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Kin Cooperative Marketing Plan:

Migrant Communities

**A detailed analysis of the 'migrant communities'
user segment with recommendations**

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Abstract	1
Identification of user segments.....	2
Focus group findings.....	5
Segmentation between different generations.....	5
Empathy map: migrant communities.....	6
User goals and success	7
Customer journey	7
Analysis of current user groups	9
Analysis of Bloom Money & Pardna	9
Synthesis	10
Recommendations.....	10
Review	13
References	13
Bibliography.....	14
Annex 1 – Supplementary World Bank Data	16

Abstract

The purpose of this essay is to analyse ‘migrant communities’ as a key segment of people for whom [Kin Cooperative](#)’s services have been designed. Kin Cooperative was founded to develop grassroots alternatives to capitalist financial institutions, and the initial platform has been modelled on traditional community saving groups, referred to academically as [ROSCAs](#) (Rotating Savings and Credit Associations). An empathy map has been developed to better understand the fears and goals of migrant communities in relation to community saving, making special reference to qualitative data from focus groups¹ conducted by Kin Cooperative and the [Movement Research Unit](#) (MRU) and the work of [Caroline Shenaz Hossein](#), who has studied migrant community saving clubs extensively in her native Canada and worldwide.

A map of the current customer journey and analysis of use and direct communications with kin.coop’s first user groups will be a basis from which to identify where features should be developed to respond to migrant communities’ fears and how to help individuals to achieve their goals while using the kin.coop platform. Reference will be made to two competing platforms, Bloom Money and Pardna, and the final synthesis will lead to key recommendations to improve the platform experience in general and for users from migrant backgrounds in particular.

Key words

Migrants, rotating savings and credit associations (ROSCAs), marketing, cooperative, mutual aid, empathy map, customer journey, user experience (UX), CRM.

¹ Anonymised focus group data is available from the author upon request. Quotations from focus groups follow (MRU, 2025a) or (MRU, 2025b), see References.

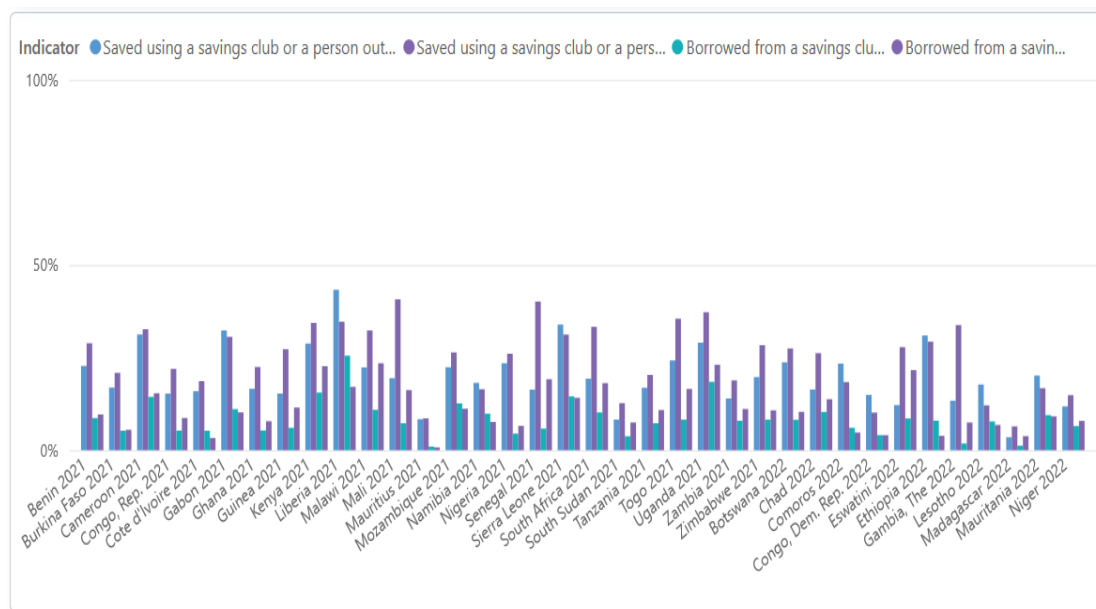
Identification of user segments

The Kin Cooperative team believes that saving in community groups, as opposed to every individual having a private relationship with a formal bank, could have broad appeal and a positive social impact once the benefits are clearly defined and understood. However, there is little awareness of financial mutual aid among white British and European communities and the culture around money is intensely private, even a “huge taboo” (MRU 2025a, p.10), a 2022 survey by the buy-now-pay-later business, Klarna, revealed that “a third of UK adults (32%) feel too uncomfortable to talk about money with peers, despite 44% worrying regularly about money” (Klarna, 2022).

