UNIVERSITY OF MEDIA, ARTS AND COMMUNICATION (UniMAC)

INSTITUTE OF JOURNALISM

STRATEGIC COMMUNICATION AS A TOOL FOR REBUILDING TRUST AND TRANSPARENCY IN PUBLIC RELATIONS: A GHANAIAN TELCO PERSPECTIVE

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DEPARTMENT OF PUBLIC RELATIONS

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BY

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DISSERTATION SUBMITTED TO THE INSTITUTE OF JOURNALISM, UNIVERSITY OF MEDIA, ARTS AND COMMUNICATION (UniMAC), IN PARTIAL FULFILMENT FOR THE AWARD OF MASTER OF ARTS DEGREE IN STRATEGIC PUBLIC RELATIONS MANAGEMENT

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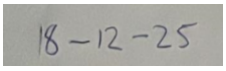
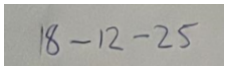
DECLARATION BY STUDENT

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.

Foster Aggor	MASPRM24034		
Student	**Index number**	**Signature**	**Date**

CERTIFICATION BY SUPERVISOR

This dissertation has been prepared and presented under my supervision according to the guidelines for supervision and formatting of dissertation laid down by the University of Media, Arts and Communication-Institute of Journalism, UniMAC-IJ.

Dr. Ike Tandoh		
Supervisor	**Signature**	**Date**

DEDICATION

This work is dedicated to my pretty fiancée Awuradwoa Adjei, whose unwavering encouragement and belief in my abilities have been a constant source of strength.

To Dr. Frank Boateng, whose academic influence and steady guidance continue to inspire my pursuit of excellence.

And to my parents, Mr. and Mrs. Aggor, for their enduring support, sacrifices, and lifelong commitment to my growth this achievement is as much theirs as it is mine.

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ABSTRACT

This study examined how strategic communication and misinformation management shape public trust in mobile money services within Ghana's telecom sector. Using quantitative data from 186 subscribers across MTN, Vodafone, and AirtelTigo, the analysis showed that communication practices extended beyond message dissemination to include clarity, accountability, corrective action, and user guidance. Respondents interpreted alerts, educational campaigns, and corrective updates as credible signals that informed behavioural decisions and reduced exposure to fraud. However, the same communication processes revealed uneven transparency, variation in message consistency, and differences in how users responded to risk information. The findings further indicated that trust was conditioned by perceptions of communication quality, the timeliness of responses to misinformation, and the extent to which messages supported user understanding and safety actions. Regression results demonstrated that strategic communication and misinformation management jointly influenced trust, while descriptive patterns showed that users relied heavily on anti-fraud communication in evaluating the reliability of the service environment. The study therefore positioned mobile money communication as a form of risk governance in which institutional responsibility, user interpretation, and fraud mitigation efforts interact to shape confidence in digital financial platforms.

Keywords: Strategic communication; Misinformation management; Public trust; Mobile money; Telecom communication

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LIST OF ABBREVIATIONS

ELM – Elaboration Likelihood Model

ICT – Information and Communication Technology

ITMRM – Integrated Trust and Misinformation Response Model

MoMo – Mobile Money

NCA – National Communications Authority

PR – Public Relations

SMS – Short Message Service

SPSS – Statistical Package for the Social Sciences

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The global expansion of mobile financial services has transformed access to banking, positioning telecom companies as central players in delivering digital financial solutions (Jahanbakht & Mostafa, 2022; van Zanden, 2023). While this shift has advanced financial inclusion, Rohilla (2024) emphasizes that it has simultaneously increased vulnerabilities to fraud and misinformation. From SIM swap fraud in India to phishing scams in the India and robocalls in the United Kingdom (Bhavana et al., 2024; Button et al., 2025), these challenges expose systemic weaknesses across both developing and developed economies (Goffer et al., 2025; Islam & Rahman, 2025). In countries such as Kenya, Nigeria, and South Africa, there are report that telecom-related scams have prompted regulatory crackdowns and the implementation of public education campaigns (Eastleigh Voice, 2023; Africanews, 2025; MyBroadband, 2025). These issues point to a global concern that demands not only technological solutions but also effective strategic communication to mitigate reputational and operational risks.

Ghana mirrors this global trend, with mobile money platforms becoming integral to everyday transactions (Guermond, 2022; Senyo et al., 2022). However, a surge in MoMo-related fraud and widespread misinformation has undermined public confidence in telecom services (Fianu et al., 2023). High-profile incidents, including substantial financial losses by individual subscribers, have drawn attention to the effectiveness of telcos' responses. In this context, strategic communication becomes a crucial tool for reinforcing trust and promoting

transparency. It involves structured, deliberate messaging aimed at clarifying misinformation, addressing public concerns, and demonstrating corporate accountability (Sowon et al., 2024). The extent to which these strategies are effective remains uncertain, necessitating empirical inquiry into how strategic communication influences public trust in Ghana's telecom sector.

Fraud and misinformation remain pressing concerns within Ghana's growing mobile money ecosystem, where platforms such as MTN MoMo, Vodafone Cash, and AirtelTigo Money have become deeply embedded in everyday financial transactions (Amoabeng, 2022). These platforms have been targets of both individual and organised fraud operations, often executed through deceptive SMS, impersonation, or misinformation on social media (Asante, 2023). Such incidents have significantly affected public confidence, prompting telcos to adopt communication strategies that project reliability and accountability. However, the frequency and scale of these incidents raise questions about the sufficiency of these efforts in truly restoring trust.

This situation underscores the critical role of strategic communication in crisis prevention and response. By delivering deliberate, consistent, and clear messaging, telecom providers aim to clarify misleading claims, reinforce their commitment to customer safety, and build long-term transparency (Bhagat, 2024; Wu & Amoasi, 2024). In both emergency and non-crisis scenarios, strategic communication serves as a tool for relationship repair and stakeholder engagement. Nevertheless, how these messages are received, and whether they effectively build or restore trust among the public, remains largely untested in the Ghanaian context. This study, therefore, positions strategic communication, trust, and misinformation as interconnected variables whose relationships merit empirical exploration within Ghana's telco sector.

1.2 Problem Statement

Public trust in Ghana's mobile money ecosystem remains fragile despite repeated efforts by telecom operators to address fraud and misinformation through communication strategies (Osakwe et al., 2022). High-profile incidents involving financial losses have highlighted gaps in customer protection and raised doubts about the effectiveness of existing communication mechanisms. Modern Ghana (2025) highlights that telecoms have launched various awareness campaigns and implemented security protocols, but these efforts are often reactive, inconsistent, or poorly disseminated. As a result, many subscribers continue to feel exposed to fraudulent schemes and uncertain about how to verify credible information (Afriyie, 2022; JoyOnline, 2024; Modern Ghana, 2025). These challenges have exposed the limits of current approaches, especially in terms of building long-term trust and reinforcing transparency across stakeholder groups.

While there is anecdotal evidence suggesting that strategic communication may support trust-building in crisis and non-crisis contexts, there is a lack of empirical research in the Ghanaian telco space that rigorously examines this relationship. Little is known about how subscribers interpret, respond to, or trust messages from telecom providers when fraud and misinformation arise. Moreover, the extent to which strategic communication actually influences public perceptions of trust and transparency has not been systematically studied. This study seeks to fill that gap by employing a quantitative approach to explore how strategic communication practices within the telecom sector affect public trust and perceived transparency in the face of misinformation and fraud.

1.3 Research Objectives

This study seeks to investigate the interconnections between strategic communication, trust, and misinformation within the telecom sector in Ghana. By adopting a quantitative approach, the study aims to provide empirical evidence on how communication strategies affect public perceptions of credibility and transparency in mobile money services.

Specific Objectives

1. To examine the relationship between strategic communication practices and public trust in Ghana's telecom sector.
2. To assess the effectiveness of telecom operators' communication strategies in addressing mobile money fraud and misinformation.
3. To analyse how subscribers interpret and respond to anti-fraud communication messages disseminated by telecom providers.

1.4 Research Questions

1. What is the relationship between strategic communication practices and public trust in telecom services?
2. How effective are the communication strategies used by telecom operators in combating mobile money fraud and misinformation?
3. In what ways do telecom subscribers interpret and respond to anti-fraud communication messages?

