



**UNIVERSITY OF MEDIA, ARTS AND COMMUNICATION (UniMAC)
INSTITUTE OF JOURNALISM**

**THE ROLE OF PUBLIC RELATIONS IN BUILDING TRUST AMID MOBILE
MONEY FRAUD IN GHANA**

EUGENIA AGBADZI

DEPARTMENT OF PUBLIC RELATIONS

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BY

**EUGENIA AGBADZI
(MAPRM24018)**

**DISSERTATION SUBMITTED TO THE INSTITUTE OF JOURNALISM,
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DECLARATIONS

STUDENT'S DECLARATION

I, **EUGENIA AGBADZI**, hereby declare that this dissertation is my original work, prepared in compliance with the rules and regulations governing the writing and presentation of dissertation at the University of Media, Arts and Communication. This study is entirely my own and has not been submitted to any institution for the award of any degree. All references used have been appropriately acknowledged.

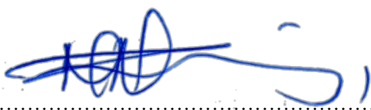
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SUPERVISOR'S DECLARATION

I hereby certify that I personally supervised this project in accordance with the dissertation supervision guidelines of the University of Media, Arts and Communication. I, therefore, recommend it for acceptance and utilisation for its intended purpose.

SUPERVISOR'S NAME: DR NOEL NUTSUGAH

SUPERVISOR'S SIGNATURE: 

DATE: 08/12/2025

DEDICATION

This dissertation is wholeheartedly dedicated to Almighty God, for bringing me this far through His guidance. He made it possible.

To my beloved father, whose memory continues to guide and inspire me each day, my mum and siblings for their unwavering support and encouragement that made this journey possible.

Lastly, to friends who supported this journey and believed in me even when I doubted myself, thank you.

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I also extend my appreciation to the authors and researchers whose works were referenced in the course of this study, as their contributions formed a vital foundation for my research.

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ABSTRACT

This qualitative study examined public relations' role in building trust amid mobile money fraud in Ghana. Through semi-structured interviews with 16 mobile money users (ages 24-42, 62.5% female, average 5+ years' experience), the research investigated PR strategies, their impact on trust, user interpretations of communications, and contextually relevant practices. Thematic analysis revealed four key findings. First, providers primarily use SMS (87.5% of respondents) for fraud prevention, focusing on PIN security warnings and fake number alerts through reactive crisis response. Second, while PR strategies deliver clear messages, they achieve only moderate trust among 68.8% of participants, creating a paradox where fraud awareness limits trust building. Third, users find messages clear and understandable (68.8%) but identify gaps in information completeness and desire personalised communication. Fourth, contextually relevant practices include leveraging underutilised mobile money agents, implementing multilingual strategies, and adopting community-based approaches. The study contributes to crisis communication theory by identifying unique challenges of ongoing fraud-related crises in digital financial services. Key findings reveal that effective fraud prevention communication requires balancing risk awareness with trust building, emphasising protective actions alongside warnings, and leveraging local community relationships. The research provides practical recommendations for mobile money service providers seeking to enhance fraud prevention communication strategies while building sustainable user trust in Ghana's evolving digital financial landscape.

TABLE OF CONTENTS

Contents

| | |
|---|-----|
| DECLARATION..... | III |
| DEDICATION | IV |
| ACKNOWLEDGEMENT | V |
| ABSTRACT..... | VI |
| TABLE OF CONTENTS | VII |
| LIST OF FIGURES | XI |
| Chapter One | 1 |
| Introduction..... | 1 |
| 1.0 Chapter Introduction | 1 |
| 1.1 Background of the study | 1 |
| 1.1.1 Overview of Mobile Money Adoption in Ghana | 1 |
| 1.1.2 Evolution of Mobile Money Services and Uses | 2 |
| 1.1.3 Rising Incidence and Nature of Mobile Money Fraud in Ghana..... | 3 |
| 1.1.4 Effects of Mobile Money Fraud on Users and the Financial Ecosystem..... | 5 |
| 1.1.5 Importance of Trust in Digital Financial Services | 7 |
| 1.1.6 Role of Public Relations in Managing Perceptions and Building Trust | 8 |
| 1.7 Public Relations Strategies Used by Mobile Network Operators in Ghana | 9 |
| 1.2 Problem statement..... | 10 |
| 1.3 Research Aim, Objectives and Questions | 11 |
| 1.3.1 Research Objectives..... | 11 |
| 1.3.2 Research Questions:..... | 11 |
| 1.4 Significance of the Study | 12 |
| 1.5 Scope of the Study | 12 |
| 1.6 Organisation of the Study | 13 |
| CHAPTER TWO | 14 |
| LITERATURE REVIEW | 14 |
| 2.0 Introduction..... | 14 |
| 2.1 Definition of key terms | 14 |

| | |
|--|----|
| 2.1.1 Public Relations: | 14 |
| 2.1.2 Trust | 15 |
| 2.1.3 Mobile Money..... | 15 |
| 2.1.4 Mobile Money Fraud | 15 |
| 2.1.5 Financial Inclusion..... | 16 |
| 2.1.6 Digital Financial Services (DFS):..... | 16 |
| 2.1.7 Stakeholder Engagement | 16 |
| 2.1.8 Crisis Communication | 17 |
| 2.1.9 Reputation Management | 17 |
| 2.1.10 Social Engineering..... | 17 |
| 2.2 Theoretical framework..... | 18 |
| 2.2.1 Crisis Communication Theory..... | 18 |
| 2.2.2 Trust Theory..... | 19 |
| 2.2.3 Stakeholder Theory | 21 |
| 2.3 Empirical review of related studies..... | 22 |
| 2.3.1 Public Relations Strategies in Financial Technology..... | 22 |
| 2.3.2 Mobile Money Fraud, its Prevalence and Impact | 24 |
| 2.2.3 Trust Building in Digital Financial Services..... | 25 |
| 2.2.4 Crisis Communication in Mobile Money Services..... | 26 |
| 2.2.5 Communication Effectiveness in Mobile Financial Services | 27 |
| 2.2.6 Regulatory Communication and Public Confidence..... | 28 |
| 2.2.5 Research Gaps and Synthesis..... | 29 |
| 2.3 Conceptual Framework..... | 30 |
| 2.4 Chapter summary | 32 |
| CHAPTER THREE | 34 |
| METHODOLOGY | 34 |
| 3.0 Introduction..... | 34 |
| 3.1 Research approach | 34 |
| 3.2 Research design | 35 |
| 3.3 Population | 35 |
| 3.4 Sample and Sampling Technique..... | 35 |

| | |
|--|----|
| 3.5 Research Instruments | 36 |
| 3.6 Data Collection Procedure | 37 |
| 3.7 Validity and Reliability | 37 |
| 3.8 Data Analysis | 38 |
| CHAPTER FOUR..... | 40 |
| RESULTS AND FINDINGS | 40 |
| 4.0 Introduction..... | 40 |
| 4.1 Respondent Demographics | 40 |
| 4.2 Thematic Analysis Results | 41 |
| 4.2.1 Public Relations Strategies Employed by Mobile Money Providers..... | 41 |
| 4.2.2 Communication Channels and Reach | 41 |
| 4.2.3 Message Content and Focus Areas | 41 |
| 4.2.4 Crisis Response Mechanisms..... | 42 |
| 4.2.5 Customer Education Methods..... | 42 |
| 4.2.6 Impact of Public Relations Strategies on Trust Building..... | 43 |
| 4.2.7 Trust Level Distribution and Patterns | 43 |
| 4.2.8 Factors Influencing Trust Perceptions | 43 |
| 4.2.9 Service Continuity Despite Trust Concerns..... | 44 |
| 4.2.10 Perceived Effectiveness of Current Strategies..... | 44 |
| 4.2.11 User Perception and Interpretation of PR Communications..... | 44 |
| 4.2.12. Message Clarity and Comprehension | 44 |
| 4.2.13 Information Completeness and Gaps..... | 45 |
| 4.2.14 Behavioral Impact of Communications | 45 |
| 4.2.15 Communication Timeliness and Relevance | 45 |
| 4.2.16 Areas for Improvement | 46 |
| 4.3 Contextually Relevant PR Practises for Ghana's Mobile Money Ecosystem..... | 46 |
| 4.3.1 Language Preferences and Accessibility..... | 46 |
| 4.3.2 Recommended Communication Channel Enhancements | 46 |
| 4.3.3 Community-Based Approaches | 47 |
| 4.3.4 Role of Mobile Money Agents..... | 47 |
| 4.3.5 Technology Integration Recommendations | 47 |

| | |
|---|----|
| 4.3.6 Cultural Context Considerations..... | 47 |
| CHAPTER FIVE | 48 |
| 5.0 Introduction..... | 48 |
| 5.1 Public Relations Strategies in Financial Services: A Comparative Analysis..... | 48 |
| 5.1.1 Communication Channel Preferences..... | 48 |
| 5.1.2 Crisis Response Mechanisms..... | 49 |
| 5.1.3 Message Content and Focus..... | 49 |
| 5.2 Trust Building in Mobile Money Services: Literature Convergence and Divergence..... | 50 |
| 5.2.1 Trust Level Patterns | 50 |
| 5.2.2 Factors Influencing Trust Perceptions | 51 |
| 5.2.3 The Communication Effectiveness Paradox | 51 |
| 5.3 User Perception and Communication Effectiveness..... | 52 |
| 5.3.1 Message Clarity and Comprehension | 52 |
| 5.3.2 Information Completeness and Behavioral Impact..... | 52 |
| 5.3.3 Communication Timeliness and Personalisation Needs | 53 |
| 5.4 Contextually Relevant PR Practises: Local versus Global Approaches | 53 |
| 5.4.1 Language and Cultural Considerations..... | 53 |
| 5.4.2 Community-Based Approaches and Agent Utilisation | 54 |
| 5.4.3 Technology Integration and Multi-Channel Strategies | 54 |
| SUMMARY CONCLUSION AND RECOMMENDATION | 55 |
| Summary..... | 55 |
| Conclusion | 55 |
| Recommendations..... | 56 |
| Limitations | 58 |

LIST OF FIGURES

| | |
|--|----|
| Figure 1 Conceptual framework | 31 |
|--|----|

CHAPTER ONE

INTRODUCTION

1.0 Chapter Introduction

This chapter introduces the study, outlining the background, problem statement, objectives, research questions, significance, scope and limitations of the study. It establishes the context for studying the Role of Public Relations in Building Trust Amid Mobile Money Fraud in Ghana.

1.1 Background of the study

1.1.1 Overview of Mobile Money Adoption in Ghana

Ghana has emerged as a leading example of successful mobile money adoption in Africa, with mobile financial services transforming the country's economic landscape since their introduction in 2009 (Abbey, 2021; Jiang et al., 2021). The Ghana Interbank Payment and Settlement Systems Limited (GhIPSS) reported that mobile money registered users reached over 18 million by 2022, representing approximately 58% of the total population (Bank of Ghana, 2023). This remarkable adoption rate positions Ghana among the top five African countries for mobile money penetration, alongside Kenya, Uganda, Tanzania, and Rwanda (Ahmad et al., 2020).

