



**COMPARATIVE ANALYSIS OF THE IMPACT OF TRADITIONAL AND  
DIGITAL MEDIA ON CONSUMER ATTITUDES, BEHAVIOURS, AND  
TRUST IN A BRAND IN GHANA: A CASE STUDY OF MTN MOBILE  
MONEY SERVICE**

**BY**

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## DECLARATION

### DECLARATION BY STUDENT(S)

I hereby declare that this research is a result of my own original research and that no part of it has been presented for another degree in this university or any other higher education institute. I further declare that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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### CERTIFICATION BY SUPERVISOR

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10/12/2025

## **DEDICATION**

This work is lovingly dedicated to the Almighty God, whose grace and strength have sustained me throughout this academic journey. I also dedicate it to my family, whose encouragement, patience, and unwavering belief in my potential have been my greatest motivation. To all individuals who continuously strive for excellence despite challenges, this research stands as a reminder that perseverance yields fulfillment.

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## ABSTRACT

This study examines the professional experiences of journalists working in privately owned radio stations in Accra, Ghana, focusing on how they report on MTN Mobile Money (MoMo) within the country's evolving hybrid media environment. While extensive research exists on media influence and mobile money adoption in Ghana, little attention has been given to the journalists who shape the narratives surrounding MoMo, an essential financial service relied upon by millions. Guided by an interpretivist philosophy and employing a qualitative phenomenological design, the study explores the lived experiences of 17 journalists purposively selected from various privately-owned radio stations. Data were collected through semi-structured interviews and were analysed thematically to reveal the underlying structures, motivations, and challenges shaping journalistic practice in this context.

The findings reveal six interconnected themes. First, journalists deliberately adapt MoMo-related content across platforms, demonstrating strategic divergence between radio and digital media. Radio is used for broad awareness and trust-building, while digital platforms provide depth, interactivity, and behavioural nudges. Second, the invisible hand of commercial influence shapes editorial decisions. Although explicit censorship is rare, journalists acknowledge subtle pressures arising from MTN's status as a major advertiser, leading to self-censorship or moderated framing of negative stories. Third, the study uncovers a dual model of trust-building: radio fosters affective, relationship-based trust, whereas digital media builds cognitive trust through evidence, transparency, and audience engagement. Fourth, journalists face an ethical conflict, the watchdog versus business partner dilemma, as they attempt to balance public interest responsibilities with the commercial survival of their stations. Fifth, the study highlights significant operational challenges, including limited access to timely corporate information, the technical complexity of mobile money systems, the speed-driven pressures of digital news, and the risks of misinformation. Finally, journalists propose practical recommendations centring on transparency, proactive corporate communication, and investment in public digital financial literacy.

The study concludes that reporting on MTN MoMo is a complex, negotiated process shaped by platform dynamics, commercial structures, ethical considerations, and the technical demands of financial reporting. It contributes to scholarship by offering a nuanced understanding of media practice in Ghana, introducing the dual trust model, and highlighting the political economy of newsroom–corporate relations. The findings have implications for media organisations, policymakers, and corporate actors, emphasising the need for stronger editorial independence, improved communication of financial literacy, and more transparent engagement between journalists and service providers. Recommendations for future research include audience-centred studies, newsroom ethnographies, and investigations of corporate communication strategies.

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## **LIST OF ABBREVIATIONS**

**MTN** – Mobile Telecommunications Network

**MoMo** – Mobile Money

**P2P** – Person-to-Person

**P2B** – Person-to-Business

**B2P** – Business-to-Person

**BoG** – Bank of Ghana

**GSMA** – Global System for Mobile Communications Association

**UGT** – Uses and Gratifications Theory

**SCT** – Source Credibility Theory

**GBC** – Ghana Broadcasting Corporation

**NCA** – National Communications Authority

# CHAPTER ONE

## OVERVIEW OF THE STUDY

### 1.1 Background of the Study

Ghana's communication landscape exhibits media convergence and disruption characterised by a dynamic interplay between traditional media and rapidly expanding digital channels. Traditional media, including television, radio, print (newspapers and magazines), and outdoor advertising such as billboards and transit ads, have historically held significant influence over the Ghanaian population and are deeply embedded in the social and cultural fabric (Ansu-Kyeremeh, 2005). Television, mainly broadcast by networks such as the Ghana Broadcasting Corporation (GBC), TV3, and Metro TV, as well as regional and commercial stations, remains a key source of news and entertainment, especially for families (Tietaah & Akpojivi, 2015). Radio's extensive reach and influence are unmatched, particularly in rural and peri-urban areas, due to its accessibility, affordability, and language diversity, which encourage community engagement and serve as a vital source of information (Abdulai, 2018; Gadzekpo, 2009)

Despite circulation challenges, print media continues to target specific groups, notably the educated elite and urban professionals, by delivering detailed analysis and commentary (Mensah, 2010). Outdoor advertising maintains visibility in densely populated urban areas. Meanwhile, Ghana is experiencing a significant shift towards digital media, driven by a remarkable increase in mobile phone usage, which has risen by over 130% as reported by the National Communications Authority (NCA, 2023), and improved internet connectivity, mainly enabled by mobile broadband (ITU, 2022). This growth has facilitated the rapid expansion of social media platforms such as

Facebook, WhatsApp, Instagram, Twitter/X, and TikTok, along with search engines (Google), mobile advertising, and influencer marketing, fundamentally altering how Ghanaians access information, socialise, and engage with brands (Dzisah, 2018; Nti & Adu, 2019). Digital media offers unmatched features for interactivity, micro-targeting, real-time engagement, and viral content sharing, especially appealing to the emerging youth demographic (Asare & Danquah, 2021). This co-evolution creates a complex media environment in which established broadcasters adopt digital methods, digital natives employ traditional outreach, and consumers engage in hybrid media consumption, necessitating a comparative analysis of their distinct effects to understand better modern consumer behaviour (Bosch, 2017; Wasserman & Madrid-Morales, 2019).

The shift in media aligns with the emergence of Mobile Financial Services (MFS), particularly Mobile Money (MoMo), which has significantly impacted Ghana's financial inclusion and daily economic activities. Before MoMo, many Ghanaians, notably those in rural areas and low-income communities, remained unbanked or underbanked due to the inconvenience of travelling to bank branches, high fees, and complex paperwork (Arhin, 2016; Bank of Ghana, 2020). Introduced in 2009 by MTN Ghana, the country's leading telecom company, MTN Mobile Money (Momo) has become a major innovator by utilising widespread mobile phone use to offer simple, affordable, and accessible financial services (Hinson et al., 2019). MoMo allows users to store funds on their devices, transfer funds domestically (P2P, P2B, B2P), and pay utility bills, school fees, and government charges. It also supports airtime top-ups, salary and remittance receipts, microloans, savings schemes, and increasingly, merchant transactions (Aker & Mbiti, 2010; BoG, 2023). The effects have been significant.

MTN MoMo has over 12 million active users and processes billions of Ghanaian Cedis each month, surpassing transaction volumes in specific traditional banking sectors (MTN Ghana, 2023). It has played a vital role in achieving remarkable financial inclusion by bringing millions of previously marginalised Ghanaians into the formal financial system, supporting small businesses, enhancing household financial resilience, and stimulating local economic activity (Demirgüç-Kunt et al., 2018; GSMA, 2022). Its integration into daily life is highly significant, influencing how people transfer money to family, purchase goods at markets, meet financial obligations, and manage their finances (Osei-Assibey, 2015).

This vital service operates in an environment where trust is crucial. Confidence in transaction security, platform stability, provider integrity, and user data privacy remains essential. Concerns about fraud, including SIM swap scams, phishing, network outages, unclear fees, and data privacy issues, continue to weaken user confidence and slow adoption (Amoah et al., 2020; BoG, 2022). Understanding how these distinct yet related media channels influence perceptions is crucial, primarily because traditional media's broad reach and authority differ from the targeted interactivity and immediacy of digital media. This understanding is key for stakeholders to shape consumer perceptions, behaviours, and, most importantly, trust in a vital service like MTN MoMo. For MTN Ghana and other providers, effectively managing the hybrid media landscape is vital to attracting and retaining customers, as well as promoting new features such as MoMo loans or savings. Proper crisis management, including addressing fraud incidents, ultimately helps build and maintain the deep trust necessary for long-term success in the competitive fintech industry (Kabadayi & Gupta, 2017).

Misallocated marketing expenditure or ineffective communication strategies can cause significant financial and reputational harm. Policymakers and regulators, such as the Bank of Ghana and the National Communications Authority, need insights into how media consumption influences consumer attitudes and trust towards essential financial infrastructures, including MoMo. This understanding is vital for creating effective consumer protection frameworks, financial literacy programmes, and regulations on financial services advertising across different media (Arner et al., 2020). Additionally, understanding the role of media is key to grasping the broader dynamics of financial inclusion, as well as how the dissemination of information and trust-building through various channels can either support or hinder the adoption of these transformative services by the most vulnerable groups (Suri & Jack, 2016).