1.5 Significance of the Study

This study on strategic communication, trust, and misinformation in Ghana's telecom sector offers a timely contribution to existing scholarship. It deepens understanding of how

communication strategies shape public trust in digital financial systems. Although trust and transparency have been widely discussed, empirical work in mobile money fraud and telco messaging remains limited. This research bridges that gap by focusing on a high-risk, high-engagement sector where communication failures have real consequences.

It provides insight into policy thinking. Findings can inform national regulators such as the National Communications Authority and the Bank of Ghana. These bodies can use the data to guide telcos in developing better communication frameworks. Stronger policies on public alerts and strategic risk messaging may emerge. By highlighting weaknesses in message delivery and public engagement, this study prompts institutional reviews.

The study also benefits practitioners within the telecom industry. Communication departments and PR units may revise their messaging strategies using evidence from the findings. It enables a shift from reactive information control to proactive trust-building. Subscribers, mobile money agents, and community stakeholders stand to benefit. Their interactions with telcos may improve through better risk education and clearer messaging.

Furthermore, the study creates pathways for future academic inquiry. It sets the stage for comparative studies across regions and industries. Researchers can explore how communication and trust interact under different crisis conditions. The study also supports the design of frameworks for strategic communication evaluation. Such work continues to shape the direction of applied research in public communication and digital finance.

1.6 Scope of the Study

This study on strategic communication, trust, and misinformation is situated in Ghana and focuses on the telecom sector, with particular attention to mobile money services. It limits itself to analysing the communication strategies employed by telecom providers in response to fraud

and false information. The study targets subscribers and other public users of mobile money platforms. It concentrates on perceptions of trust and transparency in relation to specific messages shared by providers. Data collection occurs within selected regions where mobile money use is prevalent. It does not investigate technical systems of fraud prevention. Rather, it explores communication and its effects on user trust.

1.7 Organization of Chapters

The structure of the study follows five chapters. Chapter One presents the background, outlines the problem, and introduces the research objectives and questions. It also explains the relevance of the study, sets the scope, and describes the organisational structure. Chapter Two provides a review of related literature and theoretical frameworks. It discusses key concepts such as strategic communication, misinformation, trust, and public relations in the digital finance space. Chapter Three explains the research methodology. It outlines the design, population, sampling techniques, data collection tools, and procedures used in the study.

Chapter Four presents the findings. It details the results gathered from the field, analyses emerging patterns, and connects them to the study's objectives. This chapter also explores how communication strategies influence trust and how respondents react to messaging around mobile money fraud. Chapter Five offers the final discussion. It interprets the results in light of the literature, states conclusions, and proposes recommendations. These are aimed at improving communication practices and building trust among mobile money users. The chapter ends with suggestions for future research.

1.8 Chapter Summary

The chapter established the foundation for the study. It clarified the research focus, justified its importance, and defined its scope. The chapter also laid out the objectives and questions. It

provided background on mobile money and fraud and introduced key issues on trust and communication.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews existing literature related to strategic communication, trust, and misinformation in the telecom sector. It builds on the premise that communication quality directly influences how the public perceives organisational credibility and transparency. The review is organised around three main concepts reflecting the study's research objectives. It further discusses how communication effectiveness shapes subscriber interpretation and trust restoration efforts.

2.1.1 Strategic Communication

Strategic communication functions as a deliberate and coordinated process that aligns messaging with institutional goals to influence perception and behaviour within a targeted audience. It transcends routine information dissemination by integrating planning, audience analysis, and message coherence across multiple channels. Hallahan et al. (2007) conceptualised it as purposeful communication by organisations to advance their missions, suggesting a blend of management and communication functions. Argenti et al. (2005) explained that strategic communication serves as a bridge between organisational identity and stakeholder expectations, shaping how credibility and legitimacy are perceived. In the public sector, it facilitates transparency and fosters engagement through well-structured dialogues and message framing that enhance understanding (Kim & Ni, 2013). The integration of public relations, marketing, and policy communication creates an ecosystem of message consistency, which Cornelissen (2017) described as the foundation for sustaining reputation. By employing

evidence-based communication strategies, institutions adapt to environmental changes, align with stakeholder expectations, and cultivate cooperative relationships essential for achieving long-term objectives.

2.1.2 Public Trust

Public trust represents a relational construct grounded in perceptions of reliability, transparency, and integrity between institutions and their audiences. It evolves through consistent communication practices that reinforce accountability and shared values. Mayer et al. (1995) defined trust as the willingness of one party to be vulnerable based on the belief in another's competence and benevolence. Grimmelikhuijsen and Meijer (2014) linked public trust to institutional transparency, arguing that open communication and timely disclosure of information increase citizen confidence in decision-making. Similarly, Kim (2018) established that trust in public communication depends on perceived honesty and alignment between stated intentions and observable actions. In governance and service delivery, the erosion of trust often stems from perceived misinformation, bureaucratic opacity, or unfulfilled commitments (Bouckaert & Van de Walle, 2003). Building trust therefore requires sustained communicative actions that reflect responsiveness and fairness, supported by feedback mechanisms that affirm mutual respect. When effectively managed, trust becomes the cornerstone of credibility and a catalyst for cooperative public behaviour.

2.1.3 Relationship between Strategic Communication and Public Trust

Strategic communication constitutes the deliberate planning, execution and management of communication processes aimed at aligning organisational messages with strategic objectives (Andersson, 2025). Within the telecom sector, such practices are essential in shaping

stakeholder perceptions and cultivating public trust. Contemporary research demonstrates that regulatory bodies employ forward-guidance and strategic disclosure to manage reputational risk and behavioural expectations (Müller & Braun, 2021). This indicates that telecom providers, as regulated entities, can leverage strategic communication to foster transparency and expectation-alignment with publics. The process-theoretical framework proposed by Andersson (2025) further indicates that value is co-created through socially and culturally embedded strategic communication processes. This bears direct relevance for telecommunications organisations operating in diverse cultural contexts: by embedding communication practices into local socio-cultural flows, trust can be established more robustly.

Effective strategic communication in the telecom sector thus becomes a mechanism to bridge organisational intent and public expectations. For example, a telecom operator may disclose network outages, service disruptions or data-privacy risks proactively through tailored messaging. Scholarly evidence suggests that proactive and transparent communication enhances legitimacy and trust (Mustaqim & Haroni, 2025). In the context of telecom, trust may hinge not merely on service quality, but on perceptions of integrity, competence and reliability in messaging. Further, Pascual-Ferrá (2020) emphasizes that trust is foundational in communication research: when organisations consistently communicate credible, clear messages, perceptions of trust increase.

In addition, the sector faces unique challenges such as rapid technological change, complex regulatory environments and high public visibility (Agbai & Okey, 2024; Blackman & Srivastava, 2011). Strategic communication must therefore address the dynamics of expectation-setting, credibility management and engagement. The Excellence theory from public relations research posits that symmetrical, two-way communication and stakeholder-oriented programmes contribute to organisational effectiveness and reputation (Grunig, 1992). Applying this in the telecom sector suggests that operators who engage with publics, listen to

feedback and adapt messages accordingly stand a greater chance of building trust. Given that public trust is vulnerable to perceptions of misalignment or opacity, strategic communication practices become the locus for trust-building.

Empirical evidence supports the assertion that communication practices influence trust outcomes. For instance, an evaluation by the Office of Internal Oversight Services (2024) found that strategic communications contributed to understanding and awareness of mandates among host populations, and in contexts where messaging was delayed or inward-focused, public trust eroded. This suggests that within telecom organisations, delays in communicating service disruptions or negligence in engaging users may corrode trust. Therefore, telecom providers must view strategic communication not as a peripheral activity but as fundamental to governance and public legitimacy. In summary, strategic communication practices play a determinative role in shaping public trust in the telecom sector.