Migrants to the UK are more likely to have direct experience of a more communitarian financial culture, and female migrants in particular, since community saving is “a phenomenon that is clearly led by women” (Hosseini p.5). The World Bank’s Findex21 report includes data for non-formal savings clubs and found that across Sub-Saharan Africa countries “25 percent of adults reported having saved that way” (World Bank, 2021, p. 79).

Image 1

Adults in Sub-Saharan Africa who have used savings clubs by gender (blue: men, purple: women) and country, 2021-2022. World Bank Data



Note: see Annex 1 for data across all countries surveyed by the World Bank.

Caroline Shenaz Hossein has surveyed migrant communities across Canada, and it is reasonable to believe that migrants to the UK would share similar attitudes. Of particular note are her findings that “79% of respondents agreed that Black people in their communities had a hard time getting a loan or access to their money from mainstream banks and lenders” (Hossein, p.169) and “83% of respondents felt that using a savings club was a way to resist mainstream lenders” (Hossein, p.127).

Today, traditional savings clubs are still mostly informal and “offline”, using cash. In the last decade, there have been many attempts to facilitate digital group saving but there are major difficulties around regulation and platform costs as well as scepticism and a lack of digital access or literacy, especially among older generations. On the other hand, UK adults between 24-65 years old are less likely to use cash (Knight, 2025) and, if decline continues, this could lead to the tradition dying out in some family groups. A special focus is needed on migrant communities’ attitudes to saving online.

Kin Cooperative’s current strategy is to co-develop new features and messaging with migrant community users to ensure that the platform retains a broad appeal and does not alienate those with strong traditional associations who are likely to be early adopters. There is a particular danger of alienating migrant communities, who may have experience of “international development programs, which view African people as either victims who need saving or corrupt titans.” (Hossein, p.82) and white institutions with ““norms” that are typically synonymous with exclusion” (Hossein, p.39) Some communities fear ROSCAs becoming well known in case their savings clubs are co-opted, regulated or shut down and this is worsened by a history of financial mutual aid being mischaracterised by authorities, usually from a higher socioeconomic class, “as illegal or construed as a form of tax evasion” (Hossein, p.30) “or likened to a Ponzi scheme” (Hossein, p.141).

In 2024, the Kin Cooperative team used the Product Field tool² to define the service and likely first users and arrived at 8 target segments; groups that either share the values of mutual aid; would identify personal and collective benefit; or who may be connected to a tradition of saving together. The segments were: activists, members of faith groups, self-employed / freelance professionals, members of mutual aid groups, members of bulk purchase groups, current or former food bank users, students, and migrant communities.

² <https://next.productfield.com/en/framework>

Image 2

Kin Cooperative Product Field



Note: see References for an interactive hi-resolution link to the Miro board.

The team conducted a series of focus groups with the Movement Research Unit, including 28 participants who identified with at least one of the eight segments to understand:

1. How target user groups have experienced financial institutions in the past:
 2. How their communities talk about money and approach community-based finance.
- (MRU, 2025a).

Analysis of the results can help us develop a more granular picture of the attitudes of migrant communities towards savings clubs in the UK today and how these attitudes may differ from other groups.

Focus group findings

Many of the participants aligned with more than one of the user segments; for example, younger second-generation migrants often also identified with the activist and student segments (MRU, 2025a, p.4). While this made group analysis more difficult overall, clear themes were still present in the first-generation migrant group and from individual comments which referenced non-British heritage. Of general note is that “while many participants saw Kin’s relevance to their own lives, others - particularly participants in the Student and Self-Employed groups - lacked clear use cases” (MRU, 2025a, p.2).

There is no single experience of savings clubs among migrant communities. One participant said that “relationships within the extended family have broken due to issues around money” (MRU, 2025a, p.10), while others reported more positive experiences. Some associate group saving with family but too strong a focus on family might alienate those with negative experiences and also the activist segment for whom, “the idea of sharing with family members was especially unappealing” (MRU, 2025a, p.16).

