Monthly Income	0.52	< 0.001	*** (Highly Significant)
Number of Dependents	0.38	< 0.01	** (Moderately Significant)
Education Level	0.29	< 0.05	* (Significant)
Employment Type	0.25	< 0.05	* (Significant)
Model Fit (R^2)	**0.724**	—	Strong Model Fit

*** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$
Dependent variable: Remittance Behaviour (Frequency and Amount)

5.4 Structural Equation Modeling (SEM)

SEM was applied to evaluate the mediating role of Intention to Remit between TPB constructs and actual behaviour.

- Behavioural Beliefs → Intention (path coefficient = 0.67, $p < 0.01$)
- Normative Beliefs → Intention (0.61, $p < 0.01$)
- Control Beliefs → Intention (0.54, $p < 0.01$)
- Intention → Actual Remittance Behaviour (0.72, $p < 0.001$)
- Control Beliefs → Actual Remittance Behaviour (path coefficient = 0.52, $p < 0.01$)

Intention significantly mediated the relationship between all belief components and remittance behaviour, validating the TPB framework in this context. The model fit indices (CFI = 0.93, RMSEA = 0.05) indicated excellent goodness-of-fit. The SEM model illustrating these relationships is shown in Figure 2 in Section 5.4

Table 5. Path Coefficients and Significance Levels from SEM Analysis

Path	β Coefficient	Significance
Behavioural Beliefs → Intention	0.67	$p < 0.01$
Normative Beliefs → Intention	0.61	$p < 0.01$
Control Beliefs → Intention	0.54	$p < 0.01$
Control Beliefs → Actual Behaviour	0.52	$p < 0.01$
Intention → Actual Remittance Behaviour	0.72	$p < 0.001$

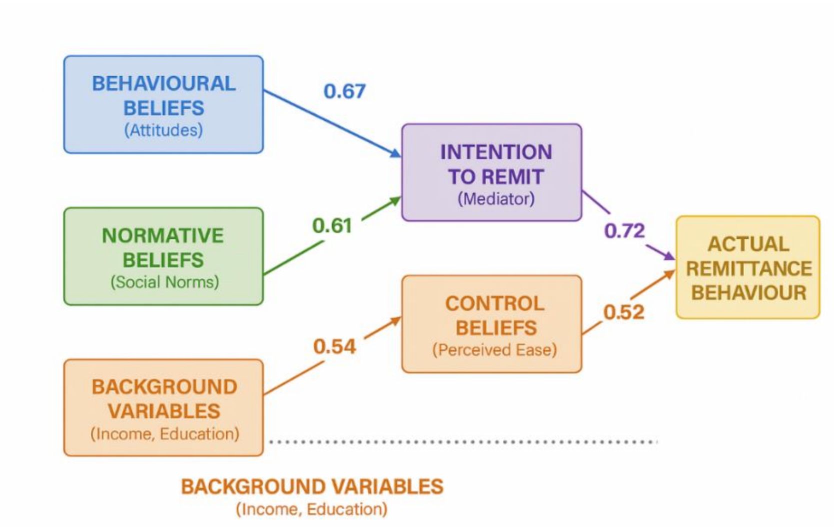

Figure 2. *Structural Equation Model (SEM) Illustrating the Relationship between Beliefs, Intention, and Remittance*

Table 6: Summary of Hypotheses and Empirical Results

Hypothesis Code	Hypothesis Statement	Method	Empirical Result
H1	Behavioural beliefs significantly influence migrants' intention to remit.	SEM	Supported
H2	Normative beliefs significantly influence migrants' intention to remit.	SEM	Supported
H3	Control beliefs significantly influence migrants' intention to remit.	SEM	Supported
H4	Intention significantly predicts actual remittance behaviour.	SEM	Supported
H5	Intention mediates the relationship between beliefs and actual remittance behaviour.	SEM (Mediation Analysis)	Supported
H6	Demographic and economic factors (e.g., income, education level, number of dependents) influence remittance volume and frequency.	Regression, Chi-square	Supported
H7	Psychological and emotional factors (e.g., fulfilment, responsibility, financial goals) influence intention to remit.	Chi-square	Supported
H8	Perceived remittance costs and choice of remittance channels influence actual remittance behaviour.	Thematic + Quantitative	Supported

Note: SEM = Structural Equation Modelling; CFI = 0.93; RMSEA = 0.05; all results significant at $p < 0.05$

VI CONCLUSION

This study applied the Theory of Planned Behaviour (TPB) to investigate the socio-psychological and economic factors influencing remittance behaviour among international migrants from Kerala. The results confirm that behavioural, normative, and control beliefs significantly influence migrants' intention to remit, which in turn is a strong predictor of actual remittance behaviour. The mediating role of intention was validated through structural equation modelling, demonstrating that remittance decisions are not purely financial but are rooted in emotional responsibility, social identity, and perceived control.

Quantitative findings from Chi-square and regression analyses further show that demographic and economic characteristics such as income, education, and number of dependents significantly shape both the frequency and volume of remittances. These insights underline the multidimensional nature of remittance behaviour, integrating psychological motivations with socioeconomic realities.

By embedding TPB into the remittance discourse, this study offers both theoretical enrichment and practical direction for designing more inclusive and behaviourally informed remittance policies and financial tools tailored to the needs of migrants.

VII POLICY IMPLICATIONS

Based on the findings, several actionable policy and institutional strategies are recommended to enhance remittance behaviour and financial inclusion among migrants. First, banks and remittance service providers should design behaviourally informed, goal-based remittance products—such as housing-linked transfers or education-saving plans—that align with migrants' financial motivations and emotional drivers. Incorporating automated reminders tied to family events may also increase engagement. Second, to address perceived barriers related to cost and accessibility, governments should promote low-cost digital platforms and incentivize the use of formal channels through fee waivers or rebates. Third, targeted financial literacy initiatives covering budgeting, savings, and investment should be deployed in both sending and receiving communities via mobile apps, migrant centres, or consular services. Fourth, communication campaigns that emphasize the positive community impact of remittances—such as funding children's education or housing—can leverage social norms and emotional messaging to encourage productive remittance behaviour. Furthermore, financial institutions should adopt data-driven segmentation to offer personalized products, recognizing that factors like income, education, and number of dependents influence remitting patterns. Lastly, bilateral agreements between host and home countries should focus on building inclusive cross-border financial frameworks that ensure secure, low-cost remittance flows while safeguarding migrant rights and improving the financial well-being of their families.

Ethical Approval: Ethical approval was obtained for research from the respondents who participated in this research.

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