2.1.4 Misinformation Management in Mobile Money Fraud and Telco

The proliferation of mobile-money services by telecom operators introduces significant risk of fraud, identity theft and social-engineering attacks (Sakala, 2024). Fraudulent schemes often exploit users' lack of financial literacy, weak authentication controls and the trust inherent in telecom-branded services (Salim, 2022). In such contexts, misinformation becomes a weapon of fraudsters: deceptive SMS, spoofed calls, SIM-swap attacks and fake agent communications facilitate the movement of funds and abuse of trust. Salim (2022) demonstrates that, in the Zanzibar case, phishing, spoofing and fake-call-centre frauds accounted for 58 % of the variability in consequence outcomes for telecom operators.

Management of misinformation in the telco/mobile-money ecosystem must therefore integrate both technological controls and communication strategies (Elsayed & Nasir, 2022). On the

technological side, telecom firms must deploy fraud-detection algorithms, SIM-registration controls and anomaly-monitoring systems (Ekwonwune et al., 2022). Research on mobile-money fraud in Africa emphasises the 'dark side' of mobile money, where regulatory weakness, user vulnerability and information asymmetry combine to produce fraud-enabling conditions (Mogaji, 2022). On the communication side, the key lies in informing users about risk vectors, correcting misleading messages, and maintaining transparent communication when incidents occur.

Additionally, Osakwe et al. (2022) contends that misinformation in mobile-money fraud is distinctive because it targets trust relationships. Fraudsters often utilise authentic-looking messages that mimic operator communications, thereby subverting trust and making users more vulnerable. The broader literature on online financial misinformation emphasises how fake news, misleading ads and scams undermine financial decision-making and exploit vulnerability (Rangapur et al., 2023). In the telecom/mobile-money ecosystem, the interplay of trust in the operator brand and the speed of digital transactions exacerbates risk. The telecom operator must therefore adopt communication practices that pre-empt misinformation and respond rapidly when incidents occur.

Moreover, organisational communication preparedness is critical. Fraud incidents may escalate into reputational risk when users perceive that the operator has failed to warn or protect them effectively. The telecommunication-fraud prevention study in Ghana (Ayamga, 2018) identified operator- and regulatory-level challenges including weak implementation of policies and inadequate communication of controls to users. Operators often fail to attain user trust remediation because the communication of risk and response is fragmented (Igwe-Nmaju & Anadozie, 2022). Thus, effective management of misinformation thus entails establishing clear channels of communication, immediate incident-reporting mechanisms, and user-centred messaging strategies that highlight corrective actions taken. This means, in the mobile-money

environment, communication must be rapid, credible and reassuring to restore trust and stem fraud-related reputational damage.

2.1.5 Communication Effectiveness and Public Response

Communication effectiveness within the telecom sector refers to the capacity of messages to reach intended audiences, influence comprehension, elicit appropriate behavioural responses and engender trust (Narula, 2006; Olajiga et al., 2024). Firstly, message clarity, source credibility and audience symmetry are paramount. The theory of source credibility shows that perceived expertise and trustworthiness of communicators significantly influence how messages are accepted (Berlo, 1969). In the telecom context, an operator's communication regarding service outage, data-privacy incident or fraud alert must be perceived as credible and authoritative; otherwise, public response may be sceptical or delayed.

Secondly, communication effectiveness depends on transparency and engagement. Kumalasari et al., 2024) in this regard finds that transparency alone is insufficient unless it converts into engagement; public engagement mediates the relationship between transparency, trust and perceived communication effectiveness. Applied to telecom, Ayers et al. (2023) noted further that a corporate message about a network disruption will be more effective if the public can interact (e.g., via social media, chat-bots or customer forums), ask questions and receive responses. This two-way interactivity fosters comprehension, mitigates skepticism and prompts action.

Thirdly, message timeliness and appropriateness of channel matter. The evaluation of strategic communications in United Nations missions emphasised that delays and inward-looking approaches erode public trust, whereas proactive, contextualised communication builds it (Office of Internal Oversight Services-Inspection and Evaluation Division [OIOS-IED, 2024).

Analogously, telco operators must adopt near-real-time updates and user-tailored channel selection (SMS, app notification, email) to maximise the impact of messages. Similarly, in risk communication, the way uncertainty is communicated affects public trust: when uncertainty is communicated in ways that align with audience beliefs and evidence, trust improves; when misaligned, trust diminishes (Dries et al., 2025; Kerr et al., 2023). Telecom operators must therefore calibrate their messages about service risk, fraud exposure or data breaches to match audience expectations and evidence.

Finally, public response is influenced by prior trust, communication competence and perceived relevance. Research on trust measures emphasises that communication is credible only when the message source has a consistent history of truthful interaction (Pascual-Ferrá, 2020). In telecom markets where operators undertake frequent network changes or service offers, public perception accumulates. When a message triggers a behavioural response such as changing PINs, updating apps, or reporting suspicious transactions, the response is more likely if the communication is perceived as both credible and urgent. Li et al. (2025) reinforce that communication effectiveness correlates positively with behavioural compliance and trust restoration. In summary, operators must invest in message design, channels, timeliness and engagement to elicit desired public responses and maintain trust.

2.2 Theoretical Framework

The study is anchored on two theories that illuminate how communication quality and credibility influence public trust and message reception during crises.

2.2.1 Elaboration Likelihood Model (ELM)

The Elaboration Likelihood Model (ELM) was developed by Petty and Cacioppo in the early 1980s to explain how persuasive communication leads to attitude change (Petty & Cacioppo,

2012). It emerged from the growing interest in understanding cognitive processes underlying persuasion, following earlier stimulus-response approaches. The model integrated insights from social psychology and cognitive theories, focusing on how message recipients process persuasive information. Petty and Cacioppo (1986) argued that persuasion occurs through two distinct routes: the central and the peripheral, each representing different levels of cognitive engagement.

At the core of ELM lies the assumption that individuals vary in their motivation and ability to process messages (O'Keefe, 2016). The theory posits that when motivation and cognitive capacity are high, individuals engage in the central route, critically evaluating arguments based on logic and evidence. Conversely, when motivation is low or ability is limited, individuals rely on peripheral cues such as attractiveness, credibility, or emotional appeal (Todorov et al., 2002). These assumptions reflect the model's flexibility in explaining why some messages produce lasting attitude change while others result in temporary shifts.

The key concepts of the model include elaboration likelihood, cognitive effort, and persuasion stability. Elaboration likelihood refers to the extent to which an individual engages in message processing (Petty et al., 2009). Cognitive effort determines the route of persuasion, and the stability of the attitude change depends on the depth of processing. Central-route persuasion is associated with enduring changes, while peripheral-route influence often leads to transient effects (Kitchen et al., 2014).

The ELM serves to explain how message framing, source credibility, and audience involvement shape persuasion outcomes. It has been widely applied across advertising, political communication, and digital media studies to predict consumer and voter attitudes (Kitchen et al., 2014; Kim & Kim, 2020). In contemporary contexts, it helps interpret how

audiences interact with online content and influencer messages based on relevance and trust (Chu & Kamal, 2008).

Scholars commend ELM for its explanatory power and adaptability. It provides a structured framework to assess message processing depth and has been empirically validated across diverse cultures (Petty & Briñol, 2015). However, critics argue that its binary route structure oversimplifies cognitive engagement, suggesting that message processing exists along a continuum (Kruglanski & Thompson, 1999). Others note that it underestimates emotional and contextual variables influencing persuasion (Cotte et al., 2005). Despite these critiques, the model remains influential for its theoretical clarity and empirical usefulness in communication research.

2.2.2 Inoculation Theory

Inoculation Theory, advanced by McGuire (1961), originated from biological immunization metaphors. It was designed to explain how individuals can be protected from persuasion through pre-exposure to weakened counterarguments. Rooted in the study of attitude resilience, the theory arose during a period when social psychologists sought to understand how propaganda and misinformation influence belief systems. McGuire's analogy drew on the medical process of vaccination, proposing that cognitive resistance could be built similarly through mental preparation.

The theory assumes that attitudes, like the human body, can be fortified against external attacks through prior exposure to persuasive threats (Compton, 2013). It posits that when individuals are warned of an impending challenge to their beliefs and presented with refutational messages, they develop resistance. These refutations stimulate cognitive defenses, encouraging individuals to generate counterarguments that reinforce existing positions (Papageorgis, 1968).