The Ghanaian context, characterised by distinct socio-cultural norms, varying levels of digital literacy across demographics (urban/rural, age, education), and the significant role of MTN MoMo, requires a localised, comparative analysis of how traditional and digital media influence the consumer journey from awareness and attitude formation to usage and trust. This research aims to address a significant gap by providing evidence-based insights into how media consumption influences customer responses in Ghana's rapidly evolving fintech sector.

## **1.2 Statement of the Research Problem**

Despite the widespread use of traditional (television, radio, print) and digital media (social media, mobile ads, search engines, influencer marketing) by prominent brands like MTN Ghana to promote their services, there is a notable lack of empirical research on their relative effectiveness in shaping key consumer perceptions in Ghana (Dzisah, 2018; Nti & Adu, 2019). While much research has examined media effects- some focusing separately on traditional (Abdulai, 2018 on

radio) or digital channels (Asare & Danquah, 2021 on social media youth engagement)-comprehensive studies directly comparing how these media influence interconnected aspects of consumer attitudes (perceptions, liking, preferences), behaviours (MTN MoMo usage frequency, transaction types, adoption of new features such as savings or loans), and trust (perceived transaction security, platform reliability, provider integrity) are scarce (Kabadayi & Gupta, 2017; Amoah et al., 2020).

This disparity is particularly significant in high-stakes services, such as Mobile Money (MoMo). Financial services demand high consumer trust due to risks, whether real or perceived, such as fraud, network failures, or data privacy issues. These services are crucial for everyday life and promoting financial inclusion (Arhin, 2016; Bank of Ghana, 2022; GSMA, 2022). Assessing whether the perceived authority and broad reach of traditional media (Gadzekpo, 2009; Tietaah & Akpojivi, 2015) or the interactivity, targeting, and immediacy of digital channels (Bosch, 2017; Wasserman & Madrid-Morales, 2019) are more effective in encouraging positive attitudes, influencing specific usage behaviours, and, most importantly, building and maintaining trust in a service as vital as MTN MoMo is a crucial area of knowledge that currently lacks a solid factual basis, especially in Ghana. This gap means that marketers at MTN Ghana and similar providers lack sufficient local data to make informed decisions about resource allocation.

Without understanding the comparative effectiveness of each media type on key consumer aspects, marketers cannot confidently optimise their media mix. This may result in inefficient budget allocation, missed opportunities to strengthen customer relationships, ineffective trust-building communication, and ultimately, a lower return on marketing investment (ROI) in a highly competitive and trust-sensitive industry (Suri & Jack, 2016; Arner et al., 2020). Therefore, empirical insights from a comparative analysis are urgently needed to guide data-driven marketing

strategies that effectively navigate Ghana's unique hybrid media landscape, fostering positive attitudes, desired behaviours, and the essential trust foundational to mobile financial services.

### **1.3 Objectives of the Study**

The main aim of the study is to examine the professional experiences of journalists at privately owned radio stations in Ghana regarding their coverage of MTN Mobile Money.

#### **Specifically, the study sought to:**

1. **Identify** and compare the primary traditional and digital media channels through which Ghanaian consumers receive information about MTN Mobile Money.
2. **Evaluate** and compare the impact of exposure to MTN MoMo messaging via traditional media versus digital media on key consumer outcomes (Attitudes towards the service, Usage behaviours).
3. **Analyse** and compare the influence of traditional versus digital media exposure on consumer trust in MTN MoMo (security, reliability, integrity).
4. **Examine** how demographic variables (age, location, education) and digital literacy affect the relationship between media type exposure and consumer attitudes, behaviours, and trust.

### **1.4 Research Questions**

1. What are the dominant traditional and digital media sources of MTN Mobile Money information for Ghanaian consumers?
2. How does exposure to MTN MoMo messaging via traditional media, compared to digital media, shape consumer attitudes and usage behaviours?

3. How does exposure to MTN MoMo messaging via traditional media compare to digital media in shaping consumer trust perceptions?
4. To what extent do demographic factors (age, location, education) and digital literacy affect the relationship between media type exposure and consumer attitudes, behaviours, and trust towards MTN MoMo?

### **1.5 Significance of the Study**

This research is valuable as it addresses a crucial gap in understanding the comparative effectiveness of conventional and digital media within Ghana's distinctive hybrid media environment, particularly for a high-trust, high-impact service such as MTN Mobile Money. Despite the extensive use of both media types by brands, the absence of empirical evidence directly comparing their impact on fundamental consumer dimensions, attitudes, behaviours, and, importantly, trust, results in marketers and policymakers lacking localised, actionable insights for the Ghanaian context (Kabadayi & Gupta, 2017; Amoah et al., 2020).

This study examines the impact of exposure to various media types on perceptions, usage patterns, and the essential trust required for financial services. It makes significant theoretical contributions by advancing the media effects literature in a relatively unexplored African market and by evaluating the relevance of established models such as the Theory of Planned Behaviour and Trust Models. Within a fintech context, and provides a nuanced understanding of the interplay between media-channel credibility, characteristics, and socio-demographic factors (such as age, location, and digital literacy) in shaping consumer responses. It provides essential evidence for MTN Ghana and comparable providers to optimise marketing resource allocation, customise channel-specific messaging to effectively foster trust and influence desired behaviours among

various segments, and improve crisis communication strategies, thereby enhancing ROI and service sustainability.

Moreover, the findings will guide regulators, for example, the Bank of Ghana and NCA, in formulating more efficacious consumer protection frameworks and financial literacy programs tailored to media consumption patterns that affect trust in essential digital financial infrastructure, thereby advancing overarching financial inclusion objectives in Ghana (Suri & Jack, 2016; Arner et al., 2020).

### **1.6 Scope and Limitation of the Study**

This study specifically examines the influence of different media types on MTN Mobile Money (MoMo) in Ghana, ensuring clarity and accuracy. The content is limited to analysing and comparing traditional media, such as radio, and digital media, concerning three key consumer factors: attitudes, usage behaviours, and trust towards MTN MoMo. The geographical scope is Ghana, with a particular focus on Accra, and data is collected from journalists working in privately owned media houses. Conceptually, the study focuses on key variables, including media channel exposure, consumer outcomes, and the effects of demographic factors and digital literacy. It does not investigate internal MTN marketing strategies or broader financial policies, as these are outside its main aims. This approach ensures a targeted analysis of how different media influence user engagement with this essential financial service.

### **1.7 Organisation of the Study**

The study will consist of five chapters. Chapter One covers the background, problem statement, objectives, research questions, significance, and organisation of the study. Chapter Two reviews relevant literature, focusing on traditional and digital media channels through which Ghanaian consumers receive information about MTN Mobile Money. It examines the impact of

exposure to MTN MoMo messaging via traditional versus digital media, as well as the influence of these exposures on consumer trust in MTN MoMo, among other topics. It also examines the theories that will underpin the study. Chapter Three examines the research philosophy, research design, sampling method, data collection instrument, sample size, data sources, limitations, data analysis tools, and data processing methods. Chapter Four presents the results and discusses the data. The final chapter, Chapter Five, summarises the key findings, conclusions, and recommendations.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter presents an integrated theoretical framework that explains the complex ways in which exposure to both traditional and digital media can affect consumer attitudes, behaviours, and trust towards MTN Mobile Money. The key topics covered include a review of the guiding theories of the study, an empirical analysis of media information sources, the dissemination of both traditional and digital information, the impact of media sharing across these platforms, and the role of demographic characteristics in the choice of information sources and the framework guiding the study.

#### **2.1 Review of Relevant Literature**

##### **2.1.1 Media channels through which Ghanaian consumers obtain information about MTN Mobile Money.**

A review of the literature reveals that Ghanaian consumers navigate a hybrid media ecosystem, receiving information about services like MTN Mobile Money through a complex interplay of traditional and digital channels, each with distinct penetration, audience profiles, and perceived utility. Traditional media, particularly radio and television, maintain a formidable presence as primary information sources; radio's dominance is attributed to its unparalleled reach into rural and peri-urban areas, linguistic diversity through local language broadcasts, and role as a trusted community-based medium for news and discussion, making it a powerful channel for mass awareness campaigns (Abdulai, 2018; Gadzekpo, 2009; Tietaah & Akpojivi, 2015). Television complements this by offering visual demonstration, which is crucial for explaining

financial service processes, and holds significant sway among urban and family audiences (Mensah, 2010). Conversely, digital media channels have witnessed explosive growth, driven by increasing mobile broadband penetration (NCA, 2023; ITU, 2022). Social media platforms, particularly Facebook and WhatsApp, are becoming increasingly crucial for peer-to-peer information sharing, targeted advertising, and real-time engagement, especially among young people and urban demographics (Dzisah, 2018; Asare & Danquah, 2021). Search engines (primarily Google) serve as a vital pull medium for consumers actively seeking information or troubleshooting issues.

However, the literature also highlights a significant digital divide, where access to and fluency with digital channels are often moderated by age, geographic location (urban vs. rural), and socioeconomic status (Nti & Adu, 2019; Bosch, 2017). While studies have examined these channels in isolation, there is a paucity of research that directly compares their relative importance as conduits for specific information about mobile money services. This objective will therefore fill a critical gap by empirically identifying and contrasting the precise mix of these traditional and digital channels that Ghanaian consumers rely on for MTN MoMo information, moving beyond general media consumption patterns to service-specific source mapping.