The introduction of mobile money services by major telecommunications companies, particularly MTN Mobile Money (MoMo) in 2009, Vodafone Cash in 2011, and AirtelTigo Money in 2017, marked a pivotal shift toward financial inclusion in Ghana (Abbey, 2021). These services initially targeted the unbanked and underbanked populations, who constituted over 70% of adults according to the 2014 Global Findex Database (Demirgüç-Kunt et al., 2022; Klapper et al., 2025). Mobile

money platforms provided accessible financial services to rural communities, small-scale traders, and individuals who previously relied solely on cash transactions.

The growth trajectory has been particularly impressive, with transaction values increasing from GHC3.2 billion in 2012 to over GHC986 billion in 2021, according to Bank of Ghana statistics (Kulu et al., 2022; Nkegbe & Ustarz, 2015). This exponential growth reflects not only widespread adoption but also increasing trust and reliance on digital financial platforms. The success of mobile money in Ghana has been attributed to factors including extensive agent networks, simplified user interfaces, regulatory support from the Bank of Ghana, and strategic partnerships between telecom operators and financial institutions (Abbey, 2021).

1.1.2 Evolution of Mobile Money Services and Uses

The evolution of mobile money services in Ghana has followed a progressive trajectory from basic person-to-person transfers to comprehensive financial ecosystems (Choro, 2025; Muthukannan et al., 2021). Initially, mobile money platforms primarily facilitated simple cash transfers, airtime purchases and bill payments. However, the ecosystem has rapidly expanded to encompass savings accounts, microloans, merchant payments, salary disbursements, insurance products, and international remittances (Bank of Ghana Payment Systems Department, 2017; Osabutey & Jackson, 2024).

The introduction of interoperability in 2018 marked a significant milestone, allowing seamless transactions across different mobile money platforms and between mobile money wallets and bank accounts (Baba, 2018; Ghana Business Web, 2018). This development eliminated the previous fragmentation and enhanced user convenience, contributing to increased adoption and usage

frequency (Ghana Interbank Payment and Settlement Systems [GhIPSS], 2019a). The Ghana Interbank Payment and Settlement Systems Limited (GhIPSS) reported that interoperable transactions grew by over 300% between 2019 and 2021, with volumes increasing from 1.1 million in the first quarter of 2019 to 5.1 million transactions in the first quarter of 2020 (Amoako, 2025; GhIPSS, 2021).

Recent innovations have seen the integration of mobile money with e-commerce platforms, ride-hailing services, and digital lending products (Modern Ghana, 2025). MTN's MoMo Pay, Vodafone's V-Pay, and AirtelTigo's mobile wallet now support QR code payments, recurring billing, and automated savings products (MTN Group, 2025). Additionally, the COVID-19 pandemic accelerated digital adoption, with mobile money becoming essential for contactless transactions, government social protection programmes, and small business operations during lockdowns (Buruku, 2020; Multiple authors, 2021; Multiple authors, 2025).

The emergence of mobile money as a platform for microfinance and digital lending has been particularly transformative (Multiple authors, 2019). Services like MTN Qwikloan, Vodafone Flex Pay, and various fintech partnerships now provide instant credit facilities based on mobile money transaction histories (Modern Ghana, 2025). These developments have positioned mobile money operators as comprehensive financial service providers, competing directly with traditional banks while serving previously excluded populations (Ahmad et al., 2020; Kodom et al., 2022).

1.1.3 Rising Incidence and Nature of Mobile Money Fraud in Ghana

The rapid expansion of mobile money services has been accompanied by a corresponding increase in fraudulent activities, posing significant challenges to user confidence and ecosystem

sustainability. While comprehensive statistics covering the 2018-2022 period are limited, available data shows significant fraud increases: mobile money fraud cases reached 7,250 in 2023, representing a 32% increase from 2022, with the Ghana Chamber of Telecommunications estimating losses of GHC346 million (\$28.5 million USD) for 2023 alone (Ghana Peace Journal, 2025). The Bank of Ghana's fraud reports indicate that mobile money fraud increased by 117% in 2022, with losses rising from GHC12 million in 2021 to GHC26 million in 2022 (TechFocus24, 2023). This alarming trend has prompted urgent attention from regulators, operators, and consumer protection agencies.

Fraudulent activities in Ghana's mobile money ecosystem manifest in various sophisticated forms. SIM swap fraud represents one of the most prevalent types, where criminals obtain unauthorised access to victims' phone numbers to bypass security measures (EOCO, 2023; Ghana Chamber of Telecommunications, 2025). Social engineering attacks, including fake customer service calls and phishing messages, exploit users' trust and limited digital literacy, with social engineering schemes ranking as the second most common fraud type at 88.46% according to global mobile money fraud surveys (GSMA, 2024). Additionally, agent-related fraud, involving unauthorised transactions by registered agents, has emerged as a significant concern, particularly in rural areas where oversight is limited (Ghana Peace Journal, 2025).

Technical vulnerabilities have also been exploited by fraudsters, including man-in-the-middle attacks during USSD sessions, fake mobile money applications, and exploitation of weak authentication protocols. The emergence of romance scams, investment fraud, and business email compromise schemes targeting mobile money users has further complicated the fraud landscape (Ghana Peace Journal, 2025). Criminal networks have adapted quickly to new security measures, employing increasingly sophisticated methods to circumvent protective mechanisms, with insider

fraud involving collusion with external fraudsters identified as a top concern at 88.24% (GSMA, 2024).

The E-Crime Bureau's 2024 Digital Fraud Analysis revealed that approximately 65% of mobile money users have either fallen victim to or been targeted by fraud attempts (Ghana Peace Journal, 2025). Rural users and elderly populations have been disproportionately affected, with most victims identified as aged and uneducated users who are not conversant with mobile money applications (TechFocus24, 2023). The psychological impact extends beyond financial losses, with many fraud victims expressing reduced confidence in digital financial services.

1.1.4 Effects of Mobile Money Fraud on Users and the Financial Ecosystem

Mobile money fraud has generated far-reaching consequences that extend beyond immediate financial losses to affect user behaviour, market confidence, and the broader digital financial ecosystem in Ghana (Carnegie Endowment for International Peace, 2022; Ghana Peace Journal, 2025). Individual users have experienced direct financial losses, emotional distress, and diminished trust in digital financial services (Academia.edu, 2024; MyJoyOnline, 2025). Research findings have revealed significant erosion of users' trust in mobile money services and notable changes in usage patterns due to cybercrime (Academia.edu, 2024).

The erosion of trust has had cascading effects on financial inclusion objectives (Carnegie Endowment for International Peace, 2022). Rural communities, which were primary beneficiaries of mobile money services, have shown increased scepticism toward digital financial platforms (Ghana Peace Journal, 2025; The Conversation, 2023). This trend threatens to reverse progress in financial inclusion, potentially pushing vulnerable populations back to informal financial

arrangements (Carnegie Endowment for International Peace, 2024; Ghana News Agency, 2023). Small businesses that had integrated mobile money into their operations have reported customer reluctance to use digital payment methods, forcing some to revert to cash-only transactions (Carnegie Endowment for International Peace, 2022; MyJoyOnline, 2025).

From an ecosystem perspective, fraud has imposed significant operational costs on mobile money operators (Carnegie Endowment for International Peace, 2022; Ghana Chamber of Telecommunications, 2019). These include increased investment in security infrastructure, customer compensation mechanisms, fraud investigation processes, and enhanced customer support systems (Ghana Peace Journal, 2025; MTN Ghana, 2019). MTN Ghana has invested \$160 million in infrastructure expansion and security improvements, while implementing robust IT systems to deal swiftly with reported fraud cases (Ghana Chamber of Telecommunications, 2019). The reputational damage has also affected operator market positioning, with some providers experiencing challenges in maintaining customer trust following publicised fraud incidents (GBC Ghana Online, 2025).

Regulatory authorities have responded with stricter compliance requirements, including enhanced customer due diligence, transaction monitoring systems, and mandatory fraud reporting mechanisms (Ghana Peace Journal, 2025; Carnegie Endowment for International Peace, 2022). The Bank of Ghana updated its Electronic Money Issuers Directive in January 2024, mandating two-factor authentication for all transactions, mandatory cybersecurity audits for mobile money operators, and real-time reporting of fraud incidents (Ghana Peace Journal, 2025). While necessary for consumer protection, these measures have increased operational complexity and costs for operators (Carnegie Endowment for International Peace, 2022; ResearchGate, 2024). The cumulative effect has been a more cautious approach to innovation, with some operators delaying

the launch of new services pending comprehensive security assessments (Carnegie Endowment for International Peace, 2022).

1.1.5 Importance of Trust in Digital Financial Services

Trust serves as the fundamental cornerstone of digital financial services adoption and sustained usage, particularly in emerging markets where digital literacy and financial inclusion remain ongoing challenges (World Bank, 2021; World Economic Forum, 2022). In the context of mobile money services, trust encompasses multiple dimensions: institutional trust in service providers, technological trust in digital platforms, and interpersonal trust in the broader ecosystem including agents, customer service, and peer users. Research by the World Bank's Global Findex Database consistently demonstrates that trust concerns rank among the top barriers to formal financial service adoption globally, with lack of trust in financial services identified as a significant barrier to account ownership (World Bank, 2017; World Remit, 2021).

The multifaceted nature of trust in digital financial services includes perceptions of security, reliability, transparency, and competence (Visa, 2025). Security trust relates to users' confidence that their funds and personal information are protected from unauthorised access and fraudulent activities. The 2025 Global Findex reports that a lack of financial confidence can discourage adults from opening accounts, with between 33 and 59 per cent of people across regions saying they would need help using a formal financial account (Visa, 2025). Reliability trust encompasses expectations of consistent service availability and accurate transaction processing. Transparency trust involves clear communication about fees, terms of service, and complaint resolution

procedures. Competence trust reflects users' beliefs in providers' ability to deliver promised services effectively.

In Ghana's mobile money ecosystem, trust has proven to be both fragile and difficult to rebuild once damaged (Carnegie Endowment for International Peace, 2022). The predominantly oral culture and community-based social structures mean that negative experiences spread rapidly through informal networks, amplifying the impact of individual fraud incidents. Academic literature emphasises that trust in digital financial services is particularly crucial for vulnerable populations, including women, elderly users, and rural communities, who may have limited alternative financial options (World Bank, 2022). These groups often rely heavily on social proof and word-of-mouth recommendations when making adoption decisions. Therefore, maintaining high levels of trust is not merely a business imperative but also a social responsibility that affects financial inclusion and economic development outcomes.

1.1.6 Role of Public Relations in Managing Perceptions and Building Trust

Public relations has emerged as a critical strategic function for managing organisational reputation and stakeholder relationships in the digital financial services sector (Modern Ghana, 2025). In the context of mobile money fraud, public relations serves multiple essential functions: crisis communication management, proactive reputation protection, stakeholder education, and trust rebuilding initiatives. The complexity of fraud-related communication requires sophisticated PR strategies that balance transparency with confidence maintenance, acknowledge problems while demonstrating competence, and educate users without creating additional anxiety.