This process underscores the theory's central focus on mental engagement and message preemption.

Key concepts within the theory include threat, refutational preemption, and resistance. The perception of threat motivates individuals to defend their beliefs, while refutational preemption provides the tools to do so (Pfau & Van Bockern, 1994). Resistance is the outcome, manifesting as increased persistence of attitudes even under persuasive pressure. These mechanisms have proven effective in diverse fields, from political communication to public health campaigns (Banas & Rains, 2010).

The scope of Inoculation Theory extends beyond traditional persuasion contexts. It has been applied to misinformation correction, crisis communication, and online radicalization prevention (Compton & Pfau, 2005; Ivanov et al., 2016). In recent digital environments, inoculation strategies help mitigate misinformation spread by equipping audiences with cognitive defenses before encountering falsehoods (Basol et al., 2021). Such applications demonstrate the theory's continuing relevance in contemporary media landscapes.

Supporters applaud the theory for its predictive strength and empirical reliability. It provides a dynamic model for building message resistance and has inspired extensive experimental research (Banas & Rains, 2010). Nonetheless, critics contend that it assumes rational cognitive engagement, often ignoring emotional or identity-based responses (Nabi, 2003). Others argue that the model may not sustain long-term resistance without reinforcement (Compton, 2020). Despite these concerns, the theory remains foundational for explaining how preemptive communication fosters attitudinal stability and resilience.

2.2.3 Relationship of Theories to Study

The underpinning theories provide a robust dual framework for understanding how communication strategies influence audience trust, resistance to misinformation, and behavioural responses. Both theories explain cognitive and attitudinal processes that occur when individuals receive and interpret messages about fraud and transparency in digital financial systems.

First, the ELM aligns with the objective of examining the relationship between strategic communication and public trust by explicating how message features and audience involvement shape persuasion. In this context, ELM demonstrates that the quality, clarity, and credibility of telecom communication determine whether subscribers process messages through the central or peripheral route. Central route processing fosters enduring trust when messages are logical and evidence-based, whereas peripheral cues such as spokesperson credibility or message consistency elicit quicker, less durable trust responses (Petty & Cacioppo, 1986). This theoretical orientation complements the study's interest in assessing how deliberate and goal-driven communication fosters sustainable trust among mobile money users.

In parallel, the Inoculation Theory corresponds with the objective of evaluating the effectiveness of communication strategies in addressing misinformation. The theory posits that exposure to weakened counterarguments or pre-emptive refutations builds psychological resistance against persuasion (McGuire, 1961). When applied to anti-fraud communication, this perspective clarifies how telcos can pre-empt misinformation by alerting users to potential scams and providing corrective explanations in advance. The result is an increase in message credibility and user vigilance. Such mechanisms closely reflect telecom practices aimed at reducing susceptibility to fraudulent narratives disseminated via SMS and social media.

Conceptually, both theories complement each other in explaining the dynamic interaction between message construction and audience response. ELM offers insight into how subscribers cognitively process information, while Inoculation Theory captures the protective mechanisms that enhance resistance to false or misleading claims. Together, they establish a comprehensive lens for analysing how strategic communication can simultaneously cultivate trust and safeguard information integrity within mobile money ecosystems.

Empirical support reinforces the applicability of both models in communication and public trust research. Studies grounded in ELM demonstrate that strategic message framing and source credibility significantly improve user confidence and behavioural compliance in digital service contexts (Bhagat, 2024; Wu & Amoasi, 2024). Similarly, research drawing from Inoculation Theory shows that pre-emptive educational messaging effectively mitigates misinformation in financial and health communication environments (Rohilla, 2024; Fianu et al., 2023). These findings confirm that the combined explanatory strength of ELM and Inoculation Theory is suitable for evaluating the dual objectives of persuasion and misinformation resistance in the telco industry.

Overall, the integration of ELM and Inoculation Theory is particularly relevant for this study because both elucidate distinct yet interconnected processes of message influence, trust formation and misinformation management. Their combined application offers a theoretically grounded means of understanding how strategic communication can rebuild confidence, sustain transparency, and reduce vulnerability to fraudulent information in a digitally mediated environment.

2.3 Conceptual Framework

A conceptual framework provides a structured representation of how key variables in a study are theoretically and empirically connected. It serves as a visual and explanatory guide that

links the study's objectives, theories, and variables, showing the logical pathway through which the research problem will be examined. In this study, the conceptual framework clarifies how *strategic communication, misinformation management*, and *public trust* interact within the telecom sector. It also provides the foundation for developing hypotheses and guiding data analysis.

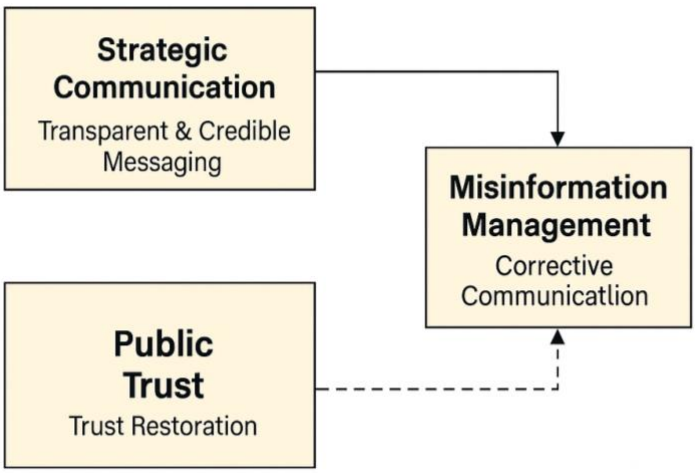
The framework used in this study, titled the *Integrated Trust and Misinformation Response Model (ITMRM)*, was developed through a synthesis of relevant theories and existing empirical research. Insights from the literature review revealed that communication quality, credibility, and timeliness are central to shaping public trust in institutions (Hallahan et al., 2007; Cornelissen, 2017). At the same time, research on misinformation management in digital finance contexts emphasises that pre-emptive and transparent communication strategies reduce vulnerability to fraud and restore confidence (Osakwe et al., 2022; Mogaji, 2022). By combining these insights, the ITMRM integrates two complementary perspectives, the *persuasive dimension* of communication, which builds trust through message credibility, and the *protective dimension*, which shields audiences from misinformation through proactive and corrective strategies.

The Elaboration Likelihood Model (Petty & Cacioppo, 1986) provides the first theoretical anchor for the ITMRM. It explains that audiences process persuasive messages through either a central route (based on logic and evidence) or a peripheral route (based on surface cues such as credibility or attractiveness). In the telecom context, credible and transparent communication encourages central-route processing, fostering enduring trust. Conversely, shallow or inconsistent communication may result in fleeting trust or scepticism. Therefore, strategic communication that is clear, transparent, and coherent stimulates deeper cognitive engagement and strengthens long-term public trust.

Complementing this, Inoculation Theory (McGuire, 1961) offers a preventive mechanism against misinformation. It proposes that individuals can be psychologically "inoculated" against persuasion by being pre-exposed to weakened counterarguments and refutations. In this study, misinformation management functions as a cognitive shield, where telecom operators build audience resistance through early warnings, corrective information, and educational campaigns. This mechanism reinforces trust and reduces the public's susceptibility to fraudulent messages or deceptive narratives.

Within the *ITMRM*, strategic communication is conceptualised as the *independent variable*, representing deliberate, transparent, and interactive communication efforts aimed at clarifying risks and promoting accountability. *Misinformation management* serves as the *mediating variable*, encompassing the preventive and corrective actions used to counter misinformation and fraud. *Public trust* is the *dependent variable*, reflecting the level of confidence, reliability, and perceived integrity that subscribers attribute to telecom operators. The model posits that effective strategic communication enhances public trust directly and indirectly through robust misinformation management. Conversely, communication delays or inconsistencies weaken this link and heighten public doubt.

Figure 2.1: Integrated Trust and Misinformation Response Model (ITMRM)



Source: Author's Own Construct (2025)

The proposed relationships are illustrated in Figure 2.1, where the arrows indicate both the direct influence of strategic communication on public trust and the mediating role of misinformation management in strengthening this association. In summary, the conceptual framework demonstrates how trust can be restored and sustained through credible, proactive, and pre-emptive communication. It further provides an explanation of how strategic communication enhances public confidence while mitigating the adverse effects of misinformation in the telecom industry.