### **2.1.2 Media Influence on Attitudes and Usage Behaviours**

Existing research suggests that exposure to MTN Mobile Money messaging through traditional and digital media impacts consumer attitudes and usage behaviours differently, influenced by the unique opportunities and consumption patterns of each channel. Traditional media, especially television and radio, are believed to be highly effective in shaping broad, fundamental attitudes towards a service; the high production quality, authoritative tone of established broadcasters, and extensive reach of TV campaigns can enhance perceived credibility

and foster positive brand perceptions, creating familiarity and trust on a large scale. This is vital for initial adoption and overall perception (Gadzekpo, 2009; Tietaah & Akpojivi, 2015).

Conversely, digital media's impact is believed to be more influential in promoting specific usage behaviours and reinforcing them through direct interaction. Platforms like Facebook, YouTube, and targeted mobile ads offer detailed demonstrations, clickable calls-to-action, and peer testimonials (from influencers or users), which can enhance perceived ease of use and usefulness- key concepts of the Technology Acceptance Model (TAM) (Davis, 1989). This, in turn, encourages consumers to explore new features such as savings or loans and can increase the frequency of their transactions (Asare & Danquah, 2021; Dzisah, 2018). Digital media's advanced targeting capabilities further strengthen this influence by tailoring messages to specific user segments based on demographics and past behaviours, making it especially effective for promoting behaviour-specific initiatives (Kabadayi & Gupta, 2017).

Nonetheless, empirical evidence directly comparing these effects within the Ghanaian mobile money context remains limited. While some studies confirm the overall impact of media on marketing outcomes (Kabadayi & Gupta, 2017) and the importance of trust in financial services (Amoah et al., 2020), a notable gap exists in quantitatively isolating and contrasting the unique contributions of each media type on attitudinal and behavioural dimensions. This study aims to address this gap by empirically examining and comparing the causal relationships between media exposure types and key outcomes such as consumer attitude formation and behavioural engagement with MTN MoMo.

### **2.1.3 Media Influence on Consumer Trust**

The influence of media exposure on the multifaceted concept of consumer trust, encompassing perceptions of security, reliability, and integrity, is arguably the most important yet underexplored aspect of mobile money adoption in Ghana. A clear theoretical and empirical distinction is hypothesised between traditional and digital channels. The established reputation and institutional authority of traditional media outlets, such as nationally recognised television networks and longstanding radio stations with experienced broadcasters, are believed to lend significant perceived credibility to their messages (Gadzekpo, 2009; Hovland, Janis, & Kelley, 1953). This "borrowed credibility" is vital for building trust in high-stakes areas, such as finance, where the familiar, regulated nature of these platforms can enhance perceptions of security. This includes protecting transactions from fraud and ensuring integrity, which in turn means the brand is perceived as honest and transparent. This is especially true among groups with lower digital literacy or greater risk aversion (Amoah et al., 2020; Arhin, 2016). By contrast, credibility within the digital media landscape varies markedly.

At the same time, official brand channels on social media can demonstrate competence and provide transparent customer service, thereby strengthening reliability. However, these platforms are also filled with user-generated content, influencer endorsements of varying authenticity, and exposure to fraud-related news or scams, which can significantly undermine trust in a brand's security and integrity (Dzisah, 2018; Wasserman & Madrid-Morales, 2019). This contradiction is central to Source Credibility Theory (Ohanian, 1990), which offers a framework for understanding how the source's trustworthiness and expertise influence message acceptance. The literature indicates that the one-way, broad-reach nature of traditional media may be more effective in establishing a fundamental level of institutional trust.

Additionally, the interactive but fragmented digital sphere may be more effective at maintaining trust through responsive engagement; however, it also presents a greater risk of trust dilution through adverse exposures. Nonetheless, this proposition remains untested, particularly in a direct comparative manner, for mobile money in Ghana. Therefore, this study will specifically address this gap by empirically analysing and comparing the unique capacity of each media type to build (or undermine) the core pillars of consumer trust in MTN MoMo.

#### **2.1.4 Moderating Effects of Demographics and Digital Literacy**

The relationship between media exposure and consumer outcomes is not uniform, but it is significantly influenced by an individual's demographic profile and level of digital literacy. Investigating these factors is crucial for gaining a nuanced understanding of media effectiveness in the Ghanaian context. The literature consistently identifies age as a key moderator, with older groups often showing a stronger preference for and trust in the authoritative nature of traditional media such as radio and television, which aligns with their established media habits and possibly greater risk aversion towards financial services (Gadzekpo, 2009; Arhin, 2016).

In contrast, younger, digitally native groups tend to be more influenced by and trust digital media platforms that cater to their needs for interaction and peer approval (Asare & Danquah, 2021; Nti & Adu, 2019). Additionally, the geographic location, whether urban or rural, creates a notable digital divide. Urban populations generally have better access to high-speed internet. They are immersed in a highly saturated digital media landscape, whereas rural residents often rely more on traditional media, such as local radio, due to infrastructural challenges and linguistic preferences. This reliance reduces the effectiveness of digital campaigns (Bosch, 2017; ITU, 2022). Education and digital literacy are equally critical, acting as gatekeepers that influence not only access but also the ability to effectively navigate, assess, and find value in digital content

(Dzisah, 2018). Higher education and digital literacy enable consumers to identify credible sources more effectively online, thereby enhancing the capacity of digital media to foster trust and positive behavioural influence.

Conversely, lower digital literacy can increase the perception of digital platforms as untrustworthy or overwhelming, potentially negating their positive effects or even reinforcing negative perceptions, especially regarding security and integrity (Amoah et al., 2020; Wasserman & Madrid-Morales, 2019). Thus, existing research indicates that the impact of any media type depends on these user characteristics. However, there is a significant gap in empirically testing these moderating effects, specifically within the model of mobile money adoption. This study will provide vital insights by moving beyond main effects to examine how age, location, education, and digital literacy influence the pathways through which traditional and digital media shape attitudes, behaviours, and trust towards MTN MoMo, enabling genuinely segmented and effective marketing communication strategies.

## **2.2 Review of Related Studies /Empirical Studies**

In-depth scholarly research shows that the socio-demographic and professional backgrounds of media professionals powerfully shape news production and media organisation culture. It often highlights intersections of gender, education, experience, and ownership. Consistent findings indicate a persistent gender imbalance in newsrooms worldwide, characterised by a male-dominated hierarchy, particularly in leadership and strategic roles. However, research, such as Rodny-Gumede's (2015) in South Africa, indicates that while the number of female journalists is increasing, they still face a glass ceiling and gender-specific challenges that impact their careers and reporting. Experience also plays a key role; veteran journalists are often regarded as keepers of institutional knowledge and media ethics, while less experienced journalists may

introduce digital innovation but risk lacking deeper contextual analysis, a tension discussed by scholars like Hantizsch and Vos (2018) regarding the evolving news values.

Furthermore, the influence of ownership structure on journalistic practices remains a key theme in media studies. Scholars in Nigeria, such as Ogbebor (2020), agree that private media outlets tend to operate with commercial motives focused on audience reach and profit, while state-owned outlets often face political pressures that make them serve as government mouthpieces, thereby affecting editorial independence and journalists' professional identities. The educational background of journalists has also been studied, showing a global trend towards professionalisation through formal higher education. As noted in the *Worlds of Journalism* study, higher education is linked to a more substantial commitment to normative roles, such as watchdog functions. However, the debate over the value of specialised media education versus general degrees continues.

Finally, studies on media Types reveal different organisational cultures and pressures. For instance, research by Ndlovu and Makhubu (2021) indicates that radio journalists often feel a strong sense of community connection, print journalists tend to follow traditions of detailed reporting, and online journalists operate in a nonstop 24/7 cycle that prioritises speed. Each setting attracts and influences professionals with distinct skills and psychological traits. Combining these insights, it is evident that while individual studies have looked at these factors separately, there is a notable gap in qualitative research that thoroughly examines how socio-demographic and institutional factors such as gender, age, education, experience, ownership, and media type interact to shape the lived experiences and professional beliefs of media practitioners, especially within the relatively unexplored context of the Ghanaian media landscape.

## **2.3 Theoretical Framework**

This study thoroughly examines how traditional and digital media differently influence consumer attitudes, behaviours, and trust in MTN Mobile Money, using two complementary theoretical frameworks: Uses and Gratifications Theory (UGT) and Source Credibility Theory. These frameworks are chosen for their capacity to clarify the complex, multi-stage process through which media consumption affects consumer outcomes in Ghana. Instead of viewing audiences as passive recipients, this integrated approach emphasises consumers as active, goal-oriented participants in the communication process.