The digital communication landscape has fundamentally transformed public relations practice, requiring real-time response capabilities, multi-channel message coordination, and sophisticated audience segmentation (TechAfrica News, 2025). Social media platforms, traditional media, community meetings, agent networks, and customer service interactions all serve as critical communication channels that must be strategically managed to build and maintain trust in the face of fraud challenges.

1.7 Public Relations Strategies Used by Mobile Network Operators in Ghana

Ghana's major mobile network operators have implemented diverse public relations strategies to address fraud concerns and maintain customer confidence in their mobile money services. MTN Ghana, as the market leader with over 50% market share, has developed communication campaigns focusing on security education and fraud prevention, including local-language awareness campaigns and agent training (Medium, 2025). Their efforts have included collaboration with police which led to over 40 scammer arrests in recent years (Medium, 2025).

AirtelTigo has emphasised community-based communication strategies, leveraging their agent network as primary communication channels for security education (GSMA, 2024). Their approach includes agent training programmes and community meetings in local languages. Industry-wide initiatives have included collaborative campaigns with the Bank of Ghana, Ghana Police Service, and consumer protection agencies (Carnegie Endowment for International Peace, 2022; TechAfrica News, 2025). These partnerships have produced joint communication materials, coordinated media appearances, and shared security awareness programmes. The

telecommunications companies work closely with the e-crime bureau and the Ghana Police to address fraudulent activities when reported (Ghana Web, 2017).

1.2 Problem statement

In Ghana, the rapid adoption of mobile money services has transformed financial inclusion, enabling seamless transactions, remittances and micro-commerce in both urban and rural areas (Boateng, 2018). However, this growth has been accompanied by an increase in mobile money fraud, with reported cases rising from approximately 10,000 in 2020 to over 25,000 in 2024 according to the Ghana Police Service Crime Statistics, resulting in financial losses estimated at GHS 200 million annually. The common fraud tactics used include SIM swap scams, phishing through fake USSD codes, agent collusion and social engineering, which exploit user vulnerabilities such as low digital literacy and inadequate verification protocols (Afriyie, 2022).

This rising fraud epidemic has severely eroded public trust in mobile money platforms, leading to reduced transaction volumes, user hesitancy to adopt digital financial services and reputational damage to telecom operators and financial institutions. Even though regulatory interventions like the Ghana Electronic Transactions Act and awareness campaigns by the Ghana Association of Banks have been made, persistent trust deficits hinder the ecosystem's sustainability and Ghana's broader digital economy goals under the National Financial Inclusion Strategy.

Public Relations (PR) emerged to perform an important role in managing organisational reputation and building stakeholder trust, especially during times of crisis. However, there is limited empirical evidence on how PR strategies are employed by mobile money service providers in Ghana to address fraud-related issues and restore public confidence. Most studies on mobile money have

focused on technology adoption, regulatory frameworks or customer satisfaction, leaving a critical gap in understanding the communicative and relational strategies that help sustain trust amid persistent fraud challenges.

1.3 Research Aim, Objectives and Questions

The main aim of this study is to identify the role of public relations in building trust amid mobile money fraud in Ghana.

1.3.1 Research Objectives

1. To explore the Public Relations (PR) strategies utilised by mobile money service providers in Ghana for managing crises related to mobile money fraud.
2. To understand the perceived impact of these PR strategies on fostering trust among mobile money users in Ghana.
3. To investigate how mobile money users perceive and interpret PR communications addressing fraud incidents.
4. To identify contextually relevant PR practises that could enhance trust within Ghana's mobile money ecosystem.

1.3.2 Research Questions:

1. What Public Relations (PR) strategies do mobile money providers in Ghana employ to address fraud-related crises?
2. How do these PR strategies contribute to rebuilding trust among mobile money users, as perceived by users and PR professionals?

3. How do mobile money users perceive and respond to PR communications addressing mobile money fraud?
4. What improvements to PR practises can be recommended to strengthen trust in Ghana's mobile money ecosystem?

1.4 Significance of the Study

This study addresses a critical gap in understanding how Public Relations (PR) practises contribute to building and maintaining trust in Ghana's mobile money sector amid growing incidents of fraud. As mobile money continues to drive financial inclusion and economic participation, rising cases of fraud threaten to undermine user confidence and the credibility of service providers. Studying how PR strategies are used to manage fraud-related crises and restore public trust will provide valuable insights into effective communication and reputation management within the financial technology industry.

The findings will also benefit mobile money service providers by guiding them on how to design proactive and transparent communication strategies that strengthen customer relationships. Policymakers and regulators, such as the Bank of Ghana and the National Communications Authority, will also draw on the results to formulate policies that enhance stakeholder communication and protect consumer interests. Additionally, the study contributes to academic literature on PR and crisis management in emerging markets, offering a framework that other developing economies can adopt.

1.5 Scope of the Study

This study focuses on examining the role of Public Relations (PR) in building and sustaining public trust amid mobile money fraud in Ghana. It will cover selected mobile money service providers,

including major operators such as MTN Mobile Money, Telecel Cash and Airtel Tigo Money. The study will investigate PR strategies such as crisis communication, stakeholder engagement, transparency practises and reputation management employed to address issues of fraud and restore confidence among users.

1.6 Organisation of the Study

The study is structured into five chapters. Chapter One introduces the background of the study, problem statement, research objectives, questions, significance, scope and organisation of the study. Chapter Two presents a review of relevant literature, showing theoretical frameworks and empirical studies on PR, trust-building and mobile money fraud. Chapter Three outlines the research methodology, including research design, population, sampling techniques, data collection instruments and analysis procedures. Chapter Four presents the findings based on data collected from participants. Chapter Five discusses and summarises the findings, draws conclusions and offers some recommendations for practise and future research.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides a comprehensive review of the existing literature on public relations practices in crisis management, trust building and mobile money fraud within the Ghanaian context. The literature review is structured into three main sections: theoretical framework, empirical review and conceptual framework. The theoretical framework examines foundational theories that support this research, including crisis communication theory, trust theory and stakeholder theory. The empirical review synthesises relevant studies on public relations strategies in financial technology sectors, mobile money fraud incidents and trust-building mechanisms. The conceptual framework integrates these elements to establish a theoretical foundation for understanding how public relations can effectively build trust amid mobile money fraud challenges in Ghana.

2.1 Definition of key terms

2.1.1 Public Relations:

Public relations are defined as “the practice of managing the spread of information between an organisation and the public” with the strategic goal of building and maintaining positive relationships with stakeholders (Grunig & Hunt, 2017). In the context of digital financial services, public relations encompass crisis communication management, proactive reputation protection, stakeholder education, and trust rebuilding initiatives (Carnegie Endowment for International Peace, 2022). Contemporary public relations theory underlines two-way symmetric

communication, where organisations actively listen to stakeholder concerns and engage in dialogue rather than one-way information dissemination (Cutlip et al., 2019).

2.1.2 Trust

Trust in digital financial services is a multidimensional concept encompassing institutional trust in service providers, technological trust in digital platforms, and interpersonal trust in the broader ecosystem (World Bank, 2021). The World Bank's Global Findex Database defines trust as users' confidence in the security, reliability, transparency, and competence of financial service providers (Demirgüç-Kunt et al., 2022). Trust serves as the fundamental cornerstone of digital financial services adoption and sustained usage, particularly in emerging markets where digital literacy and financial inclusion remain ongoing challenges (Visa, 2025).

2.1.3 Mobile Money

Mobile money is defined as “a payment service operated under the regulatory authority of the Bank of Ghana and performed via a mobile device, allowing consumers to use their mobile device to pay for goods and services instead of cash, check, or credit cards” (U.S. Department of Commerce, 2023). The Ghana Statistical Service describes mobile money as an electronic money transfer service that enables users to store, send, and receive money using their mobile phones, facilitating financial inclusion for previously unbanked populations (Ghana Statistical Service, 2022).

2.1.4 Mobile Money Fraud

The Global System for Mobile Communications Association (GSMA) defines mobile money fraud as “the intentional and deliberate action undertaken by players in the mobile financial services

ecosystem, aimed at deriving gain (in cash or e-money), and/or denying other players revenue and/or damaging the reputation of other stakeholders” (GSMA, 2024). In Ghana's context, mobile money fraud manifests in various forms including SIM swap fraud, social engineering attacks, agent-related fraud, and technical vulnerabilities exploitation (Ghana Peace Journal, 2025).

2.1.5 Financial Inclusion

Financial inclusion is defined by the World Bank as “individuals and businesses having access to useful and affordable financial products and services that meet their needs that is transactions, payments, savings, credit and insurance, delivered in a responsible and sustainable way” (World Bank, 2022). The Global Findex Database measures financial inclusion primarily through account ownership, as having an account enables individuals to store, send, and receive money, facilitating development opportunities (WorldRemit, 2021).

2.1.6 Digital Financial Services (DFS):

Digital financial services refer to financial services delivered through digital channels, including mobile phones, payment cards, and other digital technologies (Carnegie Endowment for International Peace, 2022). In Ghana's context, DFS encompasses mobile money services, digital banking, online payment systems, and fintech innovations that provide alternatives to traditional banking infrastructure (Bank of Ghana, 2023).

2.1.7 Stakeholder Engagement

Stakeholder engagement in the mobile money ecosystem refers to the systematic process of involving individuals, groups, or organisations who may be affected by or can influence mobile

money operations (Freeman et al., 2020). This includes mobile money users, agents, regulatory bodies, telecom operators, financial institutions, and civil society organisations who play crucial roles in building and maintaining trust in digital financial services (Ghana Chamber of Telecommunications, 2023).

2.1.8 Crisis Communication

Crisis communication is defined as “the collection, processing, and dissemination of information required to address a crisis situation” with the goal of minimising damage to an organisation's reputation and restoring stakeholder confidence (Coombs, 2019). In mobile money fraud contexts, crisis communication involves rapid response protocols, transparent information sharing, and coordinated efforts to address fraud incidents while maintaining user confidence (Modern Ghana, 2025).

2.1.9 Reputation Management

Reputation management encompasses the strategic activities undertaken by organisations to influence public perception and maintain positive stakeholder relationships (Doorley & Garcia, 2020). For mobile money operators in Ghana, reputation management involves proactive security education, transparent fraud reporting, and consistent service delivery to build and maintain user trust (Medium, 2025).

2.1.10 Social Engineering

Social engineering in mobile money fraud refers to “psychological manipulation techniques used by fraudsters to deceive individuals into revealing sensitive information or performing actions that

compromise security” (Cybersecurity and Infrastructure Security Agency, 2023). Common social engineering tactics in Ghana include impersonating mobile money agents, fake customer service calls, and phishing messages that exploit users' trust and limited digital literacy (Ghana News Agency, 2023).