2.4 Chapter Summary

The chapter reviewed scholarly and theoretical perspectives that underpin the relationship among strategic communication, misinformation, and public trust. It established that communication is not merely a conduit for information dissemination but a strategic instrument for shaping perception, reinforcing transparency, and managing misinformation. The discussion examined the three key constructs (strategic communication, public trust, and misinformation management) while aligning them with the study's objectives. The underpinning theories were justified as complementary frameworks explaining how persuasive and pre-emptive communication influence trust and message credibility. The theoretical and conceptual insights developed here provide the foundation for the methodological approach discussed in the next chapter.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodological framework employed to achieve the objectives of the study. It outlines the procedures and techniques adopted to examine the relationship between strategic communication, misinformation management, and public trust within the telecom sector. The discussion covers the research design, target population, sampling procedures, data collection instruments, and analytical methods used to ensure the credibility and reliability of the findings. The selected approach provides a systematic guide for gathering, analysing, and interpreting data in a manner consistent with the study's theoretical and conceptual frameworks.

3.2 Research Approach

The study adopted a quantitative research approach, which emphasises objectivity, measurement, and statistical analysis in examining relationships among variables. This approach was selected because it allows for the systematic investigation of associations between strategic communication, misinformation management, and public trust using measurable data. According to Creswell (2018), quantitative research enables the testing of hypotheses and generalisation of findings to a wider population through numerical evidence. Similarly, Bryman (2016) and Babbie (2020) emphasise that it facilitates replicability and reliability, ensuring consistency in research outcomes. Unlike qualitative designs that focus on understanding meanings and lived experiences (Merriam & Tisdell, 2016; Denzin & Lincoln, 2018), quantitative methods prioritise structured data collection and statistical inference. Kothari (2014) and Saunders et al. (2019) further argue that the quantitative approach is

appropriate when the aim is to determine relationships or test theoretical propositions, while Neuman (2014) and Sekaran and Bougie (2020) highlight its suitability for studies requiring comparability and predictive strength. In contrast, Yin (2018) notes that qualitative and mixed-method designs are more useful when the goal is to explore phenomena in depth rather than measure variables. The present study, therefore, employed a quantitative strategy to quantify the relationships among the study variables, enabling statistical validation of the theoretical linkages proposed in the conceptual framework.

The choice of a quantitative approach was justified by the study's objective to establish measurable relationships between strategic communication, misinformation management, and public trust. Given that the constructs were operationalised into observable indicators, this approach allowed for precision and empirical validation. Furthermore, it provided the flexibility to apply statistical techniques that enhance the credibility and generalisability of findings across the telecom sector.

3.2.1 Survey Design

A survey design was adopted as the primary methodological framework for data collection. As explained by Creswell and Creswell (2018), survey design enables researchers to gather information from a large population within a relatively short period, offering both descriptive and explanatory insights. Kerlinger and Lee (2000) describe it as a systematic method of collecting quantifiable data about people's attitudes, beliefs, and behaviours. Compared with experimental designs that manipulate variables (Kothari, 2014), surveys allow researchers to observe existing conditions and relationships without interference. Cohen, Manion, and Morrison (2018) further note that surveys are useful in social research because they allow the measurement of opinions and perceptions using structured instruments such as questionnaires.

Saunders et al. (2019) add that survey research provides the flexibility to apply inferential statistical analysis to test theoretical relationships, making it particularly relevant for cross-sectional studies.

In contrast to qualitative interviews or focus groups, which prioritise depth and context, survey research provides breadth and statistical representativeness (Bryman, 2016; Babbie, 2020). Fowler (2014) and Dillman et al. (2014) also stress that surveys support standardised questioning, which reduces researcher bias and improves reliability. Hence, the design was appropriate for examining how large groups of telecom subscribers perceive communication credibility and trust.

The survey design was chosen because it aligns with the study's aim to analyse relationships among variables in a structured and statistically measurable form. It allowed the collection of comparable responses from a large population of mobile money users, ensuring that patterns and associations could be quantified. This design thus provided a practical and empirical means of linking the study's theoretical framework with observed behaviours and perceptions within Ghana's telecom sector.

3.3 Population

The study targeted subscribers of major telecommunication companies in Ghana, specifically MTN, Vodafone, and AirtelTigo, who actively use mobile money services. This population was appropriate because these subscribers directly experience the communication interventions and misinformation management strategies implemented by telecom operators. As noted by Cooper and Schindler (2014), defining a clear target population ensures that the data collected accurately represents the group from which conclusions are drawn. The accessible population thus consisted of subscribers in selected metropolitan areas such as Accra, Kumasi, and Takoradi, where mobile money usage and fraud incidents are prevalent.

3.4 Sampling

A stratified sampling technique was employed to ensure representation across different demographic segments such as age, education, and mobile network affiliation. According to Kothari (2014), stratified sampling enhances precision by dividing a population into homogeneous subgroups and selecting samples from each stratum. In line with this, Mugenda and Mugenda (2003) explain that stratification reduces sampling error and ensures that significant subgroups are adequately represented. The process began with the identification of key strata based on network type (MTN, Vodafone, AirtelTigo), after which simple random sampling was used within each group to select participants. This method provided each subscriber within a stratum an equal chance of inclusion while maintaining diversity across the overall sample.

The sample size for the study was determined using the Krejcie and Morgan (1970) sample size determination table, which offers statistical guidance for deriving representative samples from large populations. Although the table recommends approximately 384 participants for populations exceeding 100,000, practical considerations such as resource constraints, accessibility, and time were taken into account. Consequently, a sample size of 200 respondents was adopted, which remains statistically acceptable for quantitative analysis when proportionate representation and reliability are maintained. As Kothari (2014) and Israel (2013) note, moderate sample sizes can yield valid results when sampling procedures are systematic and error minimised. Moreover, Saunders et al. (2019) emphasise that representativeness is often more critical than size alone, provided the selection process ensures diversity and balance across key strata.

The sampling process followed four systematic stages. First, the researcher identified the major telecom companies offering mobile money services in Ghana as the population frame. Second, collaboration with customer service centres and user forums helped obtain access to subscriber

lists and community platforms. Third, the population was divided into strata according to the three telecom operators and user demographics. Finally, within each stratum, respondents were randomly selected using a random number generator to avoid bias. This structured process ensured a balanced distribution of participants across gender, region, and network, reflecting the actual population characteristics of mobile money users in Ghana. As Cohen et al. (2018) and Creswell (2018) emphasise, systematic sampling enhances representativeness, strengthens reliability, and allows valid inference about the broader population.

The combination of stratified and random sampling techniques was justified because the study required representation across multiple user categories within the telecom sector. The approach enhanced accuracy and reduced bias, making it possible to capture diverse subscriber experiences and perceptions. Moreover, the method was statistically appropriate for quantitative analysis, ensuring that the results could be generalised to the wider population of telecom users.

3.5 Data Collection Methods

The study relied on primary data, collected directly from mobile money subscribers of major telecom operators in Ghana. A structured questionnaire served as the main data collection instrument because it allowed for systematic measurement of attitudes and perceptions regarding strategic communication, misinformation management, and public trust. As Fowler (2014) explains, structured questionnaires are suitable for large-scale studies because they provide standardised responses that are easy to analyse statistically. The instrument consisted of closed-ended items based on a five-point Likert scale, ranging from *strongly disagree (1)* to *strongly agree (5)*, designed to capture the degree of agreement with statements reflecting each study variable.

The questionnaire was divided into four sections: Section A focused on demographic data; Section B measured perceptions of strategic communication; Section C captured elements of misinformation management; and Section D assessed public trust. This structure reflected the conceptual framework and research objectives, ensuring alignment between theory and data collection. To ensure clarity and appropriateness, the instrument was pretested among thirty respondents in Accra. Feedback from the pilot led to minor revisions in question wording and sequencing to enhance comprehension and consistency. As DeVellis (2017) and Churchill and Iacobucci (2019) emphasise, pretesting is essential in refining instruments to eliminate ambiguity.