### **2.3.1 Uses and Gratifications Theory (UGT)**

UGT sheds light on why Ghanaian consumers select particular media channels, driven by desired gratifications like authoritative radio updates or engaging social media content (Katz, Blumler, & Gurevitch, 1974; Rubin, 2009). This theory is particularly suitable for this study because it provides a fundamental framework for understanding how Ghanaian consumers actively select and utilise media. This understanding is crucial before examining the different impacts of traditional versus digital channels on attitudes, behaviours, and trust in MTN Mobile Money. Unlike theories that see audiences as passive, UGT posits that people intentionally seek specific media to fulfil cognitive, emotional, personal, social, or tension-relief needs. They make conscious choices based on what they expect to gain from these media (Katz, Blumler, & Gurevitch, 1974; Rubin, 2009).

This active-audience paradigm is essential for a comparative media study in Ghana, as it enables the research to first map the distinct gratifications sought from and obtained through each media type. For instance, a consumer may actively turn to a trusted traditional radio broadcast (Gadzekpo,

2009; Abdulai, 2018) to fulfil a need for reliable, authoritative information and reassurance about the security of their finances, a gratification that is directly linked to building institutional trust. Conversely, the same consumer might actively engage with MTN Ghana's Instagram page or a YouTube tutorial to fulfil a need for functional, demonstrable knowledge on how to use a new MoMo feature or to access the convenience of immediate, interactive customer service, gratifications more directly tied to fostering ease of use and driving specific usage behaviours. By applying UGT, this study can therefore move beyond a simplistic analysis of media exposure to investigate the motivations behind channel selection.

This enables a nuanced interpretation of the findings: if traditional media demonstrates a stronger correlation with trust, it may be because users actively seek it out for the gratification it provides in terms of credibility and security. If digital media shows a stronger link to feature adoption, it may be because it is chosen for gratifications related to utility, convenience, and social proof. Thus, UGT provides the indispensable lens for explaining not just whether media types have different effects, but also why, by rooting those effects in the active, goal-oriented media choices of consumers within their specific socio-cultural context.

### **2.3.2 Source Credibility Theory**

Building on this, Source Credibility Theory explains how the trustworthiness and expertise of sources influence message evaluation and acceptance (Hovland, Janis, & Kelley, 1953; Ohanian, 1990). These models together provide a comprehensive framework: UGT clarifies why people seek out media, while Source Credibility Theory explains when messages are most effective. This review will examine the main ideas of each theory, their applications in marketing and media research, and their significance in understanding how Ghana's hybrid media landscape influences consumer perceptions of a key financial service. Source Credibility Theory is crucial

here because the primary goal of trust in a high-stakes financial service like MTN Mobile Money depends on how credible the source of the message appears, a relationship that this theory clearly elucidates. It states that the effectiveness of a message depends not only on what it says but also on how the receiver perceives the source's trustworthiness (honesty, integrity, sincerity) and expertise (knowledge, skill, competence) (Hovland, Janis, & Kelley, 1953; Ohanian, 1990). This is especially relevant in Ghana's social media environment, where traditional media figures such as veteran radio broadcasters and trusted news anchors symbolise authority and are regarded as trustworthy and knowledgeable, particularly among older and rural audiences (Gadzekpo, 2009; Abdulai, 2018).

Digital media offers a broader range of source credibility compared to traditional media. While official brand pages may display expertise, messages from social media influencers, user-generated content, or targeted ads are often seen as less trustworthy or authentic, frequently met with scepticism or perceived as lacking institutional authority (Dzisah, 2018; Wasserman & Madrid-Morales, 2019). As a result, Source Credibility Theory provides important constructs and mechanisms for testing the key hypothesis: exposure to MTN MoMo messages via traditional media is more likely to build stronger, more durable brand trust because of higher perceived source credibility. Digital media can be more effective at influencing specific behaviours and feature use through targeted, engaging content, although its overall impact on trust depends on the source. This approach allows the research to go beyond simply observing correlations between media exposure and trust and also to explain the cognitive processes underlying judgments of source trustworthiness and expertise. It underscores the influence of different media channels on consumer trust in Ghanaian financial services.

This conceptual framework offers a structured model for examining how traditional and digital media differently affect consumer responses to MTN Mobile Money in Ghana. It outlines a series of direct and moderated relationships rooted in the principles of Uses and Gratifications Theory (UGT) and Source Credibility Theory (SCT). The model starts with the Independent Variables: the extent of consumer exposure to MTN MoMo messaging via two channels- Traditional Media (like TV and radio) and digital media (such as social media and search engines). UGT explains this by indicating that consumers actively select these channels to fulfil various needs (e.g., trust from radio, interactivity from social media), thereby initiating the influence process.

These independent variables are believed to directly influence three primary consumer outcomes: Consumer Attitudes, including cognitive and emotional judgments of the MTN MoMo service; Consumer Behaviours, involving actual usage and feature adoption; and Consumer Trust, reflecting beliefs in the service's security, reliability, and integrity. SCT is crucial here, as it indicates that the perceived credibility of traditional media is high, while that of digital media is variable, which will directly impact trust development. However, the link between media exposure and these outcomes may vary among different consumers.

The framework incorporates moderating variables such as demographic factors (age, location, education) and digital literacy, which are expected to either strengthen or weaken the primary relationships. For instance, digital media may have a greater influence on younger, urban, digitally literate consumers. In contrast, traditional media's effect on trust may be more pronounced among older, rural consumers with limited digital literacy. This moderating role is a significant feature of the framework, enabling segmented analysis, which is crucial for practical marketing strategies. Essentially, the model shows that the effect of Media Type Exposure on Consumer Attitudes, Behaviours, and Trust is influenced by mechanisms from UGT and SCT, depending on individual

consumer traits. It will support empirical testing of the research aims, providing a thorough understanding of how, why, and for whom different media types work best in the Ghanaian mobile money environment.

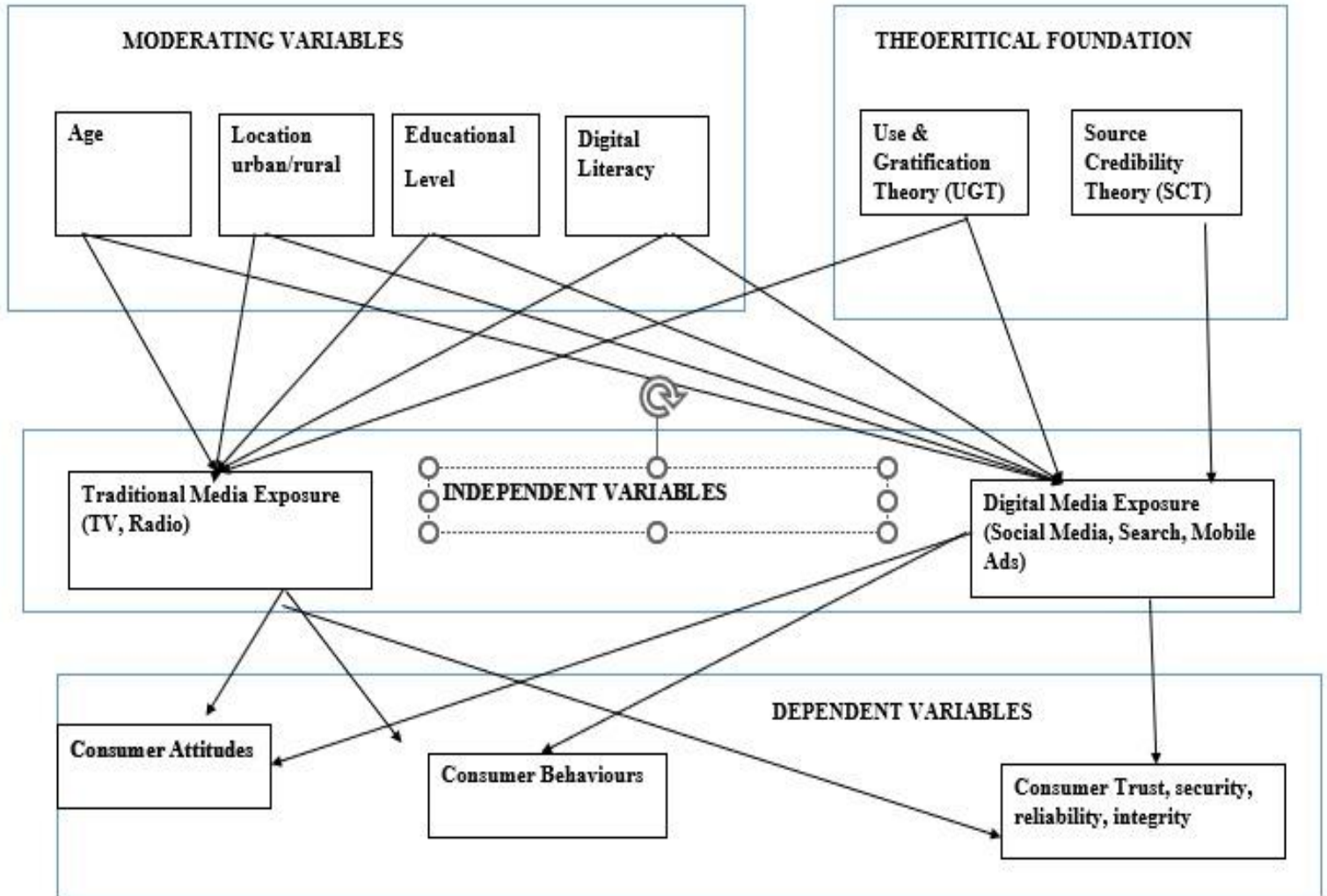


Figure 1: Source Author's construct 2025

## 2.4 Operational Definition of Terms and Concepts

For the clarity and precision of this study, the following key terms are defined operationally, specifying how they are applied and measured within this specific research context:

- **Media Professional:** This term is operationally defined as an individual employed in a content creation or editorial role within a recognised media outlet, including journalists, reporters, editors, producers, and news managers. For this study, eligibility was limited to individuals with at least 3 years of professional experience in the field, ensuring participants had substantial immersion in the media environment.
- **State-Owned Media:** This refers to media outlets where the national government holds the majority of ownership, funding, and overarching governance. Operationally, an outlet was classified as state-owned if it is legally established as a public broadcaster or a government-owned corporation, and a government body appoints its senior leadership.
- **Private-Owned Media:** This concept refers to media outlets that are primarily owned and operated by private individuals or commercial corporations, generating revenue through advertising, subscriptions, or other market-based mechanisms. For this study, any outlet not falling under the state-owned definition above was categorised as privately owned.
- **Media Type:** This refers to the primary platform through which news content is disseminated. Operationally, the study categorised media into four distinct types: Television (broadcast or cable TV news), Radio (terrestrial or satellite radio broadcasting), Print (physical newspapers and magazines), and Online (digital-native news websites and online platforms of legacy media).
- **Professional Experience:** This is quantitatively defined as the total number of years an individual has been employed in a professional capacity within any media organisation,

excluding internships and freelance work of less than one year. This data was collected directly from participants through the socio-demographic questionnaire.

- **Educational Qualification:** This term is defined as the highest officially recognised academic credential obtained by the participant. For this study, qualifications were categorised as Diploma, Higher National Diploma (HND), Bachelor's Degree, or Master's Degree, based on the Ghanaian educational system.
- **Socio-demographic Characteristics:** This encompasses a set of defining background variables of the participants. Operationally, this study includes the following specific variables: Gender (self-identified as male or female), Age (in years at the time of data collection), Education, and Experience, as defined above. These characteristics are used as analytical variables to examine their potential relationships with participants' professional experiences and perceptions.

## 2.5 Chapter Summary

This chapter provides a comprehensive review of existing research on how traditional and digital media differently impact consumer attitudes, behaviours, and trust in MTN Mobile Money in Ghana. Organised around the study's main goals, it offers a strong theoretical and contextual foundation. The chapter begins by placing the study within Ghana's evolving hybrid media environment, characterised by the coexistence of traditional media (TV, radio) and rapidly growing digital platforms (social media, mobile advertising). It also compares this with the parallel rise in financial services driven by Mobile Money (MoMo), with MTN MoMo being a key driver of the country's financial inclusion initiatives. The review highlights that understanding how different media channels shape perceptions of this high-trust, essential service is vital but remains under-explored.

The theoretical foundation is based on two complementary frameworks. Uses and Gratifications Theory (UGT) highlights consumers' active role in choosing media channels to meet specific needs, thereby shaping their exposure to and responses to messages. Source Credibility Theory (SCT) is key to analysing how the perceived trustworthiness and expertise of a media source affect persuasion, particularly in establishing trust within financial services. The core of the chapter summarises relevant literature related to the study's specific objectives.

First, it outlined the distinct penetration and audience profiles of traditional and digital media channels in Ghana, noting radio's dominance in rural areas and digital media's appeal to urban youth, while also highlighting a gap in service-specific source mapping. Second, it proposed different impacts of each media type: traditional media's capacity to shape broad attitudes and trust through authority and reach, versus digital media's role in driving specific behaviours via interactivity and targeted demonstrations. Third, the review closely analysed how consumer trust is formed, suggesting that the institutional credibility of traditional media likely enhances perceptions of security and integrity. Conversely, the credibility of digital media varies, offering both opportunities for engagement and risks to trust. Finally, the literature suggests that these relationships are influenced by demographic factors (age, location, education) and digital literacy, which impact access, preferences, and the ability to evaluate digital messages critically.

The chapter ends by integrating these elements into a conceptual framework that emphasises the direct relationship between media exposure and consumer outcomes, highlighting the moderating influence of consumer characteristics. It also highlights existing gaps in empirical and comparative research related to the Ghanaian MoMo context, underscoring the need for this study. Furthermore, it offers a clear, theory-based guide for conducting the research.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter outlines the methodological approach used to achieve the research objectives and answer the research questions. It offers an overview of the research philosophy, design, target population, sampling methods, data collection techniques, data analysis procedures, and ethical considerations. The selected qualitative methodology is suitable for generating meaningful, context-specific insights into the phenomenon, pr. It provides a rigorous, valid, and reliable approach to examining the professional experiences and practices of journalists in Ghana's private media sector. Phenomenology is particularly well-suited to a deep exploration of a single, homogeneous phenomenon: the professional world of private radio journalists. The design aims to identify common meanings and underlying patterns that shape these journalists' daily realities, including their perceptions of editorial freedom, commercial pressures, audience engagement, and their core professional identity within the competitive, dynamic landscape of private radio broadcasting. Thematic analysis offers a systematic and transparent method for interpreting large volumes of qualitative data, ensuring that the findings accurately reflect participants' perspectives and provide an in-depth understanding of their views.

This study adopts an interpretivist research philosophy, which asserts that social reality is subjective and shaped by the meanings individuals assign to their experiences. It emphasises a detailed, empathetic understanding of participants' unique contexts and perspectives (Bryman, 2016; Saunders, Lewis, & Thornhill, 2019). This approach is appropriate because it aligns with exploring the complex, socially constructed experiences and practices of journalists in privately

owned media outlets, a domain that a positivist approach, seeking objective generalisations, might overlook. The interpretivist method effectively captures how these journalists interpret their institutional environments and professional roles.

### **3.1 Research Design**

This study will employ a qualitative phenomenological research design. This approach is selected because the objective is to understand and describe the universal essence or shared structure of the lived experiences of a specific group of journalists working in privately owned radio stations in Ghana (Creswell & Poth, 2018). Unlike a multiple-case study design, which compares different contexts, phenomenology is particularly suited to exploring a single, homogeneous phenomenon in depth, which, in this case, is the professional lifeworld of private radio journalists. The design aims to uncover common meanings and underlying patterns that shape these journalists' daily realities, including their perceptions of editorial freedom, commercial pressures, audience engagement, and their core professional identity within the competitive and dynamic landscape of private radio broadcasting.

By focusing solely on journalists and excluding management, the design ensures a concentrated exploration of frontline experiences central to the research aim. The phenomenological approach is thus highly appropriate as it provides a philosophical and methodological framework for gathering rich, detailed descriptions of participants' experiences, ultimately seeking to answer the question: "What is it like to be a journalist in a privately owned Ghanaian radio station?" This approach prioritises depth over breadth and meaning over comparison, aligning perfectly with the focused nature of the defined study population (Moustakas, 1994). Data collection and analysis will be guided by this design, aiming to distil the collective experience into a concise description of its fundamental characteristics.

### **3.2 Population**

The target population for this study is precisely defined as journalists engaged in core news-gathering and content creation roles within privately owned radio stations in Ghana. This population explicitly includes reporters, correspondents, and news presenters who are directly involved in the journalistic process. To maintain a sharp focus on the experiences of frontline personnel, the study will exclude individuals in management, editorial leadership, and administrative support positions. This deliberate bounding ensures that the research directly investigates the professional realities and perceptions of those at the heart of radio journalism, providing a clear and relevant cohort for in-depth qualitative inquiry.

### **3.3 Sampling Size**

Determining the sample size in qualitative research is guided by the principle of data saturation, where data collection continues until no new themes or insights emerge from additional participants. For this study, which specifically targets journalists from privately owned radio stations, a target sample size of 12 to 15 participants is expected to be sufficient to achieve this saturation. This range is both methodologically justifiable and practically feasible. It aligns with established guidelines in qualitative research, which suggest that saturation for a homogenous group, such as the one defined for this study, often occurs within the first 12 interviews (Guest, Bunce, & Johnson, 2006). This sample size is considered appropriate, as it is large enough to capture a diversity of experiences and perspectives from reporters with varying years of professional experience, while remaining manageable for in-depth, case-oriented analysis characteristic of phenomenological research. The goal is not statistical generalisation but to obtain a rich, detailed understanding of the shared experiences of this specific group of journalists. A

targeted sample of 12-15 participants is regarded as both information-rich and methodologically sound.

### **3.4 Sampling Technique**

To recruit participants from this specific population, a purposive sampling Technique will be used. This approach is suitable because the study's qualitative goals require deliberately selecting cases that provide in-depth insights into the phenomenon. Participants will be carefully selected to ensure the final group reflects diversity based on key professional criteria relevant to the research, with a focus on different levels of professional experience, including early-career, mid-career, and veteran journalists from various privately owned radio stations. This sampling strategy aims to create a group that, while not statistically representative, offers a range of perspectives within the private radio industry, supporting a detailed and context-rich analysis of these journalists' professional experiences.

