

Evaluation of the Effect of Transnational Migrant Remittance, Investment, and Knowledge Transfer on Cultural Exchange in Ghana



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ABSTRACT: The primary objective of this study is to investigate transnational migrant remittance, investment and knowledge transfer on cultural exchange. To achieve this aim, a survey research approach was employed to gather data from the DuBois Centre and the Diaspora African forum in Accra. Four hundred questionnaires were distributed and 380 were successfully retrieved, yielding a response rate of 95%. This study examined two hypotheses using partial least squares structural equation modelling (PLS-SEM), and the results indicate that investment has a positive and insignificant impact on national tourism development.

The study's results indicate a substantial impact of remittances on cultural exchange. This implies that financial transfers made by migrants to their home countries, referred to as remittances, have a positive effect on cultural exchange. Moreover, the findings also demonstrate that transnational migrant investment has a considerable and positive impact on cultural exchange. This suggests that as investment levels increase, so too does cultural exchange. Additionally, the statistical analysis showed that transnational migrant knowledge transfer has a significant and positive effect on cultural exchange. To encourage higher volumes of financial transfers from migrants to their home countries, it is recommended to implement policies that lower transaction fees for remittances. Providing tax breaks, subsidies, or matching funds for investments made by migrants in their home countries, particularly in sectors that promote cultural exchange, such as arts, education, and cultural tourism, can also be beneficial. Establishing exchange programs, mentorship schemes, and partnerships between local institutions and migrant communities to facilitate the transfer of skills and knowledge can further facilitate cultural exchange.

KEYWORDS: Remittance, Cultural exchange, local tourism development, least-squares structural equation model.

1. INTRODUCTION

In post-independence Ghana, and in particular from the nineteen eighties, after the Economic Structural Adjustment Policy, many Ghanaian migrants sent home remittances (Kandilige et al., 2023; Acheampong, 2023; Coffie 2022). The remittances sent not only involved the transfer of money but also facilitated transnational migrant investment (TMI). Additionally, the knowledge and experiences that many migrants acquired during their stay in foreign countries were brought back to the country (Amarasinghe, 2023; Sequeira et al., 2022; Kassegn, 2021). TMI and countless knowledge transfer processes both contributed to reducing unemployment in their locality of origin by opening different types of companies and social organizations and introducing progressive ways of thinking about education, money usage, rivalry, job creation, etc., in the communities (Fernandes 2022; Porst & Saktapolrak, 2020; Sunam, 2020). These local advances also build bridges between their residents and the distant guest countries of the migrants, which incubated a sense of cultural cohesion (AYAZ & KANCA, 2023; Jordan, 2021; Koburtay et al., 2020). Several studies have shown that migration not only transfers remittances, but also builds social capital in a network (Su, 2022; Williams et al., 2020). Migrants, through the purchase of houses, (TMI), and by transferring knowledge on the distant guest country, contribute in various ways to the home country (Jiwasiddi et al. 2024; Stoler et al. 2023). Migrants also facilitate the process of globalization by integrating the knowledge they obtain in the distant guest country into their lives and transmitting the optimistic message of the host country to their friends, family members, co-nationals, and even to locals in both countries (Bahar et al., 2024; Stoermer et al., 2021; Hanhörster & Wessendorf, 2020). In developing countries, migration and the resulting capital and knowledge diffusion processes can help reduce poverty and unemployment and encourage social and economic development

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(Podra et al., 2020). From a public policy perspective, this discussion is neither entirely obvious nor encouraging. On one level, immigration generally involves the instability of international boundaries or the mobility of labor and binds separate or independent members of international units (Money, 2021). Currently, definitive closure, effective control, and orderly control of bilateral income transfers between countries generally do not seem feasible. However, these efforts have led to an increase in international public assistance cooperation. This addition would have encouraged capital or foreign exchange transfers before the same commitment was made by politically determined member countries of the material shift (Pandey et al., 2022). The knowledge of migrants, not only with respect to financial and technological contributions but also with regard to many different types of exchanges, is now an important subject of mixed interest (Nedelcu & Soysüren, 2022; Glouftsiou & Scheel, 2021). Thus, the investment activities of transnational or globalized migrants in various areas of their countries of origin are important. There is also the issue of whether, and if so, how the investment activities of migrants in sending countries to work are different from those areas of engagement by global entrepreneurs and investors in developing countries (Wang, 2020). Many discussions with respect to transnational or global activities of immigrants, including directions taken, results, and effects, have, however, turned poorly informed or need to be brought to levels that favor logical analysis, empirical examination, and disinterested judgments (Dahinden et al., 2022; Dahinden et al., 2021). Hence, the main objective of this study is to assess the impact of transnational migrant remittance, investment and knowledge transfer on cultural exchange in Ghana.