A hybrid collection strategy was adopted, combining physical administration of questionnaires and online distribution through Google Forms. This dual approach increased accessibility and inclusivity across respondents from diverse regions and backgrounds. According to Dillman, Smyth, and Christian (2014), integrating digital and face-to-face data collection helps to improve participation rates and ensure representativeness. Respondents were briefed on the study's purpose, assured of confidentiality, and invited to participate voluntarily, consistent with ethical research principles (Babbie, 2020).

3.6 Data Collection Procedure

Data collection was carried out systematically to ensure accuracy, consistency, and adherence to ethical standards. The researcher first sought permission from relevant institutional authorities and obtained ethical clearance to administer questionnaires among telecom subscribers. Following this approval, the data collection process proceeded in two phases. The first phase involved a **pilot test**, conducted among thirty mobile money users from Accra to validate the instrument's clarity and structure. Feedback from this stage guided minor revisions to improve comprehension and ensure that all questions aligned with the study objectives.

The second phase involved the main data collection, where structured questionnaires were distributed both physically and online over a four-week period. The hybrid method was adopted to ensure broad accessibility among respondents from different regions and varying digital literacy levels. Physical administration was conducted in public places such as customer service centres, university campuses, and community hubs, while the online survey was shared via social media platforms and mobile money user groups. According to Fowler (2014), combining digital and face-to-face distribution enhances response rates and data quality. Each respondent was informed about the purpose of the study and assured of confidentiality and voluntary participation in line with ethical research principles (Babbie, 2020). Completed questionnaires were screened for completeness before analysis, and inconsistent responses were excluded to maintain data integrity.

This approach was justified because it provided flexibility and inclusivity, capturing a diverse range of mobile money users across demographic and regional boundaries. The combination of physical and online distribution enhanced representativeness, reduced non-response bias, and ensured that the data reflected the experiences of Ghanaian telecom subscribers accurately.

3.7 Data Analysis Techniques

The collected data were analysed using the Statistical Package for the Social Sciences (SPSS) version 27, which is widely recognised for its capacity to handle quantitative datasets and generate reliable statistical outputs. The analysis involved both descriptive and inferential statistics to examine relationships among the study's key variables (strategic communication, misinformation management, and public trust). Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarise demographic characteristics and respondents' perceptions. This provided an overview of trends and patterns within the dataset, as recommended by Pallant (2020).

For inferential analysis, Pearson's correlation and multiple regression analysis were employed to test the hypotheses and determine the strength and direction of relationships between variables. Pearson's correlation measured the association between strategic communication and public trust, while multiple regression assessed how strategic communication and misinformation management jointly predicted trust levels among subscribers. In addition, mediation analysis was conducted to determine whether misinformation management acted as an intermediary variable between communication and trust. As Field (2018) and Tabachnick and Fidell (2019) note, these techniques are appropriate for quantitative studies that seek to explain inter-variable relationships using continuous data.

Before running the analyses, data were screened for completeness, normality, and outliers to ensure compliance with statistical assumptions. Reliability tests were conducted using Cronbach's Alpha, with a threshold value of 0.70 or higher considered acceptable (DeVellis, 2017). The results were then presented in tables and figures to facilitate clarity and interpretation.

The use of SPSS and inferential techniques was justified because they provided robust tools for identifying statistically significant relationships and testing theoretical propositions derived from the conceptual framework. The combination of descriptive and inferential analysis enabled both summary interpretation and hypothesis validation, ensuring that the findings were empirical, replicable, and aligned with the study's quantitative orientation.

3.8 Validity and Reliability

Ensuring validity and reliability was central to maintaining the credibility of the research findings. Validity refers to the degree to which the instrument measures what it is intended to measure (Creswell, 2018). To enhance content validity, the questionnaire items were reviewed by two research experts in communication and social sciences to ensure alignment with the

study's objectives. Their feedback guided revisions to ensure that all items adequately represented the constructs of strategic communication, misinformation management, and public trust. Construct validity was maintained by basing the questionnaire items on established scales and concepts drawn from prior studies within the literature review.

Reliability, on the other hand, concerns the consistency and stability of the measurement instrument over time (Bryman, 2016). The internal consistency of the questionnaire was assessed using Cronbach's Alpha coefficient, a widely accepted statistical measure. A threshold value of 0.70 or higher was considered acceptable for confirming internal reliability (DeVellis, 2017; Pallant, 2020). Results from the pilot test yielded alpha values above this benchmark, indicating that the instrument possessed adequate reliability for the main study. The consistent responses across items demonstrated that the scale would produce dependable and replicable results during large-scale administration.

3.9 Ethical Considerations

Ethical standards were rigorously observed throughout the study to protect participants and uphold research integrity. Prior to data collection, the researcher obtained approval from the relevant institutional ethics committee. Participants were informed about the study's purpose, assured of voluntary participation, and granted the right to withdraw at any point without penalty. According to Babbie (2020), obtaining informed consent is fundamental to respecting participants' autonomy in social research.

Confidentiality was strictly maintained by anonymising responses and ensuring that no identifying information was recorded. The online questionnaire was password-protected, and physical copies were securely stored to prevent unauthorised access. Data were used solely for academic purposes and reported in aggregate form to prevent traceability of individual responses. Saunders et al. (2019) and Israel (2013) both emphasise that confidentiality and data

protection are essential ethical safeguards that enhance respondent trust and promote truthful participation.

3.10 Chapter Summary

This chapter outlined the methodological procedures adopted to undertake this study. It explained the quantitative research approach, survey design, sampling procedures, data collection methods, analytical techniques, and measures taken to ensure validity, reliability, and ethical compliance. The methodological choices were guided by the study's conceptual framework and were structured to ensure objectivity, precision, and replicability. The next chapter presents the data analysis and results, providing empirical insights into how communication strategies influence public trust and misinformation management among telecom subscribers.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND RESULTS

4.1 Introduction

This chapter presents the analysis and interpretation of the data gathered from subscribers of MTN, Vodafone, and AirtelTigo who participated in the study. The purpose of the chapter is to examine how strategic communication and misinformation management shape public trust in mobile money services within Ghana's telecom sector. The presentation follows the sequence of the research objectives and includes the response rate, demographic characteristics, reliability outcomes, descriptive statistics, correlation results, and regression models. These analyses provide empirical evidence on the relationships among the study variables and support the evaluation of the conceptual framework that informed the study's design.

4.2 Response Rate

A total of 200 questionnaires were administered, of which 186 were returned and deemed valid for analysis, resulting in a response rate of 93%. This rate is considered adequate for quantitative research, as it exceeds the minimum threshold recommended for survey-based studies and provides a reliable basis for statistical interpretation. The high return rate was supported by the combined use of online and physical distribution, which increased accessibility and engagement across respondents in the selected regions.

4.3 Demographic Characteristics of Respondents

The demographic profile of the 186 valid respondents provides important context for interpreting the study's results, as it reflects the diversity of mobile money users across age, gender, education, occupation, network affiliation, and length of service use. The distribution shows that individuals aged 26–35 formed the largest group at 38%, followed by those aged

18–25 at 27%, indicating that younger adults constitute the most active users of mobile money platforms. Males represented 54% of the sample, while females accounted for 46%. With regard to educational background, 41% held a bachelor's degree, 24% had diplomas, and 18% had completed senior high school. These characteristics suggest that the sample is relatively well educated, which may influence awareness and interpretation of communication received from telecom operators.

Table 4.1: Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage (%)
Age	18–25	50	27
	26–35	71	38
	36–45	40	22
	46–55	18	10
	56+	7	3
Gender	Male	100	54
	Female	86	46
Education	SHS	34	18
	Diploma	45	24
	Bachelor's	76	41
	Master's	26	14
	PhD/Other	5	3
Occupation	Student	39	21
	Public Sector	44	24
	Private Sector	52	28
	Self-employed	36	19
	Unemployed	15	8
Network Provider	MTN	118	63
	Vodafone	47	25
	AirtelTigo	21	12
Duration of Use	<1 year	12	6
	1–3 years	61	33
	4–6 years	77	41
	>6 years	36	19

Source: Field Data (2025)

The demographic patterns presented in Table 4.1 indicate a broad representation of mobile money users whose experiences enhance the study's credibility. The dominance of MTN users

(63%) aligns with national market trends and strengthens the applicability of the findings to Ghana's mobile money landscape. Furthermore, 41% of respondents reported using mobile money for four to six years, while 19% had used it for more than six years, suggesting a mature user base capable of evaluating communication strategies and misinformation management efforts. The combination of age distribution, educational attainment, and occupational diversity supports the reliability of subsequent analyses by ensuring that the views captured reflect a wide cross-section of the telecom-using public.