2.2 Theoretical framework

The theoretical foundation of this study rests on three interconnected theories that collectively explain how public relations build trust amid mobile money fraud. These theories provide the lens through which the study examines the relationship between communication strategies, stakeholder perceptions and trust formation.

2.2.1 Crisis Communication Theory

Crisis communication theory, as developed by Coombs (2007), provides a framework for understanding how organisations should communicate during crisis situations to protect their reputation and maintain stakeholder relationships. The Situational Crisis Communication Theory (SCCT) suggests that crisis response strategies should be matched to the level of crisis responsibility and threat to the organisation’s reputation Coombs and Holladay (2002). This theory is particularly relevant to mobile money fraud situations where service providers must balance acknowledgement of security vulnerabilities with maintaining user confidence.

According to Coombs and Holladay (2002), effective crisis communication involves three key components: speed of response, consistency of messaging and openness in communication. In the context of mobile money fraud, these principles translate to immediate acknowledgement of fraud incidents, consistent messaging across all communication channels and transparent disclosure of security measures and remedial actions. The theory emphasises that organisational response

strategies should consider both the crisis type and the organisation's prior reputation to determine the most appropriate communication approach.

Benoit (1997) Image Restoration Theory complements SCCT by providing specific strategies for reputation repair. These strategies include denial, evasion of responsibility, reducing offensiveness, corrective action and mortification. For mobile money providers dealing with fraud incidents, corrective action and mortification strategies are often most effective, as they demonstrate commitment to addressing security vulnerabilities and protecting customers. The theory suggests that organisations should take responsibility for crises when appropriate and focus on corrective measures that prevent future occurrences.

Millar and Heath (2003) expanded crisis communication theory to include the concept of pre-crisis communication and relationship building. Their work emphasises that organisations with strong pre-crisis relationships with stakeholders are better positioned to weather crisis situations. This insight is crucial for mobile money providers in Ghana, as building strong customer relationships through consistent, transparent communication can create a reservoir of goodwill that supports trust restoration after fraud incidents.

2.2.2 Trust Theory

Trust theory, rooted in the work of Schoorman et al. (1996), provides a comprehensive framework for understanding the antecedents and outcomes of trust in organisational contexts. The theory identifies three key factors that influence trust: ability, benevolence, and integrity. Ability refers to the competence and skills of the trustee to fulfil expectations, benevolence relates to the trustee's motivation to act in the trustor's interests, and integrity involves adherence to principles and values that the trustor finds acceptable.

In the context of mobile money services, ability is demonstrated through robust security systems, efficient transaction processing, and effective fraud prevention measures. Benevolence is reflected in customer service quality, transparent fee structures, and proactive communication about service improvements. Integrity is shown through honest communication about risks, consistent application of terms and conditions, and ethical business practises. These three dimensions work together to create what Mayer et al. (1995) term 'propensity to trust,' which influences customers' willingness to engage with mobile money services despite fraud risks.

Rousseau et al. (1998) Institutional trust refers to trust in systems, structures, and organisations, while interpersonal trust relates to trust between individuals. For mobile money services, both forms of trust are crucial. Institutional trust involves confidence in the mobile money system, regulatory framework, and service provider organisations. Interpersonal trust develops through interactions with customer service representatives, agents, and other system participants.

Harrison McKnight and Chervany (2001) introduced the concept of swift trust, which is particularly relevant in technology-mediated environments like mobile money. Swift trust refers to the rapid development of trust in new relationships, often based on category-based processing and role-based trust. In mobile money contexts, swift trust can develop through clear communication about security measures, visible regulatory compliance, and association with trusted brands or institutions. This concept is especially important in Ghana's mobile money ecosystem, where many users must quickly develop trust in new technologies and service providers.

The trust repair literature, led by researchers like Kim et al. (2004) and Tomlinson and Mryer (2009), provides insights into how organisations can rebuild trust after violations. Trust repair strategies include acknowledgement of the violation, acceptance of responsibility, apology, explanation of factors that contributed to the violation, and assurance that violations will not recur.

These strategies are directly applicable to mobile money fraud situations where trust has been damaged by security breaches or fraudulent activities.

2.2.3 Stakeholder Theory

Stakeholder theory, originated by (Freeman, 1984), provides a framework for understanding how organisations should manage relationships with various groups that can affect or are affected by organisational activities. The theory emphasises that organisational success depends on effectively balancing the interests of multiple stakeholders rather than focusing solely on shareholder value. In the mobile money ecosystem, stakeholders include customers, regulatory authorities, mobile network operators, financial institutions, agents, merchants, government agencies, and civil society organisations.

Mitchell et al. (1997) refined stakeholder theory by introducing the concept of stakeholder salience, which is determined by three attributes: power, legitimacy, and urgency. Power refers to the stakeholder's ability to influence organisational outcomes, legitimacy relates to the validity of the stakeholder's claim on the organisation, and urgency involves the time-sensitivity of the stakeholder's claim. Understanding stakeholder salience helps mobile money providers prioritise communication efforts and tailor messages to different stakeholder groups during fraud-related crises.

Clarkson (1995) distinguished between primary and secondary stakeholders, where primary stakeholders are described people without whose continuing participation the organisation cannot survive and secondary stakeholders are those who can influence or affect the organisation but are not essential for survival. For mobile money providers, primary stakeholders include customers, regulatory authorities, and mobile network operators, while secondary stakeholders might include

media, civil society organisations, and academic institutions. This distinction helps prioritise communication efforts and resource allocation during crisis situations.

Stakeholder engagement theory, developed by Greenwood (2007) and others, emphasises the importance of ongoing dialogue and relationship building with stakeholders rather than one-way communication. This approach is particularly relevant for mobile money providers seeking to build trust through transparent, responsive communication. Effective stakeholder engagement involves identifying stakeholder concerns, providing timely and relevant information, and creating opportunities for feedback and dialogue.

2.3 Empirical review of related studies

This section reviews empirical studies relevant to public relations practises in financial technology, mobile money fraud and trust building. The review is organised thematically to show key findings and research gaps that inform this study's objectives and methodology.

2.3.1 Public Relations Strategies in Financial Technology

Research on public relations in financial technology has grown significantly as digital financial services have expanded globally. Durai and Stella (2019) conducted a comprehensive study of communication strategies used by fintech companies in India to build customer trust. Their findings revealed that transparency in communication, proactive disclosure of security measures, and consistent messaging across platforms were key factors in maintaining customer confidence. The study identified six primary PR strategies used by successful fintech companies: educational campaigns about digital security, transparent communication about fees and charges, proactive disclosure of system improvements, responsive customer service communication, collaborative messaging with regulatory authorities, and community engagement initiatives.

A similar study by Lin et al. (2020) in Taiwan examined how digital payment providers used social media communication to address security concerns. Their research found that companies that combined factual security information with emotional reassurance messages were more effective at maintaining user trust than those that relied solely on technical explanations. The study highlighted the importance of message framing in financial technology communication, noting that positive framing of security measures (emphasising protection rather than risks) was more effective at building confidence.

Saxena and Tripathi (2021) investigated crisis communication strategies among mobile wallet providers in India following major security breaches. Their qualitative study of five major providers revealed that companies that implemented immediate, transparent communication about breaches experienced faster trust recovery than those that delayed disclosure or provided minimal information. The research identified several best practises: immediate acknowledgement of security incidents, clear explanation of remedial actions taken, regular updates on investigation progress, and proactive communication about enhanced security measures.

In the African context, Ouma Shem et al. (2017) examined communication strategies used by mobile money providers in Kenya during regulatory changes and security challenges. Their study found that providers who engaged in collaborative communication with regulators and maintained open dialogue with customers experienced less disruption to their services and maintained higher customer retention rates. The research emphasised the importance of stakeholder coordination in crisis communication, noting that inconsistent messages from different stakeholders could undermine trust recovery efforts.

2.3.2 Mobile Money Fraud, its Prevalence and Impact

Studies on mobile money fraud have documented both the prevalence of fraudulent activities and their impact on user trust and adoption. Matovu et al. (2021) conducted a comprehensive analysis of mobile money fraud in Uganda, identifying common fraud types including SIM swap fraud, social engineering attacks, agent fraud, and unauthorised access to customer accounts. Their study found that fraud incidents had significant negative impacts on user trust, with 43% of fraud victims reducing their mobile money usage and 18% completely stopping usage.

In Ghana specifically, Mannah (2021) investigated mobile money fraud patterns and user responses. Their survey of 1,200 mobile money users revealed that 31% had experienced some form of fraud, with social engineering attacks being the most common (47% of fraud cases). The study found that fraud experiences significantly impacted trust, with victims showing lower confidence in mobile money security and higher scepticism about service provider communications. Importantly, the research revealed that user responses to fraud were influenced by how service providers communicated about the incidents and remedial actions.

Jiang et al. (2021) examined the effectiveness of fraud prevention communications in Ghana's mobile money sector. Their experimental study tested different message formats and channels for communicating fraud prevention information. Results showed that personalised, narrative-based messages were more effective at promoting secure behaviours than generic, technical messages. The study also found that multi-channel communication approaches (combining SMS, voice calls, and in-app messages) were more effective than single-channel approaches in reaching diverse user populations.

Research by Donovan (2012) on mobile money fraud in Kenya provided early insights into the relationship between fraud communication and user behaviour. The study documented how M-Pesa's proactive communication about fraud risks and prevention measures contributed to maintaining user confidence despite increasing fraud attempts. The research highlighted the importance of educational communication in fraud prevention, noting that users who received regular security education were less likely to fall victim to fraud and more likely to report suspicious activities.

2.2.3 Trust Building in Digital Financial Services

Empirical research on trust building in digital financial services has identified several key factors that influence user confidence. Senyo et al. (2020) conducted a mixed-methods study of trust factors in mobile money adoption across four African countries, including Ghana. Their research identified five primary trust drivers: perceived security and privacy protection, service reliability and availability, transparent communication about fees and processes, responsive customer service, and regulatory compliance and oversight. The study found that communication quality was a significant mediating factor between service quality and user trust.

A longitudinal study by Abor et al. (2018) tracked trust levels among mobile money users in Ghana over three years, examining how various factors influenced trust development and maintenance. The research found that initial trust was primarily driven by brand reputation and regulatory endorsement, while sustained trust depended more on service experience and communication quality. Notably, the study revealed that trust could be quickly damaged by negative experiences but required sustained positive communication and service delivery to rebuild.

Singh and Srivastava (2020) examined the role of social influence in building trust in digital payment systems in India. Their study found that peer recommendations and social proof were powerful trust-building mechanisms, particularly among first-time users. The research highlighted the importance of community-level communication strategies, noting that trusted community members could serve as effective intermediaries in building confidence in digital financial services. This finding has important implications for mobile money providers in Ghana, where community trust networks play significant roles in financial decision-making.

Lashitew et al. (2019) investigated trust factors in mobile money adoption across Sub-Saharan Africa, including Ghana. Their comprehensive analysis of survey data from 15 countries identified communication transparency as a critical factor in building institutional trust. The study found that providers who communicated clearly about fees, risks, and benefits experienced higher adoption rates and user satisfaction. The research also revealed significant differences in trust factors across countries, emphasising the importance of context-specific trust-building strategies.

