

# Unveiling Design Gaps: An Examination of Eid Envelope Design Elements in Malaysian Banks

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## ABSTRACT

Malaysia celebrates its diverse cultural heritage through various festive traditions, including exchanging money packets during significant occasions such as 'Hari Raya Aidilfitri', 'Angpow' for the Chinese, and 'Purple Packets' for Indians. This study investigates the design elements of Eid envelopes and their impact on consumer behaviours. Specifically, it explores whether these designs are exclusive to Eid or generic, reflecting broader corporate branding strategies. Understanding consumer preferences regarding Eid envelope design can inform banks on enhancing cultural relevance and consumer engagement. The research aims to contribute insights into cultural representation and community engagement in Malaysia's multicultural context. The study seeks to inform interventions promoting inclusive cultural practices and social cohesion across diverse communities by analysing design aesthetics, cultural symbolism, and consumer perceptions. Through this investigation, the study endeavours to bridge gaps between design, cultural identity, and consumer behaviours in Malaysia's dynamic socio-cultural landscape, fostering a deeper understanding of the role of design in shaping cultural narratives and promoting social cohesion.

**Keywords:** Money Packets, Angpow, Design Elements, Bank Malaysia



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## 1 INTRODUCTION

Malaysia greatly values and honours its diverse multi-ethnic citizenry, embracing its unique cultural backgrounds and beliefs. The country's population consists of three primary ethnic groups, namely, the Malay, Chinese, and Indian, each bringing their distinct heritage and traditions to the country. Aside from these major ethnicities, Malaysia is also enriched by the presence of other indigenous groups that further contribute to its opulent multicultural society. The tradition of giving money packets usually happens during the major festive of these three major ethnics. As for Malay, it is called "Duit Raya"; for Chinese, it is called "Angpow" while Indians call it "Purple Packet".

The country's diversity is manifested when these multicultural groups blend to commemorate and honour their respective major festivities, which play significant roles in the country's socio-economic growth and development. Noteworthily, Islam holds a distinguished role as Malaysia's official religion, as established in the constitution (Nor, 2011). As such, one of Malaysia's most notable and widely celebrated festivities is 'Hari Raya Aidilfitri', which is significant for the Muslim community and is observed with much enthusiasm nationwide.

The 'Hari Raya Aidilfitri' is celebrated for an entire month nationwide, specifically during Syawal, the tenth month in the Islamic Hijri calendar. A significant aspect of this revered tradition is offering money or 'duit raya' in rejoicing to the occasion, commonly given in a money packet or the 'sampul duit raya'. It is perceived that handing out money during this festive period is an act of charity, which promotes camaraderie among families, friends, and neighbours (Rusli, 2017). Nevertheless, the 'duit raya' is primarily given to children and may be extended to young adults who are not yet employed or to older people as a sign of remembrance. Importantly, it was expounded by Shah (2018) that this serves as an opportunity to advocate the virtues of sharing and selflessness while imparting the values of decorum in the recipients. It is customary for the 'duit raya' to be enclosed within sealed money packets, which are typically distributed by banks or companies as complimentary offerings after a transaction as the month of festivity is approaching.

This research aims to observe whether the elements of design for the Eid envelope attract consumers to keep the money envelope and whether the elements being used are exclusively made during Eid or randomly designed. This research is being implemented because most corporate banks have their own identity as, the typography, colour, element, and composition.

## 2 MONEY ENVELOPES

In Malaysia, banks may provide various services related to money packets, especially during festive seasons or special occasions. At the same time, the specific offerings can vary between banks and over time. It's important to note that offerings can vary, and banks may change their promotions or services over time. These practices differ across different cultures, and the significance of giving money during festive occasions often includes blessings, good wishes, and hope for prosperity in the coming year (Ling, 2021). Using decorative envelopes adds a lively and ceremonial touch to giving and receiving money. Money envelopes can be divided into four categories.