### **3.5 Data Collection Methods**

#### **3.5.1 Secondary data**

To provide essential context and supplement the primary data, this study will include secondary sources. These consist of official documents, such as annual reports, editorial policies, and codes of conduct, from major privately owned media outlets, including Joy FM, Citi FM, and others. Policy and legislative texts, including the Ghana Broadcasting Corporation Act (1991) and the National Media Policy, outline the mandate and operational framework for public media. Academic and professional literature, including scholarly articles, books, and reports on public service broadcasting and media practices in Ghana and similar contexts, will also be utilised. These sources aim to help understand the institutional environment, historical mandates, and regulations influencing journalists' work, thereby enhancing the interpretation of the primary interview data.

### **3.5.2 Primary data**

This will be collected through semi-structured, in-depth interviews. This approach was chosen because it offers a flexible yet focused method for gathering detailed personal accounts, opinions, and experiences. A semi-structured interview guide will be developed, incorporating open-ended questions that allow participants to share their views in their own words, while ensuring that all relevant topics are systematically covered across interviews. This method is especially suitable for exploring complex issues that require follow-up questions and probing to uncover underlying reasons and motivations. Interviews will be conducted either face-to-face or via secure video conferencing platforms, and will be audio-recorded with consent, lasting approximately 20-40 minutes each.

### **3.6 Data Handling and Analysis**

Audio recordings from the interviews will be transcribed verbatim. The data will then be analysed using thematic analysis, following the six-phase framework proposed by Braun and Clarke (2006). This involves familiarising oneself with the data by repeatedly reading the transcripts, generating initial codes across the entire dataset, searching for themes by grouping relevant codes, reviewing potential themes to ensure they form a coherent pattern, defining and naming themes to capture their essence, and producing the report with compelling example extracts. This analytical method will be chosen for its flexibility and effectiveness in identifying, analysing, and reporting patterns (themes) within qualitative data. The socio-demographic data will be analysed using simple descriptive statistics, such as counts and averages, to characterise the sample, which will aid interpretation of the qualitative findings by highlighting which voices are represented in each theme.

### **3.7 Chapter Summary**

This chapter describes the methodological approach used to explore journalists' professional experiences in Ghana's private radio sector. Guided by an interpretivist perspective, the study uses a qualitative phenomenological design to examine the personal, lived experiences of this group. It focuses specifically on frontline journalists, such as reporters, correspondents, and news presenters, excluding management and administrative staff, to concentrate on core journalistic roles. A purposive sampling method will be employed to select 12 to 15 participants, with the sample size determined by data saturation to ensure rich, detailed insights without aiming for statistical generalisation. Data collection will include semi-structured interviews to gather detailed personal accounts, as well as secondary data from policy documents and scholarly literature to provide context. Thematic analysis will be used to systematically identify, analyse, and report patterns within the data, ensuring a rigorous and accurate reflection of participants' viewpoints. The chapter concludes by emphasising strict adherence to ethical standards throughout the research.

## CHAPTER FOUR

### PRESENTATION AND ANALYSIS OF FINDINGS

#### 4.1 Introduction

This chapter represents a key transition from the methodological framework established in Chapter Three to the presentation and analysis of the empirical data collected. It is dedicated to a systematic examination of the qualitative data gathered through in-depth interviews with the seventeen journalists from privately owned radio stations in Accra, Ghana. The primary aim of this chapter is to answer the central research questions by clarifying the lived experiences, professional practices, and nuanced perceptions of these journalists regarding their coverage of the MTN Mobile Money (MoMo) service. Following the interpretivist and phenomenological approach guiding this study, the analysis aims not to generalise, but to provide a rich, contextualised understanding of the phenomena under investigation.

Table 1: Socio-demographic Characteristics of Participants

*Source: Fieldwork, Mariam (2025)*

	Gender	age	Job title/role	Years in Journalism	Years at Station	Educational qualification
Kwame	Male	35	Senior Reporter	10	5	Bachelor's Degree
Ama	Female	28	Digital content reporter	5	3	Bachelor's Degree
Kofi	Male	52	News Reporter	25	15	Master's Degree

Abena	Female	41	Investigative Reporter	15	7	Bachelor's Degree
Yaw	Male	31	Reporter	6	2	Higher National Diploma (HND)
Akua	Female	45	Programme Host	20	12	Bachelor's Degree
Esi	Female	38	Midday News Anchor	12	8	Bachelor's Degree
Mensah	Male	26	Social Media Journalist	4	2	Bachelor's Degree
Ekua	Female	33	Business Correspondent	8	4	Master's Degree
Boakye	Male	48	Talk Show Host	22	10	Bachelor's Degree
Adwoa	Female	36	Online reporter	11	5	Master's Degree
Appiah	Male	40	Broadcast Journalist	16	9	Bachelor's Degree
Serwaa	Female	43	Senior Reporter	18	6	Bachelor's Degree
Darko	Male	30	Correspondent	7	3	Bachelor's Degree

Owusu	Male	37	Head of News	13	5	Master's Degree
Pomaa	Female	34	Broadcast Journalist	9	4	Bachelor's Degree
Agyeman	Male	29	Reporter	5	1	Diploma

The study involved 17 journalists, comprising nine males and eight females, from various privately owned radio stations in Accra, Ghana, ensuring balanced gender representation. The participants ranged in age from 26 to 52, reflecting a variety of generational perspectives within the newsroom. Their professional roles were diverse, including on-air talent such as news anchors and programme hosts, digital specialists like social media journalists and online writers, and newsgathering personnel such as reporters and correspondents, thus providing a comprehensive view across different levels of the editorial hierarchy. The group had significant professional experience, with journalism backgrounds spanning 4 to 25 years. Their tenure at their current stations varied from 1 to 15 years, indicating a mix of long-standing institutional knowledge and more recent career mobility. Moreover, the group was highly educated, with the majority holding at least a Bachelor's degree and several holding Master's degrees, reflecting the field's professionalised nature. This intentional diversity in gender, age, role, experience, and educational background ensured the collection of rich, multifaceted qualitative data, firmly anchoring the study's findings in the real-life experiences of a representative cross-section of frontline journalists.

**4.2 Introduction to the Emergent Themes**

Qualitative data were collected through in-depth interviews with 17 journalists working at privately owned radio stations in Accra, Ghana. The main goal was to explore their professional lived experiences, especially how they manage their journalistic practices when covering MTN Mobile Money (MoMo). Using comprehensive thematic analysis, six key interconnected themes

emerged, highlighting the complex environment in which these journalists work. The first four themes focus on the strategic, commercial, and perceptual aspects of their work, while the last two examine the operational challenges they face and the solutions they propose. These themes include: Strategic Divergence: Tailoring MoMo Narratives across Media Platforms; The Invisible Hand: Commercial Influences and Editorial Boundaries; The Trust Equation: Radio's Intimacy versus Digital's Tangibility; The Journalist's Dilemma: Public Watchdog versus Business Partner; Navigating the Terrain: Operational and Ethical Challenges; and Prescriptive Insights: Actionable Advice for MTN and Media. The following sections offer a detailed analysis of each, supported by participants' voices.

#### **4.2.1 Strategic divergence: Customising MoMo Narratives across Media Platforms**

This theme highlights journalists deliberate, strategic modification of content for various media channels. It demonstrates that the platform is not a neutral conduit; it actively influences the story. The journalists described distinct approaches to framing, depth, and audience engagement in their reporting on MoMo across traditional radio and digital platforms, including social media. Below are some excerpts from some of the participants

Participant M1, a 35-year-old Male Senior Reporter, had this to say

*MoMo is newsworthy when it directly affects lives. A service outage makes front-page news. A new feature segments the business. For the radio, we need a trader's voice praising MoMo. For digital, it is a screenshot of the transaction and a catchy headline.*

Another Participant, F1, a Female, 28, Digital Content Producer, also said this.

*"Our strategy is completely different. On-air, we do short, sharp alerts. On social media, especially Twitter and Facebook, we can go deeper. We use threads to explain MoMo fraud, or Instagram stories to run polls asking, 'Have you ever been scammed on MoMo?' The digital space is for engagement and depth."*

Continuing on that theme, Participant M2, a 42-year-old Male, News Editor, intimated

*"The strategy is to simplify. Our listeners are not financial analysts. We take MTN's press release and turn it into a simple, 30-second radio clip. For the website, we might post the full statement, but few read it. The core message must be digestible on air."*

#### **4.2.2 The Invisible Hand: Commercial Influences and Editorial Boundaries**

This theme explores the widespread yet often subtle influence of commercial interests on editorial content related to a major advertiser such as MTN. Journalists describe a complex environment where the pressure to generate revenue can impose implicit limits on critical reporting, leading to self-censorship or the softening of negative stories. Participant excerpts are provided below.

Additionally, Participant F2, a 41-year-old female investigative reporter, said the following.