2.2.4 Crisis Communication in Mobile Money Services

Research specifically focused on crisis communication in mobile money services has emerged as the sector has matured and faced various challenges. Okello Candiya Bongomin et al. (2018) examined how mobile money providers in Uganda communicated during system outages and security incidents. Their study found that providers who implemented proactive communication strategies experienced less customer churn and faster service recovery than those who relied on reactive communication. The research identified timeliness, accuracy, and empathy as crucial elements of effective crisis communication in mobile money contexts.

A case study by Karuri (2012) analysed Safaricom's communication strategy during a major M-Pesa system outage in Kenya. The study documented how the company used multiple communication channels to keep customers informed about the outage and recovery efforts. Key success factors identified included immediate acknowledgement of the problem, regular updates on resolution progress, clear timelines for service restoration, and proactive communication about compensation measures. The case study highlighted the importance of channel diversification in crisis communication, noting that reliance on single channels could exclude important user segments.

Research by Tobbin (2012) on mobile money communication in Ghana examined how providers managed communication during regulatory changes and compliance challenges. The study found that providers who engaged in collaborative communication with regulators and maintained transparent dialogue with customers were better positioned to navigate regulatory transitions. The research emphasised the importance of stakeholder alignment in crisis communication, noting that conflicting messages from service providers and regulators could undermine user confidence.

2.2.5 Communication Effectiveness in Mobile Financial Services

Studies examining communication effectiveness in mobile financial services have provided insights into message design, channel selection, and audience targeting strategies. Kikulwe et al. (2014) conducted experimental research on mobile money communication in Uganda, testing different message formats for promoting adoption and safe usage. Their findings revealed that narrative-style messages were more effective than informational messages for promoting adoption, while instructional messages were more effective for promoting safe usage behaviours. The study showed the importance of matching message style to communication objectives.

A comprehensive study by A. Asongu and Nwachukwu (2018) examined communication factors that influenced mobile money adoption across 27 African countries. Their analysis revealed that countries with higher levels of communication transparency and public education about mobile money showed higher adoption rates and lower fraud incidence. The research emphasised the role of public communication campaigns in building sector-wide trust and confidence. The study also found that coordination between multiple providers in public education efforts was more effective than individual provider communication.

Research by Dzokoto and Appiah (2014) focused specifically on communication effectiveness among rural mobile money users in Ghana. Their study found that face-to-face communication through agents was the most trusted communication channel, followed by SMS and voice calls. The research revealed significant differences in communication preferences across demographic groups, with older users preferring personal communication and younger users being more receptive to digital channels. These findings highlight the importance of multi-channel communication strategies that accommodate diverse user preferences.

2.2.6 Regulatory Communication and Public Confidence

The role of regulatory communication in building public confidence in mobile money services has been examined in several studies. Maurer (2012) analysed how regulatory communication influenced mobile money development in Kenya, Ghana, and the Philippines. The study found that clear, consistent regulatory communication about consumer protection measures significantly enhanced public confidence in mobile money services. Countries with more transparent regulatory communication showed higher adoption rates and lower levels of public concern about mobile money risks.

In Ghana specifically, Boateng et al. (2017) examined the Bank of Ghana's communication strategy for mobile money regulation. Their analysis revealed that the central bank's proactive communication about regulatory standards and consumer protection measures contributed to building institutional trust in the mobile money ecosystem. The study highlighted the importance of regulatory-provider communication coordination, noting that aligned messaging between regulators and service providers enhanced overall system credibility.

A comparative study by Ozili (2018) examined regulatory communication strategies across several African countries and their impact on mobile money development. The research found that countries with more comprehensive public communication about mobile money regulations experienced faster market development and lower fraud rates. The study emphasised the role of public education in regulatory communication, noting that informed consumers were better able to make secure usage decisions and more likely to report suspicious activities.

2.2.5 Research Gaps and Synthesis

While the reviewed literature provides valuable insights into various aspects of communication and trust in mobile financial services, several research gaps remain. First, there is limited research specifically examining public relations strategies for addressing mobile money fraud in the Ghanaian context. Most existing studies focus on general communication or adoption factors rather than crisis-specific communication strategies. Second, few studies have examined the effectiveness of different PR strategies in rebuilding trust after fraud incidents, particularly from both provider and user perspectives.

Third, research on stakeholder-specific communication strategies in mobile money fraud situations is limited. While stakeholder theory provides a framework for understanding different stakeholder

needs, few empirical studies have examined how communication should be tailored for different stakeholder groups during fraud-related crises. Fourth, there is insufficient research on the long-term effects of crisis communication strategies on user trust and behaviour in mobile money contexts.

Fifth, cultural and contextual factors that influence communication effectiveness in African mobile money markets are underexplored. While some studies have examined communication preferences, few have investigated how cultural values and social structures influence the effectiveness of different PR strategies. Finally, there is limited research on the integration of traditional and digital communication channels in mobile money crisis communication, particularly in contexts with diverse communication infrastructure and user capabilities.

2.3 Conceptual Framework

Based on the theoretical foundations and empirical evidence reviewed, this section presents a conceptual framework that illustrates the relationship between public relations strategies and trust building amid mobile money fraud. The framework integrates elements from crisis communication theory, trust theory and stakeholder theory to explain how PR strategies can influence trust outcomes in fraud situations.

The conceptual framework illustrates how public relations strategies influence trust outcomes amid mobile money fraud in Ghana. It shows that public relations do not build trust directly but operates through mediating factors such as information quality, perceived credibility, and communication channel effectiveness, which shape how messages are interpreted by stakeholders. Key stakeholders, customers, civil society groups, and the media landscape play a central role in receiving, interpreting, and amplifying these communication efforts. When PR strategies are

transparent, credible, and effectively disseminated through appropriate channels, they positively enhance stakeholder confidence, strengthen organisational reputation, and ultimately lead to improved trust outcomes in the mobile money ecosystem.

Conceptual framework

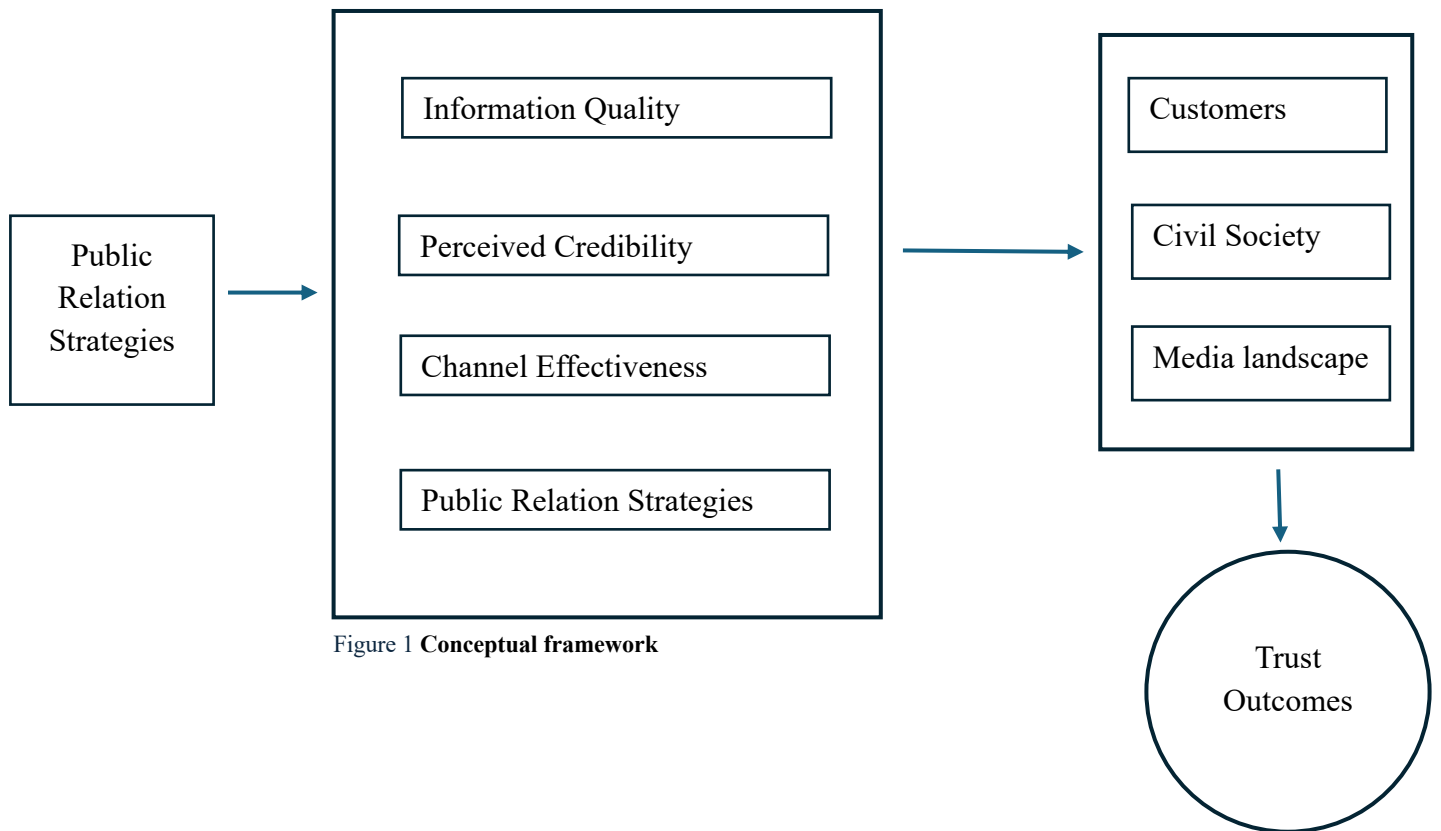


Figure 1 Conceptual framework

2.4 Chapter summary

This chapter provided a comprehensive review of literature relevant to public relations, trust building, and mobile money fraud within the Ghanaian context. It examined key concepts and definitions such as public relations, trust, mobile money, financial inclusion, digital financial services, stakeholder engagement, crisis communication, and reputation management, which formed the foundation for understanding the study variables.

The theoretical framework was anchored on Crisis Communication Theory, Trust Theory, and Stakeholder Theory. These theories collectively explained how public relations strategies can influence stakeholder perceptions, manage fraud-related crises, and rebuild trust within the mobile money ecosystem. Crisis Communication Theory emphasised responsive and transparent messaging during fraud incidents; Trust Theory emphasised ability, benevolence, and integrity as essential for restoring confidence; while Stakeholder Theory explained how different stakeholder groups should be engaged to maintain credibility and trust.

The empirical review synthesised previous studies on public relations in financial technology, communication strategies in mobile money operations, and the impact of fraud on user trust and behaviour. Findings revealed that transparent communication, proactive disclosure, stakeholder collaboration, and targeted security education improve user confidence and mitigate fraud effects. However, research gaps were identified, including limited studies focusing on trust recovery after fraud, stakeholder-specific communication strategies, and the role of public relations in Ghana's mobile money fraud context.