### 2.1 Duit Raya Packets

Many Malaysian banks release special "Duit Raya" packets during the Islamic festival of Eid al-Fitr. These packets usually contain new banknotes in smaller denominations and are designed with festive and cultural themes. The purpose is to facilitate the tradition of giving and receiving money (Duit Raya) during the festive season.



**Figure 1** Example of Duit Raya Packets by RHB Bank  
(Source: Adib, 2021, Copyright Consent: Permissible to Publish)

## 2.2 Special Edition Banknotes

Some Malaysian banks issue special edition banknotes or coins to commemorate certain events, anniversaries, or festivals. These collectables may be packaged in special envelopes or packets for distribution.



**Figure 2** Example of Special Edition Coin to Commemorate Malaysia's 45<sup>th</sup> Independence Day (Source: Adib, 2021, Copyright Consent: Permissible to Publish)

## 2.3 Promotional Campaigns

Banks in Malaysia often run promotional campaigns during festive seasons, offering special incentives, gifts, or packets containing small amounts of money to attract customers. These promotions may be part of marketing efforts to encourage new account openings or increase banking service usage.

## 2.4 Customised Corporate Packets

Some businesses or corporate clients may work with banks to create customised money packets for distribution during events, celebrations, or corporate gifts. These packets may feature the company's branding or customised designs.

In the vibrant tapestry of Malaysian culture, money packets have emerged as symbols of unity, goodwill, and tradition. Their significance extends far beyond the monetary value they hold. They are the threads that weave together the diverse communities of Malaysia, fostering harmony and understanding (Nurul & Nuraisyah, 2013). As we celebrate our cultural diversity, we must recognise the enduring importance of these humble envelopes, for they are not just gifts of money but of tradition, blessings, and love. In their simplicity, money packets encapsulate the essence of Malaysia's cultural richness and its people's unwavering commitment to preserving their heritage.

## 3 METHODOLOGY

The researcher employs a simple random sampling technique to carry out this study. Gathering a research sample devoid of any predetermined pattern or bias is called simple random sampling, recognised as the most productive means of gathering data from the larger population.

Acquiring data from various sources is necessary to support this research endeavour. Both primary and secondary data are indispensable to substantiate and reinforce the research findings. Consequently, this study will adopt a quantitative approach, which entails distributing questionnaires to gather primary data. These questionnaires constitute crucial and essential components during the preliminary data collection phase. Despite the inclusion of recurring queries grounded in objective facts or perspectives,

the questionnaires distributed in this investigation will serve as a valuable tool to analyse many characteristics and correspondences, encompassing attitudes, beliefs, values, perceptions, observation, and comprehension. Thus, the collected responses from the questionnaire and analysis will yield a comprehensive understanding of the research subject.

The questionnaire was distributed electronically through Google Forms, allowing the respondents to respond to the given inquiries through their mobile devices and personal computers. The researcher has meticulously devised various inquiries, bearing the title "An Examination of Eid Envelope Design Elements in Malaysian Banks", to ensure the acquisition of pertinent and comprehensive data.

## 4 LITERATURE REVIEW

### 4.1 Money Packets

In Malay customs, Duit Raya is usually presented in an envelope size 154mm x 79.5mm in green, and it is often decorated with Islamic patterns that give the vibes of Syawal. In Chinese tradition, the envelope is usually red, representing prosperity, longevity, or good fortune. By adopting this tradition, Indians also have their purple money packet to be given during Deepavali festive.

The amount of money dispensed within money packets may vary and is contingent upon many factors, including but not limited to the giver's interpersonal relationship with the recipients, personal inclinations, and prevalent traditions. Although bestowing monetary packets is customary, it is important to highlight that the custom encompassing these endowments may vary across different communities and geographical expanses of Malaysia (Ling, 2021).