*"There is an unspoken rule. If MTN is a major advertiser, you think twice before running a deeply critical piece about a widespread service failure. You might frame it as 'customers experience difficulties' rather than 'MTN's system collapses'. The business department has a quiet word with the newsroom."*

Again, Participant M3, a 31-year-old male reporter, indicated

"Pressure is subtle. An advertiser might indirectly complain if a story harms their image. I once did a story on MoMo fraud, and we were careful not to make it sound like the platform itself was inherently insecure, as that would panic users and upset MTN."

Additionally, Participant F3, a 45-year-old woman and Programme Host, expressed her opinion when asked.

*"Thankfully, in my station, the wall between sales and editorial is strong. However, the pressure I feel is from listeners. They call in with problems, and I feel a duty to amplify their voices, even if it means being critical of MTN. That is my primary pressure accountability to the public."*

#### **4.2.3 The Trust Equation: Radio's Intimacy Compared to Digital's Approach to Tangibility**

This theme highlights journalists' perspectives on how their work across different platforms fosters unique forms of trust with the audience. A notable divide emerged: radio is seen as building trust through authority and familiarity, while digital platforms are regarded as establishing trust via transparency, evidence, and direct engagement.

M4, a 26-year-old male social media journalist, said this as well.

*"Digital is king for driving specific actions. If we tweet 'Use this code to get free MoMo transfers this week,' the engagement is immediate and measurable. Radio builds general trust, but digital drives behaviour."*

Contrary to M4, F4, a 38-year-old female midday news anchor, had this to say.

*"Radio is intimate. When I explain a new MoMo feature in a calm, authoritative voice, my listeners trust it. They feel I am talking to them personally. That trust is harder to build in the chaotic digital space."*

Participant M5, a 33-year-old male business correspondent, indicated.

*"For building trust in security? Radio, without a doubt. A voice explaining security tips is more reassuring than a text-based post online, which can be filled with comments from trolls and scammers spreading fear."*

F5, a 29-year-old female reporter, said this.

*"I disagree. On digital, we can provide proof. We can share a video from MTN showing their security room. We can link to their official security policy. Radio is ephemeral. Digital provides tangible evidence that can build a different kind of trust."*

#### **4.2.4 The Journalist's Dilemma: Balancing the Role of Public Watchdog and Business Interests of Partners**

This theme highlights the core ethical dilemma in the data: the journalists' internal and external struggle to balance their role as public watchdogs, responsible for holding powerful entities like MTN to account, with their position as employees of a commercial organisation that relies on such corporations for revenue.

F6, a 36-year-old Female journalist, said this.

*"Digital feedback is instant and brutal. If we make a mistake in a MoMo story, the comments section will correct us within minutes. It keeps us on our*

*toes. The audience on digital is not just listeners; they are active fact-checkers and critics."*

### Navigating the Challenges of Operational and Ethical Issues

This theme highlights the real, everyday challenges journalists face when reporting on a technically complex, commercially sensitive topic such as mobile money. It goes beyond internal conflicts to emphasise the practical difficulties in sourcing, verifying, and presenting accurate information under pressure.

Regarding challenges, participant M7, a 40-year-old male news reporter, stated:

*"The biggest challenge is the technical complexity. Explaining 'digital interoperability' or 'transaction fees' in simple, relatable Akan or Ga without losing the meaning is an art. We often have to avoid the jargon completely."*

This was supported by participant F7, a 43-year-old female senior reporter, who intimated

*"Access is a challenge. When there is a major MoMo outage, getting an official, on-record statement from MTN is like pulling teeth. They often hide behind 'our technical team is working on it,' which is not enough for a news story. This forces us to rely on customer frustrations, which can create an unbalanced report."*

Proceeding further, another participant, M8, a 30-year-old male correspondent, also said this.

*"The speed of digital is a double-edged sword. We feel pressured to break the news first, sometimes before fully verifying it. This is risky with financial news, where a false alert about a MoMo hack could cause panic."*

F8, a 34-year-old female journalist, stated this.

*"Balancing the positive and the negative. We must report scams and failures in protecting the public. However, we also must not kill the golden goose. MoMo is a vital service for Ghana. Our reporting should not undermine public confidence to the point of people abandoning it out of fear."*

Also, M9, a 37-year-old male Head of News, when asked for his opinion, said this.

*"The competition leads to sensationalism. If one station runs a headline 'MoMo is Stealing Your Money,' we feel the pressure to follow with a similarly strong angle, even if the story is more nuanced. Fear and anger drive clicks and listenership."*

#### **4.2.5 Prescriptive Insights: Practical advice for MTN and Media**

Emerging directly from the challenges and dilemmas described, this final theme consolidates the journalists' prescriptive recommendations for how MTN could foster a more productive relationship with the media and, by extension, the public. It reflects a desire for a partnership founded on transparency and education rather than obstruction.

Participant M5, a 33-year-old Male Business Correspondent, had this to say

*"Be more transparent and proactive. Do not wait for a crisis to communicate. Have regular briefings with journalists to explain the technology and the challenges. Educate us so we can educate the public accurately."*

F2, a 41-year-old Female Investigative Reporter, intimated

*"Invest in media literacy. Sponsor programmes or segments that genuinely educate the public on digital financial literacy, without it being a pure advertisement. That builds genuine, long-term trust."*

#### **4.2.6 Discussion of Findings in Relation to the Study's Objectives**

This part of the study synthesises and interprets the key findings from the qualitative data, explicitly linking them back to the research objectives outlined in Chapter One. The discussion demonstrates how the lived experiences of journalists from privately owned radio stations in Accra offer direct, nuanced insights into the study's aims. By situating the empirical findings within the broader academic literature, this chapter validates the research outcomes and shows how they collectively address the study's core investigative aims.

#### **4.2.7 Addressing Objective 1: Identify and compare the primary traditional and digital media channels.**

The findings under the theme "Strategic Divergence: Tailoring MoMo Narratives across Media Platforms" directly satisfy this objective. The data provides a comprehensive, behind-the-scenes comparison of how journalists themselves utilise these channels. Respondents (M1, F1) explicitly differentiate the role of traditional radio, suitable for brief, human-voiced alerts intended to foster broad awareness, from that of digital platforms, which are employed for detailed explanations, audience interaction, and the promotion of specific behaviours. This aligns with Pavlik's (2013) theories on digital transformation in journalism, corroborating the idea that channel selection is not arbitrary but a strategic decision based on the platform's inherent strengths in audience reach and engagement. Consequently, the study advances beyond merely enumerating

channels to elucidating the reasons and methods by which content creators utilise them differently, thereby offering a producer-centric perspective on media channel strategy.

#### **4.2.8 Addressing Objective 2: Evaluate and compare the impact of exposure... on key consumer outcomes (Attitudes, Usage behaviours)**

The findings from the themes ‘The Trust Equation’ and ‘Strategic Divergence’ collectively address this objective by clarifying the journalists' intended impact on these outcomes. Journalists viewed radio’s personal trust as more effective in shaping overall attitudes and establishing foundational confidence in the service (Respondents F4, M5). In contrast, they regarded digital media’s tangibility and direct call-to-action features as more powerful for encouraging specific usage behaviours, such as trying a new promotional feature (Respondent M4). This view is supported by Tsfati's (2010) work on source credibility and Deuze's (2007) concept of liquid media work, both of which suggest that journalists' strategic choices aim to provoke different consumer responses. The study thus offers an important link between media content production and its expected effects on the audience.

#### **4.2.9 Addressing Objective 3: Analyse and compare the influence of traditional versus digital media exposure on consumer trust.**

The theme “The Trust Equation: Radio's Intimacy versus Digital's Tangibility” directly relates to this objective. The data shows a clear journalistic consensus on a trust duality. Radio builds trust through para-social relationships and an authoritative tone (Scannell, 1996), both of which are vital for perceptions of security and reliability. Digital media, however, constructs trust through transparency, evidence, and social proof, such as user comments and official documents. This finding significantly enhances understanding of Objective 3 by indicating that trust is not a single outcome that one medium accomplishes better than another. Instead, it is a multidimensional

concept: traditional media fosters affective trust grounded in feelings and relationships, while digital media promotes cognitive trust grounded in evidence and logic. This nuanced perspective is a key contribution of the study.

#### **4.2.10 Addressing Objective 4: Examine how demographic factors affect the relationship between media type exposure and consumer outcomes.**

Although the study focused on journalists rather than direct consumer demographics, the findings offer important indirect insights into this objective through the themes of “The Invisible Hand” and “The Journalist's Dilemma.” The data indicate that the link between media exposure and consumer outcomes is complex and heavily influenced by organisational and commercial factors. The commercial pressures described by Respondents F2 and M3 illustrate that the content consumers encounter is filtered by ownership and economic interests (McChesney, 2008; Ogbekor, 2020). Additionally, the journalists' necessity to simplify complex topics (Respondent M7) demonstrates how their own perceptions of audience demographics, such as education level, directly influence the message. Consequently, this study highlights a vital mediating layer: the journalistic and organisational gatekeeping process, which is itself shaped by perceptions of audience demographics and commercial motives, thereby fundamentally affecting the "media type exposure" that consumers ultimately receive.