4.4 Reliability Analysis

Reliability analysis was conducted to assess the internal consistency of the scales used to measure the three main constructs: strategic communication, misinformation management, and public trust. Cronbach's alpha values were generated for each construct to determine whether the items within each scale measured the underlying concept consistently. The results in Table 4.2 show that all alpha coefficients exceeded the widely acceptelets d threshold of 0.70, indicating satisfactory reliability. The strategic communication scale produced an alpha of 0.89, suggesting a high level of consistency across the items. Misinformation management recorded an alpha of 0.91, reflecting very strong internal coherence. Public trust yielded an alpha of 0.87, also demonstrating acceptable reliability. These results confirm that the questionnaire items were stable, coherent, and suitable for further statistical analysis.

Table 4.2: Reliability Statistics for Study Variables

Construct	Number of Items	Cronbach's Alpha
Strategic Communication	7	0.89
Misinformation Management	7	0.91
Public Trust	7	0.87

Source: Field Data (2025)

The findings in Table 4.2 affirm that the measurement instrument provided reliable data for examining the relationships outlined in the research objectives. The strong internal consistency across the three constructs enhances confidence in the precision of the responses and ensures that the analyses conducted in subsequent sections are based on dependable measures. Since all constructs met the reliability criteria, no items were removed, and the full scales were retained for descriptive, correlational, and regression analyses. The robustness of the reliability outcomes strengthens the overall methodological integrity of the study and supports valid interpretation of the results.

4.5 RO1: Relationship between strategic communication and public trust

This section presents the findings relating to the first research objective, which sought to examine the relationship between strategic communication practices and public trust in telecom providers. The analysis proceeds in three stages. First, item-level descriptive statistics are presented for the strategic communication construct. Second, item-level statistics are reported for public trust. Finally, a correlation analysis is used to determine the association between the two constructs. Together, these steps provide a transparent and progressive account of how respondents evaluated the questionnaire items and how these evaluations relate to one another.

4.5.1 Descriptive Statistics for Strategic Communication

The strategic communication construct was measured using seven items in Section B of the questionnaire, each rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Table 4.3 presents the means and standard deviations for all items. The results indicate generally positive perceptions of telecom communication practices. Mean scores range from 3.72 to 3.93, suggesting that respondents tended to agree that their providers communicate clearly, credibly, and in ways that support user decision-making. The highest mean score was

recorded for the item on clarity of communication about disruptions and fraud risks (M = 3.93, SD = 0.71), followed closely by the credibility and trustworthiness of information (M = 3.88, SD = 0.69). These results point to a perception that telecom messages are not only visible but also understandable and believable.

Table 4.3: Descriptive Statistics for Strategic Communication (Section B)

Item	Statement	Mean	Std. Dev.
B1	Provider communicates clearly about disruptions or fraud risks	3.93	0.71
B2	Information from provider is credible and trustworthy	3.88	0.69
B3	Messages address my concerns as a user	3.79	0.74
B4	Communication is timely and relevant to my needs	3.81	0.68
B5	Messages are consistent across platforms	3.72	0.77
B6	Communication shows accountability and openness	3.85	0.7
B7	Communication encourages me to act on safety or security information	3.79	0.73

Source: Field Data (2025)

The overall pattern in Table 4.3 suggests that respondents see their telecom providers as engaging in deliberate and organised communication, rather than ad hoc messaging. The relatively high mean for accountability and openness (M = 3.85, SD = 0.70) indicates that users perceive a degree of transparency in the way information is conveyed, while the item on consistency across platforms (M = 3.72, SD = 0.77) shows slightly more variation in views. Furthermore, the mean of 3.79 for messages that address user concerns and for messages that encourage protective action implies that communication is not viewed as purely informational, but also as guiding behaviour. When these items are considered together, the composite mean for strategic communication (M ≈ 3.82) reflects a broadly favourable assessment of telecom communication practices, with modest dispersion in responses across the sample.

4.5.2 Descriptive Statistics for Public Trust

Public trust was measured through seven items in Section D of the questionnaire, also rated on the same five-point Likert scale. Table 4.4 presents the means and standard deviations for each item. The results reveal moderately positive perceptions of trust, with mean scores ranging from 3.63 to 3.83. Respondents expressed the strongest agreement with the statement that their mobile money transactions are secure (M = 3.83, SD = 0.69), followed by the belief that their provider acts in the best interest of customers (M = 3.75, SD = 0.74). These findings indicate that, on average, users are reasonably confident in the integrity of the platforms they use and in the intentions of their providers.

Table 4.4: Descriptive Statistics for Public Trust (Section D)

Item	Statement	Mean	Std. Dev.
D1	Provider acts in the best interest of customers	3.75	0.74
D2	I trust the accuracy of information shared by my provider	3.7	0.72
D3	I am confident that my mobile money transactions are secure	3.83	0.69
D4	Provider is transparent about operations and challenges	3.63	0.76
D5	Provider responds honestly to customer concerns	3.68	0.73
D6	I can rely on my provider to protect my personal data and privacy	3.74	0.71
D7	My trust in my provider has improved over time	3.67	0.78

Source: Field Data (2025)

The items in Table 4.4 yield a composite mean of approximately 3.71 for public trust, indicating that respondents lean towards agreement rather than neutrality or scepticism. However, the slightly lower mean for transparency (M = 3.63, SD = 0.76) suggests that some users remain cautious about how openly providers share information about challenges and risks. In addition, the item on trust improving over time (M = 3.67, SD = 0.78) shows a higher level of dispersion, which implies that trust trajectories differ across users. Overall, the results point to a trust environment that is broadly positive but still somewhat guarded, with

respondents expressing stronger confidence in the security of transactions and data protection than in the full openness of corporate communication.

4.5.3 Correlation Analysis between Strategic Communication and Public Trust

Having established the descriptive profile of the two constructs, the analysis proceeds to examine the association between strategic communication and public trust. A Pearson correlation coefficient was computed using the composite scores for each construct. The results, presented in Table 4.5, show a positive and statistically significant relationship between strategic communication and public trust ($r = 0.61$, $p < 0.01$). This coefficient indicates a moderate to strong association, suggesting that higher perceptions of strategic communication quality are linked with higher levels of trust in telecom providers.

Table 4.5: Correlation between Strategic Communication and Public Trust

Variabless	Strategic Communication	Public Trust
Strategic Communication	1	0.61**
Public Trust	0.61**	1

Source: Field Data (2025)

Note: p < 0.01, two-tailed.

This finding implies that respondents who rate their providers highly on clarity, credibility, timeliness, consistency, and accountability in communication are more likely to express confidence in those providers' intentions, honesty, and capacity to protect their interests. In other words, effective strategic communication appears closely linked with the formation and maintenance of trust in the mobile money environment. Moreover, the strength of the correlation suggests that communication practices are not perceived as superficial gestures, but as substantive indicators of reliability. Consequently, the analysis for Research Objective 1

supports the position that improvements in strategic communication are associated with corresponding improvements in public trust among telecom subscribers.

4.6 RO2: Effectiveness of communication strategies in addressing fraud and misinformation

This section presents the findings relating to the second research objective, which sought to assess the effectiveness of telecom communication strategies in addressing mobile money fraud and misinformation. The analysis proceeds in two stages. First, item-level descriptive statistics are reported for the misinformation management construct in order to show how respondents evaluated specific actions such as alerts, corrections, and public education. Second, a multiple regression model is used to determine the extent to which strategic communication and misinformation management jointly predict public trust, thereby providing an empirical indication of the effectiveness of these communication strategies.