Giving money packets, or the "ang pow" in Chinese tradition, may hold distinctive cultural and symbolic significance in various societies. Presenting money packets to others is entrenched, especially within Asian cultures, including Chinese and Malay (Chee, 2011). Although not compulsory, giving money packets during special occasions or celebrations is customary as a gesture of good fortune and blessings for the recipients. The money packets often contain fresh and crisp banknotes symbolising affluence and prosperity while expressing heartfelt wishes for the receivers' well-being, success, and good fortunes in the upcoming year or during momentous milestones.

Other cultures across the globe also possess a rich tapestry of long-standing customs, giving money packets on significant occasions, including cultural festivals, religious events, weddings, and other important commemorations (FasterCapital, 2023). These enduring traditions, deeply ingrained within the very fabric across various cultures, are integral. Noteworthy, this act of bestowing and receiving monetary packets is often accompanied by spoken expressions of well-meaning intent and greetings, further amplifying the profundity of these gestures.

Monetary packets may be a pragmatic manifestation of aid or assistance and are perceived as fulfilling a socio-cultural practice in various instances. For instance, when money packets are given to the newlyweds, the money given can prove invaluable in starting their new married life journey. Additionally, such financial contributions can significantly alleviate any expenses during festivities. Children are also frequently given money packets on various occasions to educate them about saving and the value of money while exhibiting the importance of sharing and giving to charity. Meanwhile, the customary practice of giving money packets to the elders in some societies is a profound testament to the admiration and reverence of the wisdom and experience of the elders. It is also a tangible way to pay homage while exhibiting gratitude towards the elders, strengthening the bond, and fostering unity.

It is necessary to highlight that the reasons for giving money packets vary from one culture to another and even across various parts of the same society. The act is saturated in tradition and symbolism, reflects the giver's personal and cultural beliefs, and, more importantly, helps to extend social links. Nevertheless, giving and receiving money packets is more directed toward the symbolic gesture and

cultural implications than monetary worth. The amount in the money packets can also differ according to socio-economic situations and personal preferences. More interestingly, the design and aesthetics of the money packets can exhibit perceivable variations, often showcasing ornamental patterns and symbols closely associated with the specific occasion or cultural elements.

## 4.2 Design Elements

According to Corrigan (2021), typography is the deliberate and strategic placement of type to enhance written language's readability and visual appeal. However, Carton (2020) views typography as incorporating the art of skilfully arranging a typeface in various combinations of font, size, and spacing, which are indispensable in all forms of design, whether in print or digital format. The choice of typeface can either make or break a design, as it can reflect the personality and essence of the creation on the page. Thus, when executed precisely and carefully, a typeface should effectively transmit the intended emotions and sentiments in the design.

As Yadav, Chakrabarti & Bisovi (2014) mentioned, the alphabet was created to communicate through written symbols; it now serves another purpose: to create design. Typography is a major function of design. Typography is the art or process of setting and arranging typefaces to stylise their appearance. Typography can do everything from adding meaning to drawing attention and using it right can mean the difference between mediocrity and stardom in advertising. The specific shape of a typeface may elicit an emotional or cognitive reaction in the reader, a sense of mood, personality or beauty. The type also serves to represent the expression of various actions.

As Lupton (2010) mentioned, typography plays a significant role in user experience in graphic design. One key factor is font choice, with different fonts conveying different emotions and attitudes. For example, serif fonts are often associated with traditional, formal settings, while sans-serif fonts are seen as more modern and informal. Typographers are very interested in typography designed for likeability and clarity of content because such focus is closely connected to the motivational aspects of reading actions (Unger, 2018). Typographers regularly draw on visual cueing techniques, such as grouping, hierarchy, and emphasis created through visual relationships determined by typeface, colour, or placement. Readers are also more likely to group description words or see them as members of the same category when they appear in the same typeface (Oppenheimer and Frank, 2008).