2. LITERATURE REVIEW

Trends in Transnational Migrant Remittances (TMR), investment, and knowledge transfer (KT) are increasingly significant, attracting substantial academic attention (Ho et al., 2021). Despite valuable insights into the existing and potential creative uses of remittances, few studies have examined the cultural utility and strategic impact of TMR, investment, and KT using data from Ghana (Zakariah-Akoto et al., 2024; Nuvey et al., 2023; Hosny et al., 2020). The frequent intercommunity social interactions that follow remittance and investment transfers highlight TMR, investment, and KT as important sources of cultural exchange. Ghana's advanced banking and mobile money systems enable Ghanaian migrants to easily introduce new economic institutions to their communities of origin through investment. Moreover, large and diverse Ghanaian migrant groups remit, invest, and transfer knowledge to a variety of segregated communities, further enhancing their economic and cultural impact. In this study, we review the literature on the effects of transnational migrant remittance (TMR), investment, and knowledge transfer (KT) on cultural exchange in Ghanaian communities (Wang et al., 2024; Asiedu et al., 2023; Coffie, 2022; Setrana & Arhin-Sam, 2020). This impact is examined in three separate sections. Additionally, the importance of property and access rights in cultural exchanges is discussed. The paper concludes with a summary of the findings. Brain drains pose significant challenges for both sending and receiving nations, particularly in terms of transnational remittances to migrants' home countries (Bhardwaj and Sharma, 2023; Mao et al., 2022; Feld, 2021). Individuals who receive full or partial financial sponsorship from other countries acquire knowledge and resources that enhance their understanding of the global economy, market dynamics, infrastructure, education, and workforce. They also gain access to the benefits prevalent in developed, service-oriented, industry-based nations that have perfected international sustainability practices and regional cooperation strategies (Prempeh, 2022; Olaopa & Ayodele, 2022; Boadu et al., 2021; Sullo et al., 2020; Kosoe et al., 2020). Addressing the motivations and habitual tendencies of expatriates to contribute positively to both their home and destination countries is crucial. This becomes particularly important when considering appropriate channels to address these issues and the distinct problems that arise (Islam, 2022; Orok et al., 2020; Yoshino et al., 2020). The significant increase in migration and cross-cultural exchanges in recent decades has drawn renewed attention to the transformative processes of globalization (Bùi, 2023; Amin et al., 2022). This highly visible migration process has highlighted several issues, including the trends and antecedents of globalization as a process of international integration and change driven by connections, economic operations, and politically autonomous territories (Qizi, 2021; Ergashev & Farxodjonova, 2020). Therefore, we hypothesize as follows:

H1: *Transnational migrant remittances have a positive and significant effect on cultural exchanges.*

H2: *Transnational migrant investment has a positive and significant effect on cultural exchanges.*

H3: *Transnational migrant knowledge transfer has a positive and significant effect on cultural exchanges.*