Finally, the conceptual framework illustrated how public relations strategies influence trust outcomes during mobile money fraud incidents, mediated by communication credibility,

information quality, and stakeholder response. It also underlined how contextual factors such as regulation, culture, and technology shape communication effectiveness. This framework provides the foundation for the study's methodology in the next chapter.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter presents the research methodology, including research design, population, sample and sampling technique, research instruments, data collection procedure, validity and reliability and data analysis.

3.1 Research approach

According to Creswell and Creswell (2018) research approaches are plans and procedures for research that span from broad assumptions to specific methods of data gathering and analysis. These approaches provide direction for researchers to conceptualise problems, collect evidence and make sense of findings in relation to their objectives. There are generally three broad research approaches quantitative, qualitative and mixed methods (Creswell & Creswell, 2018). The quantitative approach focuses on testing theories and hypotheses through numerical data and statistical analysis, while the qualitative approach emphasises exploring meanings, experiences and perceptions within their natural contexts. The mixed methods approach combines both to provide a comprehensive understanding of complex phenomena. For this study, a qualitative research approach was adopted. This is because the study aims to explore how mobile money users and service providers in Ghana perceive and interpret public relations strategies aimed at building trust amid mobile money fraud.

3.2 Research design

A study's research design acts as a guideline that offers information on the type of research performed, the type of data to be used and how data will be analysed (Creswell, 2018; Sharma et al., 2023). This study employed a thematic research study design, which is appropriate for investigating contemporary phenomena within their real-life context, particularly when the boundaries between phenomenon and context are not clear. The design enabled comprehensive examination of the role of public relations in building trust amid mobile money fraud within the specific context of Ghana's mobile money ecosystem.

3.3 Population

The population for this study comprised mobile money users in Ghana who have been utilising mobile money services for at least one year and have some awareness or experience with fraud-related communications from their service providers. Ghana's mobile money ecosystem includes users from diverse demographic backgrounds, occupations and geographical locations, all of whom interact with various mobile money service providers including MTN, Telecel and AirtelTigo. The target population was specifically focused on active mobile money users who can provide insights into their experiences with public relations communications regarding fraud prevention and trust-building initiatives.

3.4 Sample and Sampling Technique

A purposive sampling technique was employed for this study. Purposive sampling, also known as judgmental sampling, is a non-probability sampling method where participants are selected based on specific characteristics that align with the research objectives (Almusaed et al., 2025; Palinkas et al., 2015; Tajik et al., 2024). This sampling approach was chosen because it allows for the

selection of information-rich participants who have relevant experiences and can provide valuable insights into the phenomenon under investigation.

The sample size consisted of 16 mobile money users in Ghana. According to Guest et al. (2006) saturation in qualitative research often occurs within the first twelve interviews, with basic elements for meta themes present as early as six interviews. The sample of 16 participants was therefore considered adequate to achieve data saturation and provide rich, detailed insights into the research questions.

The study included participants who were active mobile money users with at least one year of service usage, aged 18 years and above, able to communicate effectively in English, willing to participate voluntarily and possessed some level of awareness or experience with fraud-related communications from mobile money providers. Participants were recruited through a combination of personal networks, referrals, and direct approaches at mobile money agent locations (with proper permissions), ensuring diversity in age, occupation and gender while maintaining alignment with the research objectives.

3.5 Research Instruments

The primary research instrument for this study was a semi-structured interview guide. Semi-structured interviews were chosen because they provide flexibility to explore participants' responses in depth while maintaining focus on the research objectives (Bryman, 2016). The interview guide consisted of open-ended questions that allowed participants to share their experiences, perceptions and opinions freely. The questions were structured to move from general mobile money usage experiences to specific discussions about fraud-related communications and

trust perceptions. Probing questions were included to encourage deeper exploration of responses and to ensure comprehensive data collection.

3.6 Data Collection Procedure

Data collection was conducted through semi-structured interviews lasting between 30-45 minutes each. The interviews were conducted in English and local languages (Twi, Ga, Ewe) based on participants preferences and comfort levels. This multilingual approach ensured that language barriers did not hinder participants' ability to express their thoughts and experiences comprehensively.

Prior to data collection, informed consent was secured from all participants, with clear explanations provided about the study's purpose, their rights as participants, confidentiality measures, and their freedom to withdraw from the study at any time without consequences.

Interviews were conducted in comfortable, private settings chosen by participants to ensure they felt at ease during the conversation. A pilot interview was conducted with two participants to test the interview guide and make necessary adjustments before full data collection commenced. This phase helped refined question wording, identify potential issues and estimate appropriate interview duration.

3.7 Validity and Reliability

In qualitative research, validity and reliability are often referred to as trustworthiness, which encompasses credibility, transferability, dependability and confirmability (Lincoln & Guba, 1985). Credibility was built by spending enough time with participants to earn their trust, checking back

with some of them to confirm that the interpretations reflected their views, comparing responses from different people and groups, and discussing findings with colleagues for balance. Transferability was strengthened by giving rich, detailed descriptions of the research setting and participants, helping readers understand how the findings might apply in other similar situations. Dependability was ensured by carefully documenting every stage of the research, using the same interview guide for all participants, recording interviews for accuracy, and following a consistent process during data analysis. Lastly, confirmability was achieved by the researcher reflecting on personal biases, keeping records of key decisions and analysis steps, and supporting interpretations with direct quotes from participants to ensure the findings genuinely represented their voices.

3.8 Data Analysis

The study employed thematic analysis as the primary analytical approach. Thematic analysis is a method for identifying, analysing, and reporting patterns (themes) within data, providing rich and detailed accounts of the dataset (Braun & Clarke, 2006). Both inductive and deductive coding approaches were utilised to ensure comprehensive analysis. All the responses from the participants were checked for accuracy. The analysis followed Braun and Clarke's (2006) six-phase approach to thematic analysis. Qualitative software Dedoose 10.0.59 was used for the analysis.

3.9 Data Security

All data were stored securely in password-protected digital formats and physical storage locations accessible only to authorised research personnel. Electronic data were stored on an encrypted external hard drive and backed up on a secure cloud storage platform with two-factor

authentication to ensure data integrity and prevent unauthorised access. Hard copies of questionnaires were stored in a locked cabinet within a restricted-access office environment.

Participant data were anonymised by assigning unique identification codes, thereby removing all personally identifiable information (PII) during data entry and analysis. The anonymised dataset was used solely for research purposes and was not shared with any third parties. Data transmission between devices was conducted using secure, encrypted transfer protocols.

CHAPTER FOUR

RESULTS AND FINDINGS

4.0 Introduction

This chapter presents the findings from the thematic analysis of semi-structured interviews conducted with 16 mobile money users in Ghana. The analysis addresses the four research objectives: exploring PR strategies utilised by mobile money service providers, understanding the perceived impact of these strategies on trust, investigating user perceptions of PR communications and identifying contextually relevant PR practices for Ghana's mobile money ecosystem. The findings are organised into four main themes that emerged from the data analysis.

4.1 Respondent Demographics

The study involved 16 mobile money users in Ghana, comprising 6 males (37.5%) and 10 females (62.5). The participants ranged aged from 24 to 42 years, with an average age of 32 years. The occupational diversity included public servants, self-employed individuals and professionals from various sectors including banking, marketing, construction, and media consultancy.

Regarding mobile money service providers, MTN demonstrated clear market dominance among respondents, with 14 out of 16 participants (87.5%) using MTN mobile money services. Two participants indicated usage of multiple providers (MTN/Telecel). The participants demonstrated considerable experience with mobile money services, with the majority having used these services for over 5 years, and some reporting usage spanning up to 15 years.

4.2 Thematic Analysis Results

4.2.1 Public Relations Strategies Employed by Mobile Money Providers

This theme addresses the first research objective and reveals the various PR strategies mobile money service providers utilise to manage fraud-related crises and build user trust.

4.2.2 Communication Channels and Reach

The analysis revealed that SMS messaging serves as the primary communication channel for fraud prevention messages, with 14 out of 16 respondents (87.5%) reporting receipt of fraud-related SMS communications. Social media platforms emerged as the second most utilised channel, mentioned by 8 respondents (50%), followed by television and radio campaigns, each mentioned by 5 respondents (31.3%). Mobile money agents were identified as communication channels by only 1 respondent (6.3%), indicating an underutilised resource for fraud prevention communication. As R13 explained:

"Yes, I have noticed messages from my mobile money provider about fraud prevention. They usually send reminders via SMS."

This sentiment was repeated by R14:

"Yes, I have. Do not share your Momo pin with anyone and MTN will not call and ask you for your Momo pin."

4.2.3 Message Content and Focus Areas

The content analysis of PR communications revealed four primary message categories. The most prevalent message type focused on PIN and OTP security, with consistent warnings against sharing personal identification numbers with anyone. Participants frequently mentioned receiving alerts

about fake customer service numbers, with providers warning users to disregard people who fake company numbers claiming to work for the service provider.

R2 articulated this clearly:

"Yes, the network ask that we should disregard people who fake mtn numbers claiming they work there." Similarly, R3 noted:

"Yes, I have. I have received a text message telling me not to disclose my pin to anyone."

The third category involved general fraudster awareness alerts, warning users to be cautious of potential fraud attempts. The fourth category comprised reminders that legitimate service providers would never call requesting PIN information, establishing clear boundaries for authentic communication practises.

4.2.4 Crisis Response Mechanisms

The study identified predominantly reactive crisis response approaches, with providers issuing fraud alerts and warnings primarily after fraud incidents occur or are reported. Proactive prevention measures were less evident in participants' experiences, suggesting an opportunity for improved crisis communication strategies.

4.2.5 Customer Education Methods

Current customer education efforts rely heavily on SMS-based warnings and occasional campaign-based initiatives. However, the analysis revealed limited evidence of comprehensive, systematic customer education programmes specifically designed to enhance fraud awareness and prevention knowledge among users.

4.2.6 Impact of Public Relations Strategies on Trust Building

4.2.7 Trust Level Distribution and Patterns

The analysis revealed that moderate trust represents the dominant trust level among participants, with 11 respondents (68.8%) expressing moderate trust in their mobile money service providers. High trust was reported by 2 respondents (12.5%), while very high trust was indicated by 1 respondent (6.3%). Notably, very low trust was expressed by 1 respondent (6.3%), while no participants reported low trust levels.

R1 exemplified the moderate trust perspective:

"Moderate, it's quite easily for fraudsters to rob people of their money."

This cautious optimism was reflected by R2:

"Moderate. Though I have not had any serious experience, I might be a victim someday."