Segmentation between different generations

Younger migrants are unsurprisingly more “digitally native” and responded better to the presentation of the platform and were quicker to trust the online nature of it (MRU, 2025b, p.15). In contrast, older migrants generally “fear scams and are scared to lose their money to a fake platform or to strangers” (MRU, 2025b, p.15). Older participants were also more interested in who the human beings are behind the curtain and there was a real worry that there would be no customer service (MRU, 2025b, p.15). Meanwhile, “the most commonly expressed safety concern, for participants across all groups, was the potential for abuse by their fellow Kin members” (MRU, 2025a, p.19).

Since there are clear differences between generations of migrants, the empathy map is divided into three categories to identify the differences between the experiences of the generations as well as what they have in common.

User goals and success

From these attitudes, we can project what the goals might be for migrant communities that would use the platform. Based on these goals, we can propose metrics by which to measure whether migrant communities were successful.

Table 2

Goals and metrics of success for migrant community users

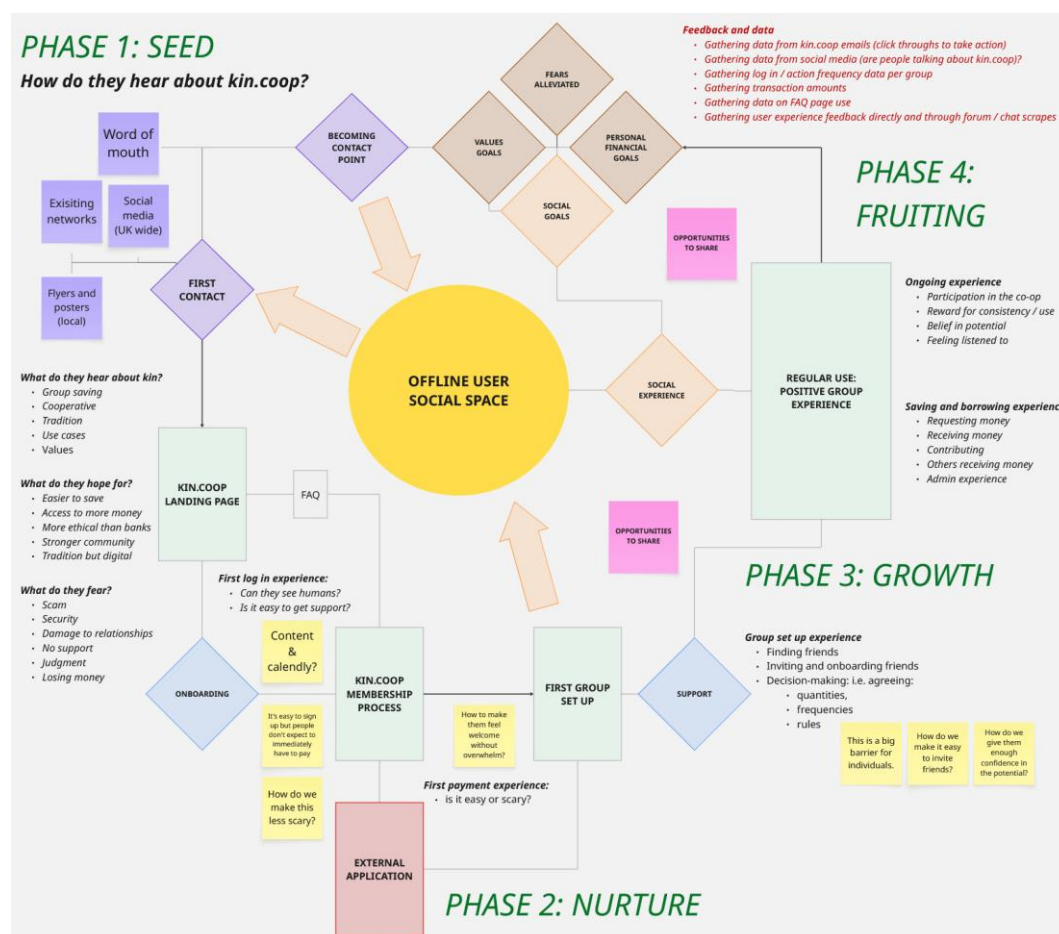
First generation (older) migrants	Second generation (younger) migrants
Goal: to replicate a trusted informal savings model digitally and safely, without fear of scams in order to meet emergency or family obligations. Ideally, they would feel safer using kin.coop than carrying cash to an in-person community savings group but it would not replace the social interactions.	Goal: to align their savings with their community and economic values and carry on tradition without generating family or social tension.
Success: regular contributions (e.g., £30–60 per month (MRU, 2025a, p.17) are being sustained over time, including occasional emergency withdrawals without default and high group retention, i.e. no dropouts due to distrust.	Success: participate regularly, in more than one group, perhaps for different purposes, and feel comfortable to talk on different platforms about using savings clubs and kin.coop to meet their social, financial and value-driven goals