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INDEPENDENT VARIABLES

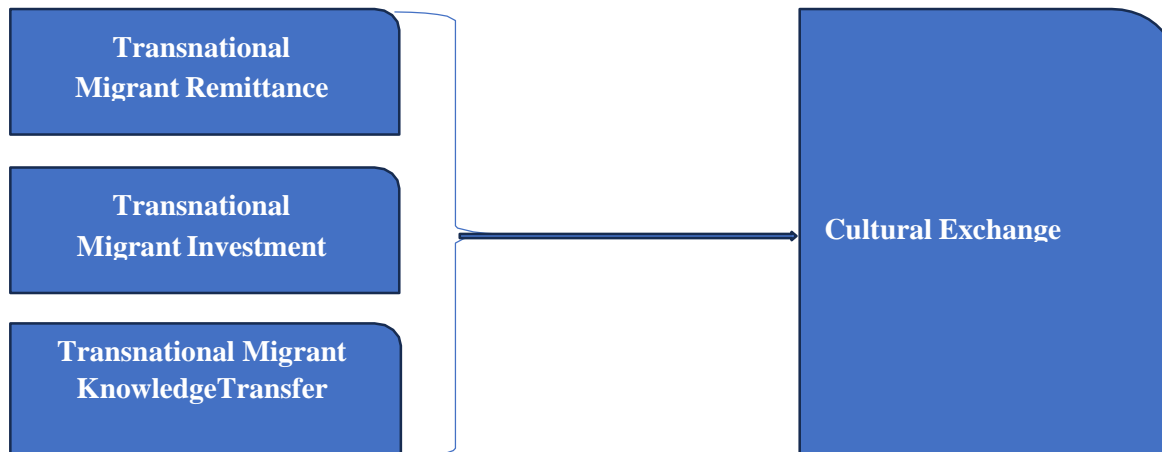


Figure 1. Conceptual Framework.

Source: Authors own creation

3. METHODOLOGY

This study adopts a quantitative exploratory research approach that utilizes surveys to investigate the research hypotheses. The data collection process involved the distribution of surveys to a selected group of participants, which contained structured questions divided into two sections. In Section A, participants were asked to provide demographic information, while in Section B, a Likert scale was used to gather quantitative data on various variables of interest. The Likert scale ranged from one (strongly disagree) to five (strongly agree). The surveys were administered via online platforms, such as Google Forms. The survey sample consisted of 380 transnational migrants. Four items were used to measure remittance, investment, and knowledge transfer, and four items were used to measure cultural exchange. The collected data were analyzed using statistical software such as SPSS, allowing for the computation of descriptive statistics and correlation analysis. Additionally, partial least squares-structural equation modelling (PLS-SEM) via Smart-PLS version 3.0 was employed to test the study hypotheses. The research methodology also comprised a comprehensive review of the existing literature relevant to the research topic.

4. PRESENTATION OF THE RESULT

4.1 Descriptive Analysis on Participants

Table 4.1 displays the demographic results of the study, including sex, age, education level, and nationality. This breakdown offers insights into the characteristics of the participants. The participants were divided into two groups based on sex: male and female. The data showed that 195 participants were male and 185 were female, representing 51.3% and 48.7% of the sample, respectively. These percentages indicate a relatively balanced sex distribution among the participants.

The study also examined the educational backgrounds of the participants by assessing their distribution across various educational groups. The results indicate that participants with secondary education accounted for 27.6% of the sample, with a frequency of 105. Notably, those with college education constituted the largest group, accounting for 46.1% of the sample, with a frequency of 175. Finally, 26.3% of the participants had advanced degrees, including master's and doctoral degrees, with a frequency of 100.

Table 1. Demographic Result

DETAILS	MEASUREMENT	FREQUENCY	PERCENT
GENDER	Male	195	51.3
	Female	185	48.7
AGE Group	20-30	98	25.8
	30-40	96	25.3
	40-50	104	27.4
	50 and above	82	21.6
EDUCATIONAL LEVEL	Secondary Education	105	27.6
	College	175	46.1
	Masters and PhD	100	26.3

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4.2 Measurement Model

The reliability and validity of the components and scales were assessed using confirmatory factoranalysis (CFA) (Kyriazos, 2018). Cronbach's alpha (CA), composite reliability (CR), and construct-specific factor loadings were used to assess the internal consistency. The CFA results (Table 2) show that CA (α), CR, average variance extracted (AVE), and factor loadings exceeded the recommended levels (Bagozzi & Yi, 2012), showing excellent item convergence across all constructs.

Table 2. Construct reliability, validity and Multicollinearity

Construct and Items	Factor Loading	Cronbach Alpha	Composite Reliability	AVE	VIF
CE1	0.682	0.771	0.854	0.595	1.267
CE2	0.789				1.509
CE3	0.799				1.765
CE4	0.808				1.777
TMI1	0.792	0.802	0.87	0.627	1.549
TMI2	0.789				1.712
TMI3	0.832				1.861
TMI4	0.753				1.518
TMKT1	0.747	0.758	0.846	0.579	1.829
TMKT2	0.759				1.837
TMKT3	0.779				1.808
TMKT4	0.758				1.798
TMR1	0.817	0.801	0.87	0.628	1.765
TMR2	0.825				1.834
TMR3	0.807				1.778
TMR4	0.715				1.394

Table 2 demonstrates that the indicators of the cultural exchange construct exhibit high reliability, as indicated by Cronbach's alpha, which is above the commonly accepted threshold of 0.70, except for the first item of the construct, which has a lower loading than 0.70. The items of the transnational migrant investment, remittance, and knowledge transfer construct also exhibit high reliability, as demonstrated by Cronbach's alpha, which is above the commonly accepted threshold of 0.70. The composite reliability measures are higher, indicating better consistency. The average variance extracted (AVE) is moderate (above 0.50), suggesting that the indicators collectively capture a reasonable amount of variance in the construct.