4.2.8 Factors Influencing Trust Perceptions

Several factors emerged as key determinants of trust levels. Participants with higher trust levels, such as R5, attributed their confidence to consistent communication efforts: *"High. Over the years my service network providers have addressed the issue of fraud to a considerable extent."* R7, expressing very high trust, emphasised the importance of regular communication and responsiveness: *"Very high they communicate regularly and answer all the questions asked on social media. They make the fraud prevention messages easily understood."*

Conversely, participants expressing moderate trust often cited ongoing vulnerability concerns. R3 stated: *"Moderate. I still use the service, but I am conscious at all times whenever my phone rings,"* while R11 noted: *"Moderate. There have been times fraudsters hack into the system."*

4.2.9 Service Continuity Despite Trust Concerns

Notwithstanding moderate trust levels, all participants indicated continued usage of mobile money services, suggesting that while trust levels affect user vigilance and caution, they do not necessarily translate to service abandonment. This finding indicates resilience in the mobile money ecosystem but highlights the importance of trust-building initiatives for enhanced user confidence.

4.2.10 Perceived Effectiveness of Current Strategies

The analysis revealed mixed perceptions regarding the effectiveness of current PR strategies. While participants appreciated receiving fraud prevention communications, many indicated that these efforts represent baseline expectations rather than trust-building achievements. The moderate trust levels suggest that current strategies successfully maintain user engagement but fall short of building high confidence levels.

4.2.11 User Perception and Interpretation of PR Communications

4.2.12. Message Clarity and Comprehension

A significant finding emerged regarding message clarity, with 11 respondents (68.8%) reporting that fraud prevention messages are clear and easily understandable. Notably, no participants reported unclear or confusing messages, suggesting effective message design and delivery.

R1 explained: *“in somewhat letting you know and understand what the fraudsters requires from you, so the SMS is clear.”* R3 emphasised accessibility: *“The messages are very clear and easy to understand even for those who are not very literate.”* This sentiment was reinforced by R6: *“it’s clear and straight forward”* and R11: *“The messages are clear and easy to understand and gives important safety tips.”*

R13 emphasised the deliberate simplicity of messaging: *“The messages are clear and straightforward. They use simple language to make sure everyone can understand the risks.”*

4.2.13 Information Completeness and Gaps

While participants praised message clarity, the analysis revealed concerns about information completeness. Several respondents indicated that while messages effectively warn about fraud risks, they provide limited guidance on protective actions beyond basic precautions. This gap suggests opportunities for more comprehensive educational content.

4.2.14 Behavioural Impact of Communications

The study identified significant behavioural changes resulting from fraud-prevention communications. Participants reported increased caution during transactions, enhanced vigilance regarding personal information sharing, and more careful verification of transaction details before completion.

These behavioural changes demonstrate the practical effectiveness of current PR communications in influencing user behaviour toward greater security consciousness, even if they do not necessarily translate to higher trust levels.

4.2.15 Communication Timeliness and Relevance

Participants generally perceived fraud prevention messages as timely and relevant to current fraud risks. However, some respondents expressed desire for more personalised communication approaches, including phone calls for high-risk situations rather than relying solely on SMS messaging.

4.2.16 Areas for Improvement

The analysis identified several areas where participants perceived communication gaps. These included the need for more comprehensive follow-through actions, such as actual blocking of fraudulent numbers, more personalised communication methods, and enhanced information about protective measures users can take.

4.3 Contextually Relevant PR Practises for Ghana's Mobile Money Ecosystem

4.3.1 Language Preferences and Accessibility

The analysis revealed strong preference for English communication, with 15 out of 16 respondents (93.8%) indicating comfort with English-language fraud prevention messages. However, several participants recognised the need for multilingual communication to reach broader populations, particularly elderly users and those with limited English proficiency.

R2 emphasised this need: *“More public education. Communicating in local dialects as most folks don't understand English.”* R6 elaborated: *“public sensitisation programme in the localities to educate people especially the old folks who don't understand much.”*

4.3.2 Recommended Communication Channel Enhancements

Participants provided specific recommendations for improving communication effectiveness. R1 suggested: *“setup a lot of billboards on fraud-related issues,”* highlighting the potential for increased outdoor advertising. R11 proposed comprehensive action: *“Block fraudulent numbers immediately, run more public awareness campaigns, Work with police to prosecute fraudsters.”*

4.3.3 Community-Based Approaches

The analysis revealed strong support for community-based fraud prevention initiatives. R13 recommended: *“They could use more community-based approaches, like holding awareness sessions in local areas.”* R16 suggested leveraging community influence: *“They should go beyond SMS alone by employing community and social media influencers to share fraud awareness messages.”*

4.3.4 Role of Mobile Money Agents

The study identified mobile money agents as underutilised resources for fraud prevention education. Participants indicated that agents serve as trusted intermediaries who help verify transaction details and could play expanded roles in community-level fraud prevention efforts.

4.3.5 Technology Integration Recommendations

Participants suggested several technological enhancements, including real-time fraud alerts through mobile applications, improved social media monitoring and response, and enhanced integration between fraud detection systems and communication platforms.

4.3.6 Cultural Context Considerations

The analysis revealed the importance of cultural sensitivity in fraud prevention communications. Participants emphasised the need for approaches that consider local cultural norms, respect for elderly community members, and the role of community leaders in information dissemination.

CHAPTER FIVE

DISCUSSION OF RESULTS

5.0 Introduction

This chapter discusses the findings of the study in relation to existing literature and theoretical frameworks. The discussion is organised around the four main themes that emerged from the thematic analysis: PR strategies employed by mobile money providers, impact of PR strategies on trust building, user perception of PR communications, and contextually relevant PR practises for Ghana's mobile money ecosystem. The chapter compares and contrasts the current study's findings with previous research to provide deeper insights into the role of public relations in building trust amid mobile money fraud in Ghana.

5.1 Public Relations Strategies in Financial Services: A Comparative Analysis

5.1.1 Communication Channel Preferences

The current study's finding that SMS dominates as the primary communication channel (87.5% of respondents) aligns with the general trend toward digital communication in financial services. However, this finding presents both convergence and divergence with existing literature. Jahan et al. (2021), in their study of mobile phone service providers in Jordan, emphasised the effectiveness of PR strategies but did not specifically examine communication channel preferences for fraud prevention. Their focus was broader, examining PR's role in company growth rather than crisis communication.

The dominance of SMS in Ghana's mobile money fraud prevention communications reflects the practical realities of the local context, where smartphone penetration may be limited and SMS remains universally accessible. This finding contrasts with Natalia and Shihab (2018) study of

FinTech awareness strategies, which emphasised digital platforms and social media as primary channels. The difference suggests that fraud prevention communications require more basic, universally accessible channels compared to general awareness campaigns.

Interestingly, the current study found social media usage by only 50% of respondents, which contradicts the assumption that social media is the preferred channel for financial services communication. This finding supports Anani-Bossman and Mudzanani (2020) observation that PR in Ghana's financial services sector is influenced by local cultural factors and may not fully align with Western digital communication models.

5.1.2 Crisis Response Mechanisms

The study revealed predominantly reactive crisis response approaches, which contrasts with best practises identified in the literature. Anani-Bossman (2022) empirical investigation of PR roles in Ghana's financial services sector found that practitioners face challenges in performing strategic roles due to limited involvement in decision-making processes. This finding resonates with the current study's identification of reactive rather than proactive crisis response mechanisms.

The reactive nature of fraud prevention communications identified in this study suggests that mobile money providers in Ghana may be operating from a defensive position rather than implementing comprehensive crisis prevention strategies. This approach differs from the strategic PR frameworks recommended by Anani-Bossman and Mudzanani (2020), who advocated for integrated, non-sequential frameworks that emphasise proactive relationship building.

5.1.3 Message Content and Focus

The study's finding that fraud prevention messages primarily focus on PIN security, fake number alerts, and fraudster awareness demonstrates a tactical rather than strategic approach to PR

communication. This finding aligns with Anani-Bossman (2022) observation that PR practitioners in Ghana's financial services sector often perform more technician roles rather than strategic managerial roles.

The emphasis on basic security warnings contrasts with the comprehensive customer education approaches suggested by Kelechi Cornwell et al. (2024), who found that stakeholders expect more substantive engagement beyond basic service provision. The current study's identification of limited comprehensive customer education programmes supports the literature's suggestion that financial services PR in developing contexts often lacks strategic depth.

5.2 Trust Building in Mobile Money Services: Literature Convergence and Divergence

5.2.1 Trust Level Patterns

The study's finding that 68.8% of participants express moderate trust levels provides important insights when compared with existing literature on mobile money trust. Osakwe et al. (2021) emphasised that trust building in mobile money requires systematic approaches addressing multiple dimensions of user confidence. The prevalence of moderate trust in the current study suggests that while complete distrust is rare, achieving high trust levels remains challenging.

This finding partially supports Okello Candiya Bongomin and Ntayi (2019) research, which identified trust as a crucial mediator between mobile money adoption and usage. However, the current study's focus on trust amid fraud concerns adds a new dimension not fully explored in their work. The persistence of moderate rather than high trust levels suggests that fraud concerns create a ceiling effect on trust building that existing literature has not adequately addressed.

The finding that no participants reported low trust levels contrasts with some international studies. Baganzi and Lau (2017) examination of trust and risk in mobile money acceptance in Uganda

found more varied trust distributions. This difference may reflect Ghana's more mature mobile money ecosystem or different cultural approaches to risk perception.

5.2.2 Factors Influencing Trust Perceptions

The study identified communication consistency, responsiveness, and transparency as key trust determinants. This finding aligns with Besar Ibrahim (2020) systematic review, which concluded that convincing public relations enhance customer service and build trust bonds. However, the current study's participants emphasised the importance of follow-through actions, such as actually blocking fraudulent numbers, which adds a practical dimension not fully explored in previous literature.

The finding that participants with higher trust levels attributed their confidence to consistent communication efforts supports Nwogwugwu (2017) emphasis on effective customer relations as a PR strategy in financial institutions. However, the current study reveals that communication alone is insufficient; participants demand concrete protective actions alongside messaging.

5.2.3 The Communication Effectiveness Paradox

A unique finding of this study is the communication effectiveness paradox, where clear fraud prevention messages paradoxically maintain moderate rather than high trust levels. This finding challenges assumptions in the literature that effective communication necessarily leads to higher trust. The paradox suggests that heightened awareness of fraud risks, while beneficial for user protection, may simultaneously remind users of their vulnerability.

This finding provides a new perspective not adequately addressed in existing literature. While studies like Jahan et al. (2021) found that effective PR leads to customer satisfaction and company growth, they did not examine the potential negative effects of crisis communication on trust

perceptions. The current study reveals that crisis communication effectiveness must be measured not only by message clarity but also by its impact on overall confidence levels.

5.3 User Perception and Communication Effectiveness

5.3.1 Message Clarity and Comprehension

The study's finding that 68.8% of participants found fraud prevention messages clear and understandable represents a significant success in communication design. This finding supports the effectiveness of simple, direct messaging approaches advocated in crisis communication literature. However, the absence of participants reporting unclear messages contrasts with common assumptions about communication challenges in developing contexts.

This finding differs from Anani-Bossman and Mudzanani (2020) observation that PR in Ghana is influenced by Western ideology, which might suggest communication misalignment with local contexts.