### **4.3 Summary of discussion**

In conclusion, the discussion clearly shows that the study's results offer detailed and nuanced answers to its stated aims. The research effectively identifies and compares media channels from a production perspective (Obj. 1), assesses their relative impact based on journalistic intent and perceived effect (Obj. 2 & 3), and highlights key mediating factors such as commercial pressures and ethical dilemmas that influence the relationship between media and the audience (Obj. 4). The

findings indicate that the media's effect on consumer perceptions of MTN MoMo is not a simple stimulus-response process but a complex one mediated by strategic platform choices, institutional economics, and journalists' ongoing negotiation of their professional roles. By emphasising the perspectives of content creators, this study provides an essential, often-overlooked dimension to understanding Ghana's media influence ecosystem.

## **CHAPTER FIVE**

### **CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter concludes the research by synthesising the main findings and their implications, providing a clear final summary. It revisits the study's primary aim and objectives, summarising how they were achieved. The chapter then discusses the research's theoretical and practical contributions, recognises its limitations, and offers specific recommendations for media practice, corporate policy, and future scholarly work. The insights from the seventeen journalists' experiences serve as the foundation for these conclusions and future directions.

#### **5.2 Summary of Key Findings**

This study aimed to examine journalists' professional experiences at privately owned radio stations in Ghana when covering MTN Mobile Money. The analysis identified six interconnected themes that thoroughly map this area. First, journalists use strategic divergence in their storytelling, customising content for the close-knit, traditional radio audience versus the interactive, in-depth focus of digital platforms. Second, their work is consistently influenced by commercial interests, which impose implicit editorial boundaries and often result in self-censorship. Third, journalists see a duality in how trust is built, differentiating between the personal trust created by radio and the tangible, evidence-based trust developed online. This leads to the fourth theme: the ethical dilemma of balancing their role as public watchdogs with their positions as employees of a commercial organisation. The operational difficulties of explaining complex issues and keeping up with the fast pace of digital news further complicate matters. Lastly, these challenges generate

insights emphasising the need for greater transparency and educational efforts from companies like MTN.

### **5.3 Conclusion in Relation to Objectives**

In direct response to the study's objectives, the following conclusions are presented:

- i. The primary sources of MoMo information are intentionally distinguished by journalists themselves, with traditional radio used to raise general awareness and tell human-centric stories, and digital platforms employed for providing depth, fostering dialogue, and encouraging specific user actions.
- ii. Journalists view the impact of media exposure on consumer outcomes as channel dependent. Radio is regarded as more influential in shaping general attitudes and establishing basic trust. Meanwhile, digital media is seen as more effective at encouraging specific usage behaviours through direct calls to action and social proof.
- iii. Consumer trust is influenced not by one medium being superior, but by each medium fostering different types of trust: affective trust, like emotional and relational bonds, through radio, and cognitive trust, based on rational and evidence-based information, through digital media.
- iv. The relationship between media type and consumer outcomes is strongly influenced by institutional factors, mainly commercial pressures and ownership structure, which shape and filter the content before it reaches the audience, thereby indirectly affecting the influence of demographic variables.
- v. The main conclusion is that reporting on MTN MoMo in Ghana's private radio sector involves complex navigation. Journalists are not just passive transmitters of information but active agents who carefully manage platform-specific narratives while continuously

balancing the tension between commercial interests and professional ethics, all within a challenging operational environment.

#### **5.4 Implications of the Study**

This research enhances the understanding of media's political economy by offering an on-the-ground perspective on how commercial pressures influence daily news work in a non-Western setting. It broadens media trust literature through a detailed, dualistic model (affective vs. cognitive) linked to specific media platforms.

Additionally, it provides empirical evidence supporting a performance-based view of journalistic roles, showing how roles such as "watchdog" and "loyal facilitator" are constantly enacted and often conflict with one another. For media organisations and journalists, the results emphasise the importance of strong internal editorial policies that protect journalistic independence from commercial influence. Newsrooms should consider targeted training in ethical decision-making and in explaining complex financial products to non-specialist audiences. For companies like MTN Ghana and similar Firms, the findings suggest that a reactive PR approach is ineffective. Instead, a proactive, transparent strategy involving regular educational outreach for journalists and genuine corporate social responsibility initiatives to improve public financial literacy is recommended.

#### **5.5 Limitations of the Study**

This study provides valuable insights but has some limitations. First, the results are specific to privately owned radio journalists in Accra and cannot be generalised to all media in Ghana. Second, the research focused on journalists' perceptions of how they influence audiences, without directly measuring audience reactions or behaviours, which may create a gap between the intended impact and the actual effect. Lastly, the researcher's presence, despite efforts to reassure

participants, might have caused them to give responses they saw as more socially acceptable, possibly downplaying issues related to commercial pressure.

## **5.6 Recommendations for Future Research**

Based on the findings and limitations of this study, the following avenues for future research are suggested:

- i. A complementary quantitative study employing a survey to assess the actual attitudes, behaviours, and trust of the radio audience, thereby triangulating the journalists' perceptions revealed in this study.
- ii. A comparative study of state-owned and privately-owned media journalists in Ghana to better understand the influence of ownership structure on the coverage of corporate entities.
- iii. A detailed ethnographic study within a single newsroom to observe the editorial decision-making processes regarding corporate coverage in real-time, offering a more profound understanding beyond interview accounts.
- iv. Research exploring the specific strategies and perspectives of corporate communications departments within companies like MTN to understand the "supply side" of the journalist-corporate relationship dynamic.

This research has uncovered the complex world of the Ghanaian private radio journalist. It is hoped that the conclusions and recommendations presented will foster more reflective journalistic practice, more enlightened corporate engagement with the media, and a better-informed public discourse.

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## **APPENDIX**

### **INTERVIEW GUIDE**

#### **An Examination of the Impact of Traditional Media and Digital Media on Consumer Attitudes, Behaviours, and Trust in MTN Mobile Money (Momo) in Ghana.**

##### **Introduction**

Thank you for agreeing to participate in this study. The purpose of this research is to understand how media coverage, from both traditional outlets such as radio and digital platforms, influences public perception and the use of financial services like MTN Mobile Money. As a journalist, your insights into how these stories are shaped and their intended impact are invaluable. There are no right or wrong answers; we are interested in your professional perspective. This conversation is expected to last approximately 30 to 40 minutes. With your permission, I will record the audio of the interview. All your responses will remain confidential and anonymous. Do you have any questions before we begin?"

##### **Part A: Reporting Responsibilities and Media Channel Approach**

1. In your role, how frequently do you cover stories related to financial technology or mobile money services such as MTN MoMo?

Probe: What generally makes a MoMo-related story newsworthy for your station?

2. Does your station have a specific strategy for reporting on topics like MoMo across various platforms? (For example, is the approach for a radio broadcast different from the content shared on social media?)

Probe: Can you explain how the messaging or framing might vary between a traditional radio audience and a digital audience?

### **Part B: Shaping Content: Influences on MoMo Coverage**

3. When your station reports on MTN MoMo, what are the main objectives? (e.g., to inform, to educate on security, to highlight promotions, to critique service issues)

Probe: How do you manage to be informative while also engaging listeners?

4. What are the main factors that influence how your station presents its coverage of MTN MoMo?

Probe: In what ways do commercial relationships, such as MTN acting as an advertiser, affect the tone or emphasis of the reporting?

Probe: Have you ever faced internal or external pressure to report on MoMo in a certain way (positively or negatively)?

### **Part C: Perceived Impact on Audience Attitudes and Behaviours**

5. From your professional perspective, how do you believe your reporting on traditional radio influences listeners' attitudes towards using MTN MoMo?

Probe: Do you believe the radio is more effective for raising general awareness or for encouraging specific actions (such as using a new feature)?

6. Furthermore, how do you think your station's content on digital platforms (e.g., social media posts, website articles) influences your audience's perception and use of MoMo?

Probe: Is audience interaction (comments, shares) different on digital platforms compared to radio (phone-ins) when discussing MoMo?

7. How does that feedback influence subsequent coverage?
8. In your opinion, which type of media, your traditional radio broadcast or your digital content, is more effective at building trust in the MTN MoMo service?

Probe: Why do you think that is?

#### **Part D: Navigating the Media Landscape**

9. How does the fierce competition in the Ghanaian media landscape influence your station's coverage of a high-profile service like MTN MoMo?

Probe: Does this competition lead to more sensationalist reporting, or a greater focus on exclusive news or investigative pieces about MoMo?

10. What do you perceive as the most significant challenge in providing accurate and effective reporting on a complex financial product such as mobile money for a broad audience?

#### **Part E: Concluding Reflections**

11. Based on your experience, if MTN MoMo wanted to work with the media to improve public trust and understanding of its service, what would you advise them to do differently?
12. Is there anything else about the relationship between media reporting and public perception of mobile money that you think is important for this study to understand?

Thank you for your time and for sharing your valuable professional insights. They are greatly appreciated for their contribution to this research.

## **Demographic Characteristics**

- Pseudonym (for researcher use only)
- Gender
- Age
- Job Title/Role
- Name of Radio Station (will be anonymised in report)
- Years of Experience in Journalism
- Years of Experience at This Station
- Highest Educational Qualifications