We are surrounded by many different and vibrant colours, which are immensely significant, especially in advertising. Colours are visual stimuli that evoke emotions, create connections, and leave a lasting impression on the audience. The colours can convey any intended message aligned with the promoted products or services (Vikaliuk, 2020). Meanwhile, the New Design Group (2021) stipulated that colours are the first element that captures the audience's attention even before textual contents are perceived. Hence, a well-thought advertisement design possesses the potential to deliver a profound and impactful message to its viewers through careful selection and utilisation of appropriate colours. The intricate interplay between colours and human perception is fascinating and seeks a deeper understanding of the intricacies of the minds and how people interpret their surroundings. Colours could immensely influence emotions, thoughts, and, ultimately, actions. Therefore, the impact of colours is fundamental to reaching the target audience on a profound and subconscious level.

The influences that colours must communicate in ways surpassing words' limitations are intriguing. Colours have a transformative influence on a person's mood and possess the unique capacity to evoke various associations and stimulate the imagination in unparalleled ways (Iakovleva, 2016). More interestingly, colours have distinct characteristics that can invoke certain emotional responses (Roohi & Forouzandeh, 2019). Colour psychology's profound effects on people eventually gained prominence and is extensively employed in brand management. For instance, warm colours, which are in the red

region of the colour spectrum, which include red, orange, and yellow, are able to invoke the emotions of warmth and comfort or anger and hostility. On the contrary, cool colours on the blue spectrum, including blue, purple, and green, would frequently be described as calm, but they can also evoke feelings of sadness or indifference (Cherry, 2020). Realising that colours profoundly impact consumer emotions and perceptions of products and services, and advertisers make it an integral aspect of their strategies.

The profound impact of colours on human emotions and perceptions is a phenomenon that cannot be denied, as its ability to evoke a myriad of emotions in a person exceeds the limitations of words. Studies on the effects of colour psychology and associations of different colours have provided insights into how colours can be exploited to shape and influence human experiences. Therefore, the significance of understanding and utilising colours and typefaces in designing money packets should be further investigated.

A single colour can have many different meanings and has the potential to communicate different meanings in different cultures. In Asia, orange is a cheerful, spiritually enlightened, and life-affirming colour, while in the US, it is a colour of road hazards, traffic delays, and fast-food restaurants. Colours can symbolise a rite of passage, differentiate a premium from a discount brand, and distinguish between fun and serious, young and old, male and female. In addition to all the traditional meanings associated with colours in various cultures (those linked to birth, weddings, funerals or even the colour of the mailbox), there are also those layers of meaning brought about by international marketing and communication: for instance, Coca-Cola red (Thomas, Kelly & Martin, 2000).

The meanings associated with different colours are essential to marketers because the tools used to communicate brand image are mechanisms of meaning transfer. The presence of such patterns opens the possibility of managing colour to create and sustain brand and corporate images across international markets. Colour combinations are considered culturally bound with certain ideologies and traditions (Geboy, 1996). It is important to remember that religion is an important part of culture and that colours have their associations with all religions. Inappropriate use of colour can be perceived as offensive. Colours are important as the banks in Malaysia are associated with their corporate colour.

## 5 FINDINGS AND DISCUSSIONS

An initial question was asked on the purpose of using the money envelopes. 77.6% of the respondents used money envelopes mainly during festivals like Eid and Chinese New Year. Meanwhile, another 54.1% used money envelopes for weddings, 16.3% used them for birthdays, and 28.5% used them for all the festivities mentioned above and celebrations. However, only 12.2% of the respondents claimed to have never received Eid money envelopes from local banks, whereas a significant 87.8% reported that they had received the packet at least once. This indicates that over half of the respondents obtained their envelopes from local banks.

72.2% of respondents received Eid money envelopes from Maybank. Another 46.4%, 35.1%, and 33% received envelopes from other local banks namely, CIMB Bank, Bank Islam Malaysia, and RHB Bank. When asked about their preference for the money envelope design on a scale of 1 to 5, 51% of the respondents favoured the horizontal type, while 13.3% preferred the vertical type. The preferred design is further inquired in the eleventh question. A significant 76.5% of the respondents preferred the rectangular shape, while a minimum of 5.1% preferred a square shape. Nevertheless, an observable 18.4% did not prefer either shape.