Customer journey

Since the concept of kin.coop is saving in social groups, the “offline user social space” - their relationships with the people they might save with and their broader communities - is central to the customer journey. The kin.coop platform exists as a tool for the user to enrich their personal connections and self-efficacy within that space; pooling money together is the means to this end although they may also have personal financial goals. The ideal outcome is for the user to arrive at a level of ownership and mastery of the platform and the co-operative, to the extent that they feel moved to influence others to become members.

Image 4

Customer Journey map: migrant communities



Note: see References for an interactive hi-resolution link to the Miro board.

This can be seen on the diagram above as an organic life-cycle journey (travelling anticlockwise) where first contact represents the “seed” being planted. The second phase is when significant “nurture” is required for the user to grow comfortable with the platform environment to invite friends and begin saving together. Once established, the group must be maintained, which represents a “growth” phase where the platform becomes normalised for the user. The final “fruiting” phase is when positive impacts of using kin.coop move the user to share their experiences outside of the community of kin.coop users. At this point, they become a first contact point for others.

Each phase will require different messaging and features.

Analysis of current user groups

An “MVP” (minimum viable product) iteration of the kin.coop platform went live in February 2025 and has 7 active groups as of May 1st, 2025. Four are activist communities, two are housing cooperatives, one is a bulk purchase organisation. All of these groups were drawn to the platform by their strong values, and many were already cooperative organisations before becoming users. The homogenous makeup of this early user base is in large part to do with the immediate network reach of the Kin Cooperative team and highlights the need to develop a marketing and communications strategy that can reach individuals outside of our bubble. Current user behaviour taken from direct email contact and activity data from CiviCRM and Drupal⁴ reveals that:

- Apart from with one single central user within each group, there is little contact between users and the Kin Cooperative team.
- Only two groups are regularly active with users logging in multiple times each month; others have stalled after the group was created at the recruitment phase.
- The most active group has asked for specific support with legal and tax questions as well as wanting more facts about ROSCAs and Kin Cooperative.
- Some users signed-up but failed to make the initial payment to become a user.

Analysis of Bloom Money & Pardna

[Bloom Money](#)⁵ is an application-based money club platform. Communications put a strong emphasis on safety, and it is clearly targeted at first-generation migrants: *“Settling in a new country often means new ways of working, socialising, and living. But no matter where you go, we know how important it is to honour your traditions and culture — especially when it comes to building prosperity for future generations”* (Bloom Money, 2025, para. 1).

[Pardna](#)⁶ is a similar application-based savings club platform targeted at migrants, with an emphasis on carrying on past traditions. It has very similar features to Bloom Money with high fees, reduced autonomy over schedules and amounts and few social features.

⁴ [CiviCRM](#) and [Drupal](#) are constituency relationship management and content management systems on which the kin.coop platform is built and which log user activity.

⁵ <https://bloommoney.co/>

⁶ <https://pardna.com/>

Table 3

Issues and positive traits of the Bloom Money and Pardna applications

Issues	Positives
1. Lengthy identity verification process	1. Migrant forward comms
2. 4% transaction fee	2. App
3. No group chat	3. Individuals can join a public circle and start saving
4. Not a co-op	4. Nudges to share on social media
5. Reduced autonomy over schedules and amounts	5. Security
6. Comms exclusive to migrants	

Synthesis

Taking savings clubs online effectively in a way that can scale to achieve our organisation's goals will require balancing the expectations that accompany modern digital platforms with centuries-old traditions of financial mutual aid. Migrant communities are an important segment with diverse experiences of savings clubs, but the concept will be novel to many others in the British context. With the right data gathering tools and feedback mechanisms, migrant communities are ideally situated to improve the platform experience and messaging for all users as well as being needed early adopters. To achieve this, the following are five broad recommendations to improve the kin.coop platform.