5.3.2 Information Completeness and Behavioural Impact

The study's identification of information completeness gaps aligns with broader literature on financial services communication. Kelechi Cornwell et al. (2024) found that stakeholders perceive corporate communications as incomplete when they focus primarily on basic service information rather than comprehensive value proposition.

The finding that fraud prevention messages successfully influence user behaviour toward greater security consciousness provides empirical support for the practical effectiveness of current PR strategies, even if they do not achieve optimal trust levels. This finding suggests that PR effectiveness in crisis contexts should be measured using multiple metrics, including behavioural change, rather than solely trust enhancement.

5.3.3 Communication Timeliness and Personalisation Needs

The study's identification of user preferences for more personalised communication, including phone calls for high-risk situations, adds nuance to understanding communication channel effectiveness. This finding suggests that different types of crisis communications may require different channel strategies, with higher-risk situations warranting more personal communication approaches.

This preference for personalised communication during crises aligns with relationship management principles but contrasts with the cost-efficiency focus often emphasised in financial services PR literature. The finding suggests that effective fraud prevention may require investment in more resource-intensive communication approaches for critical situations.

5.4 Contextually Relevant PR Practises: Local versus Global Approaches

5.4.1 Language and Cultural Considerations

The study's finding that 93.8% of participants prefer English communication provides important insights into Ghana's linguistic landscape for financial services. However, the recognition by participants that multilingual communication is needed for broader reach aligns with Anani-Bossman and Mudzanani (2020) emphasis on cultural sensitivity in PR practice.

This finding suggests a complex linguistic environment where educated mobile money users are comfortable with English, but effective population-wide fraud prevention requires multilingual approaches. This insight extends the literature's discussion of cultural considerations in PR practice by highlighting the practical trade-offs between communication efficiency and inclusivity.

5.4.2 Community-Based Approaches and Agent Utilisation

The study's identification of mobile money agents as underutilised resources for fraud prevention education provides a novel contribution to the literature. While existing studies have examined various communication channels, the specific role of agents as trusted intermediaries for fraud education has not been extensively explored in the literature.

This finding aligns with broader themes in development literature about the importance of local intermediaries but adds specific insights about their potential role in crisis communication. The trust participants place in agents suggests that effective fraud prevention strategies should leverage existing relationship networks rather than relying solely on mass communication approaches.

5.4.3 Technology Integration and Multi-Channel Strategies

The study's recommendations for real-time fraud alerts through mobile applications and enhanced social media monitoring reflect evolving expectations for digital financial services. These findings align with Natalia and Shihab (2018) emphasis on digital platform integration for FinTech awareness but extend the discussion to crisis management contexts.

The participants' recommendations for comprehensive multi-channel approaches support the integrated PR frameworks proposed by Anani-Bossmann and Mudzanani (2020) but provide specific operational details not fully developed in their theoretical framework.

SUMMARY CONCLUSION AND RECOMMENDATION

Summary

This study investigated the role of public relations in building trust amid mobile money fraud in Ghana through qualitative interviews with 16 mobile money users. The research revealed four key themes: PR strategies employed by providers, impact on trust building, user perceptions of communications, and contextually relevant practises. The findings demonstrated that while mobile money providers successfully utilise SMS-based communications (87.5% of users) to deliver clear fraud prevention messages, these efforts primarily achieve moderate rather than high trust levels among users (68.8% expressing moderate trust).

A significant discovery was the "communication effectiveness paradox," where clear and understandable fraud prevention messages paradoxically maintain moderate trust levels rather than building high confidence. This occurs because heightened fraud awareness simultaneously reminds users of their vulnerability, creating an inherent tension between risk education and trust building. The study also identified mobile money agents as underutilised resources for community-level fraud prevention education and revealed strong user preferences for multilingual and community-based communication approaches.

Conclusion

The research concludes that current public relations strategies in Ghana's mobile money sector are operationally effective but strategically limited. While providers successfully deliver clear, understandable fraud prevention messages that influence user behaviour toward greater security consciousness, they face fundamental challenges in building high trust levels due to the reactive

nature of their crisis communication approaches and the inherent tension between fraud awareness and confidence building.

The dominance of SMS communications, while practical for universal reach, represents a missed opportunity for more comprehensive stakeholder engagement through community networks and trusted intermediaries. The study reveals that effective fraud prevention PR requires moving beyond basic warning messages to demonstrate concrete protective actions, leverage community relationships, and balance risk awareness with reassurance about system security.

The findings contribute significantly to crisis communication theory by highlighting the unique challenges of ongoing, diffuse crises in digital financial services, where traditional crisis communication models may not fully apply. The research demonstrates that trust building in fraud-prone environments requires specialised approaches that account for the psychological impact of sustained risk awareness on user confidence.

Recommendations

Based on the study findings, the following recommendations are proposed. Providers should:

1. **Adopt Proactive Fraud Prevention Communication:** Mobile money providers should shift from reactive approaches that is communicating only after fraud incidents occur to proactive strategies that anticipate and address emerging threats. This includes regular user education on new fraud tactics, real-time alerts, and transparent communication on fraud prevention measures to build trust and enhance customer confidence.
2. **Implement Multi-Channel Communication Strategies:** While SMS remains essential due to its universal accessibility, providers should adopt an integrated

communication approach that includes social media platforms, community radio, USSD pop-up alerts, and mobile money agents. This ensures messages reach diverse user groups, including those in rural or low-literacy areas, thereby improving awareness and responsiveness to fraud risks.

3. **Strengthen Agent Capacity and Role in Fraud Prevention:** Providers should invest in continuous agent training programmes to equip agents with knowledge of fraud trends, prevention techniques, and customer handling. Well-trained agents can serve as community-level fraud educators and trusted frontline communicators, helping to reinforce user literacy and trust in mobile money systems.
4. **Enhance Collaboration with Regulators and Security Agencies:** Mobile money providers should strengthen partnerships with regulatory bodies such as the Bank of Ghana, NCA and cybersecurity agencies to develop standardised fraud reporting systems, enhance enforcement, and promote unified messaging. Coordinated communication improves credibility and builds institutional trust.
5. **Develop User-Friendly Digital Security Tools:** Providers should introduce simplified in-app features and USSD security prompts such as suspicious activity notifications, fraud reporting buttons, and password protection tips, to empower users to detect, avoid, and report fraudulent activities.
6. **Future research should be conducted on a larger scale across multiple regions and diverse user groups to improve the generalisability of findings.** Expanding studies beyond urban areas like Accra to include rural and peri-urban populations will help capture variations in digital literacy, fraud exposure, communication preferences, and trust behaviours.

Limitations

This study had three main limitations that may affect the generalisability of its findings.

First, it used a small purposive sample of only 16 participants, all from Accra, which restricts the applicability of the results to other regions with different cultural, technological, or fraud dynamics.

Second, the sample was heavily skewed toward MTN users, limiting the ability to generalise findings across other mobile money providers such as Telecel and AirtelTigo, whose public relations strategies may differ.

Third, the study captured only the perspectives of mobile money users, without including other key stakeholders such as service providers, agents, regulators, or law enforcement, which could have provided a more holistic understanding of public relations strategies and trust-building mechanisms in mobile money fraud contexts.

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APPENDIX

INTERVIEW GUIDE FOR QUALITATIVE DATA COLLECTION

Title: *The Role of Public Relations in Building Trust Amid Mobile Money Fraud in Ghana*

Purpose of Interview:

To gather in-depth qualitative data from mobile money users in Ghana about their perceptions, experiences and attitudes regarding Public Relations communications from mobile money service providers in the context of fraud incidents, and how these communications influence their trust.

Target Respondents: Mobile money users in Ghana

Duration: 40-50 minutes

Language: English or local languages (Twi, Ga, Ewe, etc.)

Estimated Duration: 30–45 minutes

SECTION A: RESPONDENT INFORMATION

1. Age:
2. Gender:
3. Occupation:
4. Mobile money service provider(s) used:
5. Duration of mobile money usage:

SECTION B: AWARENESS AND EXPERIENCE WITH MOBILE MONEY FRAUD

1. Are you aware of mobile money fraud cases in Ghana?

2. Have you personally experienced mobile money fraud or known someone who has?
Please share your experience.

3. How did you become aware of mobile money fraud risks?

SECTION C: PR STRATEGIES USED BY MOBILE MONEY PROVIDERS: *(Objective 1: To explore PR strategies utilised by providers)*

1. Have you noticed any communications from your mobile money provider about fraud prevention or fraud incidents? If yes, what type of messages have you received?
2. Through which channels did your mobile money provider communicate about fraud? (e.g., SMS, radio, TV, social media, agents, posters)
3. When fraud incidents occur, how does your mobile money provider typically respond or communicate with customers?
4. Have you seen or heard any fraud awareness campaigns from mobile money companies? Please describe them.
5. Does your mobile money provider educate customers on how to protect themselves from fraud? How do they do this?

SECTION D: IMPACT OF PR STRATEGIES ON TRUST

(Objective 2: To understand the perceived impact of PR strategies on trust)

1. How do you currently rate your trust in your mobile money service provider? (Very low,
2. Have the communications from your mobile money provider about fraud affected your trust in them? In what way?
3. Do you feel your mobile money provider is transparent about fraud issues? Why or why not?

4. When your provider communicates about fraud, does it make you feel more secure or more worried? Please explain.
5. What has your mobile money provider done (or not done) that has influenced your decision to continue or stop using their service?

SECTION E: PERCEPTION OF PR COMMUNICATIONS

(Objective 3: To investigate how users perceive and interpret PR communications)

1. When you receive fraud-related messages from your mobile money provider, how clear and understandable are they?
2. Do you believe the information provided by mobile money companies about fraud is honest and complete? Why?
3. How timely are the fraud-related communications from your mobile money provider? (e.g., Do they warn you in advance or respond quickly after incidents?)
4. Have you ever felt confused or misled by fraud-related communications from mobile money providers? Please explain.
5. Do the fraud prevention messages you receive influence your behaviour when using mobile money? How?

SECTION F: CONTEXTUALLY RELEVANT PR PRACTISES FOR GHANA: *(Objective 4: To identify contextually relevant PR practises)*

1. In what language(s) do you prefer to receive fraud-related information from mobile money providers?

2. Which communication channels are most effective in reaching you with important fraud information? (e.g., community radio, SMS, WhatsApp, agents, community meetings)

3. Do you think mobile money providers understand Ghanaian culture and local communication preferences when addressing fraud? Please explain.

4. What role do mobile money agents play in communicating fraud information to you?

5. Would you trust fraud information more if it came through community leaders, religious leaders or local influencers? Why?

6. What specific actions or communication approaches should mobile money providers adopt to better address fraud concerns in the Ghanaian context?

7. What would make you trust your mobile money provider more when it comes to handling fraud issues?

SECTION G: ADDITIONAL COMMENTS

Is there anything else you would like to share about how mobile money companies communicate about fraud and how it affects your trust?

Thank you for your participation.