To verify discriminant validity, it is crucial to compare the correlations between constructs using the square root of the average variance recovered for the constructs. According to Ramayah et al. (2018), discriminant validity describes how distinct each construct is from the other components in the study. Table 3 presents the analysis results of the validity of the measurement model, testing using the discriminant (Fornell & Larcker, 1981). Using the Fornell-Larcker criterion, discriminant validity is frequently assessed by comparing the square root of the AVE value to the correlation of latent variables. It is explicitly necessary that each AVE component's square root correlates with the other components more highly than its greatest correlation.

Table 3. Discriminant validity Fornell-Larcker criteria

	CULTEXCH	TMI	TMKT	TMR
CULTEXCH	0.771			
TMI	0.602	0.792		
TMKT	0.689	0.673	0.761	
TMR	0.494	0.599	0.523	0.792

The results indicate that the discriminant validity analysis achieved a satisfactory moderate level, which suggests that the constructs used in the study were adequately distinct from one another, thereby affirming their legitimacy for subsequent analyses. In other words, the variables measured in this study are distinct, meaning that each construct captures a unique aspect of the data. This validation is essential because it ensures that the research variables can be reliably used to explore relationships

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and effects in further statistical examinations. This level of discriminant validity confirms that the variables are valid and relevant to the study, thereby supporting the integrity and robustness of the research framework.

The heterotrait–monotrait Ratio (HTMT) is a metric used to gauge the construct in question. It is utilized to establish discriminant validity, which is crucial in determining the distinctiveness of a construct. The threshold for HTMT has been a contentious issue in current literature. Kline (2011) put forth a threshold value of 0.85 or below, whereas Teo et al. (2008) proposed a more lenient threshold value of 0.90 or below. It is important to note that the HTMT ratio in Table 4 falls below the threshold of 0.90.

Table 4. Discriminant validity-HTMT

	CULTEXCH	TMI	TMKT	TMR
CULTEXCH				
TMI	0.758			
TMKT	0.899	0.847		
TMR	0.624	0.739	0.657	

The following phase evaluates the extent to which the independent variable explains the variance of the dependent variable. Finally, the measurement model of this study aims to ascertain the degree to which the independent variable accounts for the variance in the dependent variable.

Table 5. Model Fit – R Square

	R Square	R Square Adjusted
CULTEXCH	0.518	0.515

In Table 5, the R-squared value for cultural exchange is moderate, at approximately 51.8%. This suggests that transnational migrant investment, remittances, and knowledge transfer explain 51.8% of the variability in cultural exchange.