Recommendations

1. Traditional uses

Marketing materials should focus on traditional uses, since these speak to the values and goals of migrant communities and can be contextualised for other segments, for example, white British people used savings clubs called “didlums”. (Merrick, 2022). Emphasizing cultural familiarity (e.g., “like a digital version of what your community already does”) may help to build trust among sceptics while an emphasis on traditional use cases and real anecdotes of practical benefits, including how these align with the user's values, are likely to be important to attract younger users to the platform.

In the United Kingdom, people change banks more often than almost anywhere in Europe (Montagner, 2024) but switching happens most often during life changes with financial consequences and “people under 35 were three times as likely to think about switching than people over 55” (Belger, 2019). Messaging can emphasise use cases around big life changes as well as the social connection needed at those times. The ethics of social saving and cooperative values are a strong attractor, but fears need to be addressed directly. The fact that savings clubs have a long history and are still used may help to provide a sense of security and reduce anxiety about scams.

2. Momentum support

Work is needed to identify moments in the customer journey when the momentum is lost. A particular focus is needed on bringing users from initial log in through to an active first group since, once money is moving between users, there is already an intrinsic reward. How can users be encouraged? What help do users need to feel confident to invite and onboard friends? Do they need template messages or video testimonials to understand how other groups make decisions? It should be easy to schedule a call with customer support. Direct WhatsApp support in an individual’s chosen language would be ideal.

More generally, consistent, values-based content can remind users of the ethical positions that are likely to have driven them to sign up to kin.coop in the first place, for example, reminding them that they are not paying interest to wealthy shareholders but instead helping their community grow in a way that people have been doing for centuries.

3. Human touch

Especially for older migrants it will be important to know the people behind the platform. Human faces should not be far away, including the faces of other users with whom money is being pooled. Work should be done to identify community ambassadors, who would be better positioned to gather testimonials and identify pain points for users from their communities. As Caroline Hossein points out, ideally these community ambassadors would be compensated for their work (Hossein, p.244).

Bloom Money and Pardna remove risk by guaranteeing savings but also lessen the social benefit of trusting, being trusted and having trust rewarded, focussing exclusively on the individual financial benefit of money pooling. The kin.coop platform should make a virtue of its difference, highlighting the cooperative values of the platform, and developing more interpersonal features while also providing tailored support.

4. User generated content opportunities

Savings clubs are not likely to replace a formal bank account but represent an added financial choice. Word of mouth and direct contact through social networks are likely to be more effective than traditional advertising at turning landing page visitors into users. User generated content can broaden kin.coop's reach and appeal and ensure that the platform is not identified with any particular founder or community, thereby potentially alienating others.

An emphasis on real user stories and testimonials can normalise kin.coop as a tool that enriches social relations. Work should be done to identify moments where something is celebrated by the collective that users may want to share outside of the platform. Invitations to create and share content can also bring users towards the final stage of feeling proud of the platform and to be a contact point for new users. Reward schemes and thank you messages can empower users to see themselves as important to the organisation – which they are.

5. Data, feedback and measuring success

In order to know if the platform is helping users to achieve their goals, work should be done to track both numbers and narratives. Migrant communities are likely to know more about the features, dangers and possibilities of community saving and feedback mechanisms should be designed in such a way that users can see beyond the features of the platform that already exist to “identify attributes not present” (von Hippel, p.5). Online social spaces should be regularly monitored for mentions of kin.coop as well as other keywords relating to savings clubs and, where appropriate, kin.coop workers should interact.

Further possibilities for gathering data and feedback include:

- Click-through data from kin.coop emails, perhaps with A/B testing:
 - How many opens?
 - How many take action?
 - Which messages are more successful?
- Social media and forums:
 - What kind of people are talking about kin.coop?
 - What are they saying?

- Log in / action frequency data per user / per group
 - How many times do users visit the site per month?
 - What do they do?
 - Which groups are more active?
 - What are the features of the active groups?
- Transaction amounts per user / per group
 - What are the average transaction amounts?
 - What are the features of trust in high amount groups?
- FAQ page and customer support use
 - Which are the most frequently asked questions?
- User experience feedback
 - Direct questionnaires
 - Scrapes from group chats
 - Focus groups

Review

These recommendations will need regular review as data is gathered from new and existing users, including how users respond to new features and content aimed at migrant communities, as well as capturing their ideas for further improvement.

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Annex 1 – Supplementary World Bank Data