One of the questions focused on the colours that should be used for Eid money envelopes. 37.8% selected bright colours, 66.3% selected cool colours, 45.9% chose pastel colours, and only 2% preferred black. The subsequent question was whether the money envelope should be universal or reserved solely

for certain occasions. 62.2% agreed that the money envelope's design should be appropriate for a specific celebration, such as Eid, the Chinese New Year, Diwali, and others, while 37.8% preferred a standard design.

The survey participants were queried regarding the Eid money envelope designs. Of the respondents, 39.8% opted for all the above design features, whereas 43.9% favoured Islamic Art design, 34.7% chose 2D or cartoon-based design, and 33.7% looked for typographic design. Nevertheless, one respondent expressed no preference for aesthetically pleasing design. The participants were also asked whether they preferred traditional or modern styles for money envelopes. The findings revealed that 56.1% preferred modern and traditional designs, whereas 29.6% preferred modern designs and 14.3% favoured traditional designs.

Regarding the font style for Eid money envelope designs, 64.3% of the survey participants chose handwritten script, 30.6% preferred serif, 13.0% favoured San-serif. In comparison, another 13.3% selected both San-Serif and Serif. The remaining 20.4% of the participants opted for all the above font styles. Additionally, when asked if any of the Eid money envelope designs matched the organisation's image, 81.6% responded positively, while 18.4% expressed otherwise.

Furthermore, question 13 asked the respondents to indicate their preferred design for the Eid celebration. Of those surveyed, 66% favoured minimalist design, 10% preferred a complete design on a money envelope, and the remaining 23.7% stated that it made no difference to them whether the design was full or minimalist.

Question 16 asked which bank they preferred to exchange their money at for Eid, 81.4% (79 respondents) of the participants selected Maybank, 45.4% (44 respondents) opted for CIMB bank, 29.9% (29 respondents) chose Bank Islam Malaysia, and 19.6% (19 respondents) selected Public Bank Berhad. RHB bank followed behind with 16.5% (16 respondents), while Bank Rakyat received 13.4% (12 respondents) of the votes. Ambank and Hong Leong bank received 12 votes, equivalent to 12.4% of the total responses. Bank Simpanan Nasional was chosen by 9.3% (9 respondents), whereas Al-Rajhi Bank received 8.2% (8 respondents). Additionally, 7.2% (7 respondents) of participants preferred HSBC Bank Malaysia, Affin Bank, Standard Chartered Bank Malaysia, and Citibank Malaysia for exchanging their money for Eid. Both Alliance Bank and Agrobank were selected by 5.2% (5 respondents), and Co-Op Bank Pertama and MBSB Bank Berhad received 4.1% (4 respondents) of the votes.

It is recommended that the designer of these money packets consider the elements and colour used before designing. It is compulsory to inject the elements of each major ethnicity's tradition to maintain the unique identities and culture, besides showing love and appreciation. It is hoped that more research like this can be done to study the role of elements of the money packet in the future in more detail.

## **6 CONCLUSIONS AND RECOMMENDATIONS**

This study concludes that an underlying guide for graphic designers and money packet producers is to aid them in including traditional and cultural elements into corporate designs for any festivities and specific celebrations. The results from this study also provide the opportunity to enhance the design and elements involved in the production of money packets, especially for corporate and business organisations in Malaysia. It may further expand the development of innovative designs for money packets in the corporate banking sector while correctly placing the cultural and traditional elements. Aligning contemporary insights on culture and values could harness a harmonious relationship between corporate banks or business organisations and society. In addition, this research can serve as an indispensable parameter for printing owners and corporate banks when designing money packets for different festivities or any specific celebrations.



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## CONFLICT OF INTEREST

There is no conflict of interests.

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