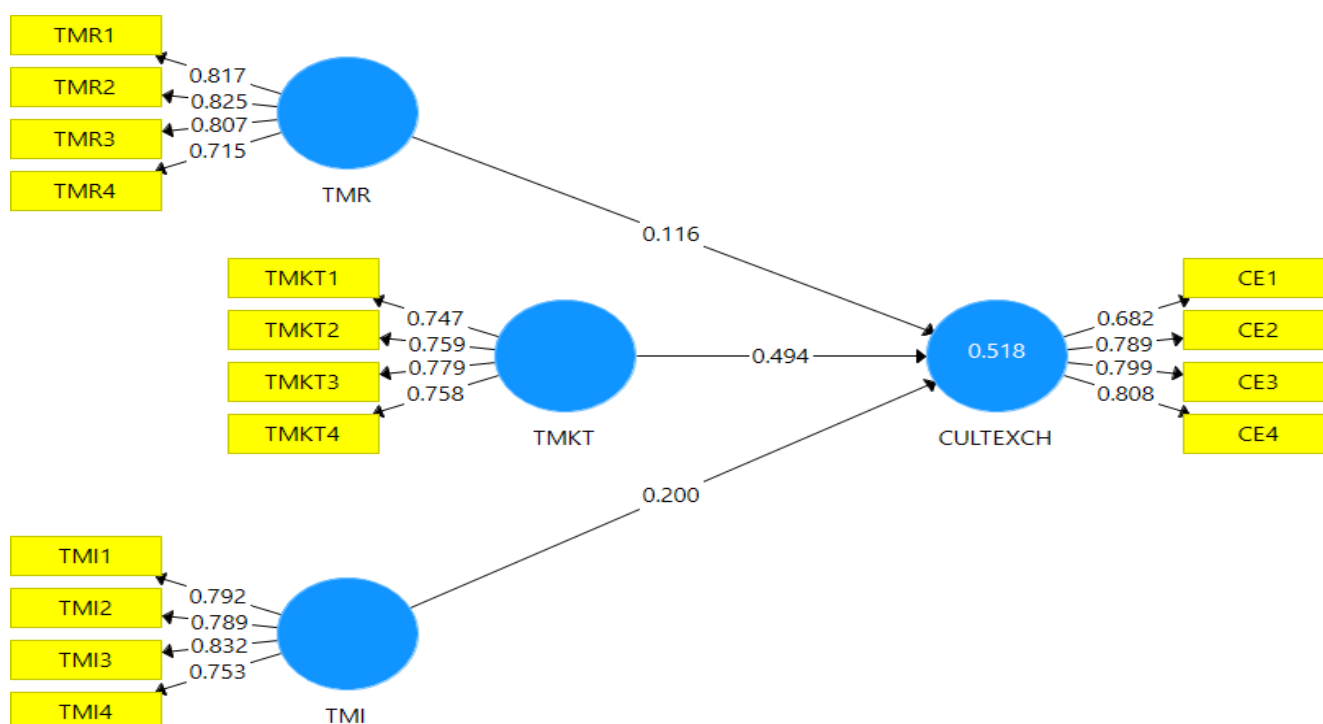


Figure 2. Measurement Model AnalysisSource: Authors Own Creation

The hypotheses examine whether transnational migrant knowledge transfer has a positive and significant impact on national tourism development. Details of the results are listed in Table 6.

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Table 6. Structure Model Result

	Beta Coefficient	Standard Deviation	T Statistics	P Values
TMI -> CULTEXCH	0.196	0.064	3.088	0.002
TMKT -> CULTEXCH	0.498	0.054	9.263	0.000
TMR -> CULTEXCH	0.116	0.054	2.155	0.032

The primary objective of Hypothesis One is to assess whether transnational migrant remittances exert a positive and significant impact on the realm of cultural exchange. Statistical analysis indicated a favourable and statistically significant effect of remittances on cultural exchange ($\beta = 0.116$, $t = 2.155$, $p < 0.001$). This suggests that, as the volume of remittances increases, there is a corresponding increase in cultural exchange. The extremely low p-value ($p < 0.001$) emphasizes that this relationship is highly unlikely to have arisen by chance, thereby emphasizing the substantial influence of remittances in fostering the growth of cultural exchange. Consequently, Hypothesis One was accepted. Hypothesis two was to evaluate the impact of transnational migrant investment on cultural exchange. These findings indicate that transnational migrant investment has a substantial positive influence on cultural exchange ($\beta = 0.196$, $t = 3.088$, $p < 0.001$). This suggests that, as investment levels rise, so too does cultural exchanges also increase. The very low p-value ($p < 0.001$) underscores the relevance of remittances in facilitating cultural interchanges. As a result, hypothesis two was deemed supported. Hypothesis three examined whether transnational migrant knowledge transfer has a positive and significant impact on cultural exchange. Statistical analysis showed that transnational migrant knowledge transfer had a significant and positive effect on local tourism development ($\beta = 0.495$, $t = 9.263$, $p < 0.001$). This implies that an increase in transnational migrant knowledge transfer leads to a corresponding increase in cultural exchanges. Consequently, hypothesis 3 was supported.

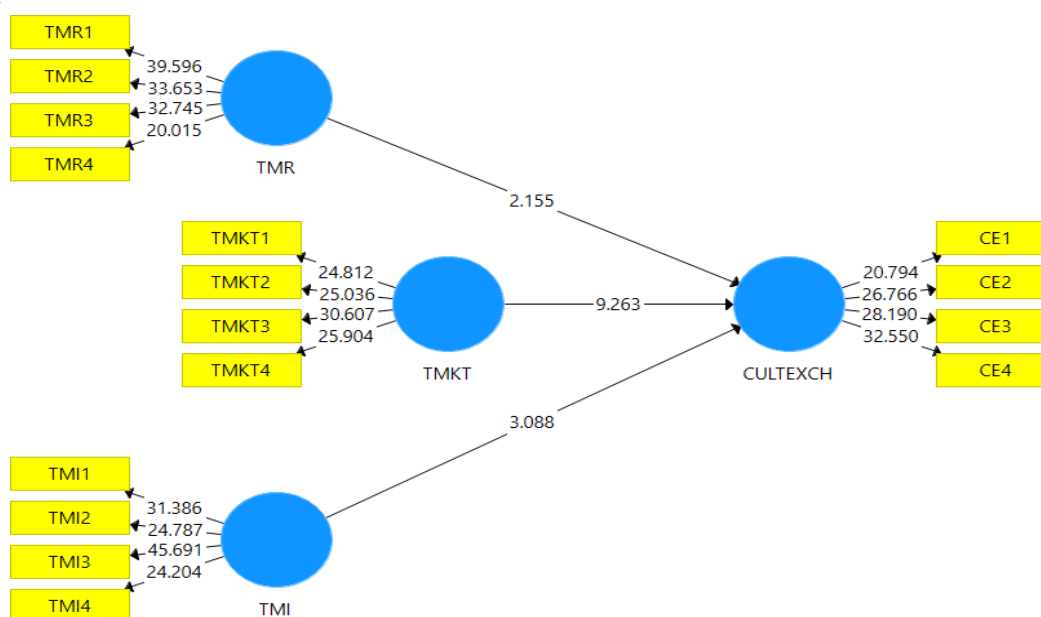


Figure 3. Structure Assessment Model Source: Authors Own Creation

5. DISCUSSION AND CONCLUSION

The purpose of this study was to examine the effects of transnational migrant remittances, investments, and knowledge transfers on cultural exchanges. Statistical analysis indicated a favourable and statistically significant effect of remittances on cultural exchange ($\beta = 0.116$, $t = 2.155$, $p < 0.001$). This finding suggests that remittances, which are financial transfers made by migrants to their home countries, positively influence cultural exchanges. The positive beta coefficient ($\beta = 0.116$) indicates a positive relationship between remittances and cultural exchange, meaning that, as remittances increase, cultural exchange also tends to increase. Additionally, these findings indicate that transnational migrant investment has a substantial positive influence on cultural exchange ($\beta = 0.196$, $t = 3.088$, $p < 0.001$). This suggests that, as investment levels rise, so too does cultural exchanges also increase.

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Furthermore, Statistical analysis showed that transnational migrant knowledge transfer had a significant and positive effect on local tourism development ($\beta = 0.495$, $t = 9.263$, $p < 0.001$). This implies that an increase in transnational migrant knowledge transfer leads to a corresponding increase in cultural exchanges.

This finding aligns with Adams and Page (2005), who found that remittances contribute to the socio-cultural development of migrant-sending countries. They argue that remittances not only support economic well-being but also foster cultural exchange by enabling migrant families to participate in cultural events and maintain cultural traditions. Levitt (1998) highlighted that remittances facilitate the flow of ideas, behaviors, identities, and social capital, leading to what she termed "social remittances." These social remittances promote cultural exchange, as migrants bring back cultural practices and innovations from their host countries. Rapoport and Docquier (2006) emphasize that remittances have a broader impact beyond economic benefits, including enhancing cultural ties and exchanges between migrants and their home communities.

Cohen (2011) demonstrated that remittances help finance cultural activities, such as festivals, rituals, and other community events, which strengthen cultural ties and promote cultural exchange. Brown and Connell (2014) observe that in Pacific Island countries, remittances are often used to fund traditional ceremonies and events, thereby supporting cultural exchange and preservation.

However, the finding contradicting the study by De Haas (2005) suggests that while remittances can enhance cultural exchange, they might also lead to cultural homogenization. This occurs when the influx of resources from remittances leads to the adoption of foreign cultural practices at the expense of local traditions. Guzmán, Morrison, and Sjöblom (2008) argued that remittances might sometimes lead to cultural dependency, where communities rely heavily on migrant funds for cultural activities, potentially stifling local innovation and self-sufficiency in cultural expression.

Carling (2008) points out that the impact of remittances on cultural exchange can vary significantly depending on the context. For instance, in some communities, remittances primarily support economic needs, leaving little room for cultural investment. Mazzucato (2009) noted that the positive effects of remittances on cultural exchange are not uniform and can be influenced by factors such as migrants' level of attachment to their home culture and the socio-economic conditions of the receiving community.

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