4.6.1 Descriptive Statistics for Misinformation Management

Misinformation management was measured using seven items in Section C of the questionnaire, each rated on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). Table 4.6 presents the means and standard deviations for all items. The results show generally favourable perceptions of how telecom providers handle fraud-related misinformation. Mean scores range from 3.68 to 3.89, indicating that respondents tended to agree that their providers issue timely alerts, correct misleading information, and undertake public education efforts. The highest mean score was recorded for the statement that public education campaigns help users identify fraudulent messages (M = 3.89, SD = 0.68), followed by the item indicating that confidence increases when misinformation is addressed promptly

(M = 3.86, SD = 0.70). These values suggest that respondents place particular value on proactive education and rapid corrective responses.

Table 4.6: Descriptive Statistics for Misinformation Management (Section C)

Item	Statement	Mean	Std. Dev.
C1	Provider issues timely alerts to prevent misinformation or scams	3.82	0.72
C2	I receive updates that correct false or misleading information	3.76	0.75
C3	Provider responds quickly when misinformation arises	3.79	0.73
C4	Public education campaigns help me identify fraudulent messages	3.89	0.68
C5	Messages help reduce the likelihood of falling victim to scams	3.74	0.77
C6	Provider regularly informs users about risks and how to stay safe	3.68	0.79
C7	My confidence increases when misinformation is addressed promptly	3.86	0.7

Source: Field Data (2025)

The overall pattern in Table 4.6 yields a composite mean of approximately 3.79 for misinformation management, indicating that respondents view current communication efforts to counter fraud and misinformation as generally effective but not flawless. The slightly lower mean for regular risk information (M = 3.68, SD = 0.79) suggests that some users would prefer more frequent or sustained engagement on safety issues. At the same time, the relatively high scores for public education campaigns and prompt responses show that interventions that are visible, instructive, and time sensitive are especially appreciated. These findings point to an environment in which users recognise substantive anti-fraud communication, yet still perceive opportunities for improvement in the consistency and reach of these efforts across different channels and user segments.

4.6.2 Regression Analysis: Effect of Strategic Communication and Misinformation Management on Public Trust

To assess the effectiveness of communication strategies in shaping public trust, a multiple regression analysis was conducted with public trust as the dependent variable and two predictors: strategic communication and misinformation management. Composite scores were computed for each predictor based on the respective item sets. The model summary and coefficients are presented in Table 4.7. The results indicate that the overall model is statistically significant, $F(2, 183) = 87.92$, $p < 0.001$, and explains 49 percent of the variance in public trust ($R^2 = 0.49$). This level of explanatory power suggests that communication practices related to both strategic messaging and misinformation handling play a substantial role in shaping how respondents evaluate their providers.

Table 4.7: Regression Analysis Predicting Public Trust from Strategic Communication and Misinformation Management

Predictor	Standardised β	t-value	Sig.	R^2	F	Sig. (F)
Strategic Communication	0.38	6.27	0			
Misinformation Management	0.34	5.47	0	0.49	87.92	0

Source: Field Data (2025)

The coefficients in Table 4.7 show that both strategic communication ($\beta = 0.38$, $p < 0.001$) and misinformation management ($\beta = 0.34$, $p < 0.001$) are significant positive predictors of public trust. This means that, controlling for the other predictor, higher perceptions of strategic communication quality are associated with higher levels of trust, and higher perceptions of effective misinformation management are likewise associated with increased trust. The relatively similar magnitudes of the beta coefficients suggest that general communication

quality and specific anti-fraud interventions are both important dimensions of effectiveness, rather than one simply dominating the other. In practical terms, the model implies that trust is reinforced when providers combine clear, credible, and accountable day-to-day communication with targeted efforts that warn, educate, and reassure users in the face of fraud and misinformation.

The descriptive findings and the regression results provide strong support for the conclusion that communication strategies aimed at addressing mobile money fraud and misinformation are not merely symbolic gestures, but have measurable effects on public trust. Respondents who report frequent alerts, timely corrections, and meaningful educational campaigns are more likely to express confidence in their providers, while those who perceive communication as less regular or less responsive tend to report lower levels of trust. Thus, the evidence for the second research objective indicates that the effectiveness of telecom communication strategies in the fraud and misinformation space is a critical determinant of how secure and supported users feel within the mobile money ecosystem.

4.7 RO3: Interpretation and behavioural response to anti-fraud messages

This section presents the findings related to the third research objective, which sought to analyse how subscribers interpret and respond to anti-fraud communication messages. Unlike the previous objectives, which required inferential tests, this objective centres on behavioural patterns and user interpretation. As such, the analysis relies on descriptive evidence from the misinformation management items, focusing on how respondents understand, internalise, and act upon communication intended to prevent fraud. The emphasis is on identifying recurring behavioural tendencies that illustrate how communication influences user decision-making and safety practices. This gradual movement from perception to behaviour enables a clearer understanding of how communication strategies translate into real-world action.

4.7.1 Interpretation of Misinformation-Response Patterns

The interpretation of user responses begins with the finding that timely alerts and corrective updates are viewed as credible and actionable sources of guidance. Items such as C1 and C2, which measure the promptness of alerts and the reliability of updates that correct misleading information, recorded means of 3.82 and 3.76 respectively. These results suggest that respondents interpret such messages as trustworthy and sufficiently clear to guide their behaviour. In practice, this means that when users receive messages warning them of fraudulent activity, they tend to understand the intent and accept the information as valid. This interpretation is further reinforced by the strong performance of C4 (M = 3.89), which indicates that public education campaigns help users identify fraudulent messages more readily. Thus, communication does not merely inform; it actively shapes how respondents classify and evaluate suspicious content.

A similar pattern emerges when examining behavioural responses. Items such as C5, which assesses whether messages reduce the likelihood of falling victim to scams (M = 3.74), and C7, which examines whether confidence increases when misinformation is addressed promptly (M = 3.86), reveal that anti-fraud communication influences user behaviour in meaningful ways. Respondents appear to adjust their actions based on the guidance they receive, such as verifying requests, avoiding suspicious links, or following recommended protective steps. This behavioural orientation is further demonstrated by the consistent agreement with C3 (M = 3.79), showing that rapid responses from providers enable users to take precautionary measures more confidently. Together, these findings show that users interpret anti-fraud messages as cues for action rather than passive information.

Overall, the results for this objective show that subscribers interpret anti-fraud communication as both informative and directive. They perceive alerts, corrections, and educational campaigns

as credible signals that help them recognise risks and take protective action. This pattern indicates that communication strategies do not operate in isolation; they shape user interpretation, influence situational awareness, and guide behavioural decisions.

4.8 Chapter Summary

This chapter presented the study's results, progressing from descriptive patterns to relational and predictive analysis. The findings showed that respondents viewed strategic communication and misinformation management positively, with clear evidence that communication quality shaped their trust in mobile money services. The correlation analysis confirmed a significant association between strategic communication and public trust, while the regression model demonstrated that both communication dimensions contributed meaningfully to trust formation. The behavioural analysis further revealed that subscribers interpreted anti-fraud messages as practical cues for action. Together, these results demonstrated the central role of communication in influencing trust and user behaviour, setting the stage for the discussion and recommendations in the next Chapter.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter brings together the central findings of the study and outlines their implications for communication practice, organisational responsibility, and policy within Ghana's mobile money ecosystem. It moves from a synthesis of empirical evidence to interpretive reflection, and then to action-oriented guidance for telecom operators, regulatory bodies, and public-facing institutions. The discussion revisits the research aim and objectives, integrates the key results presented in Chapter Four, and considers how strategic communication and misinformation management influence trust and user behaviour in a fraud-prone digital environment. The chapter concludes with recommendations for communication practice and governance, followed by suggested areas for further research that would deepen understanding of risk communication in digital financial services.

5.2 Summary of the Findings

The study examined how strategic communication and misinformation management shape public trust in mobile money services in Ghana. Three objectives guided the inquiry: to determine the relationship between strategic communication and public trust, to assess the effectiveness of communication strategies in addressing mobile money fraud and misinformation, and to analyse how subscribers interpret and respond to anti-fraud messages. The first objective revealed a moderate to strong positive relationship between strategic communication and public trust. Respondents viewed clarity, credibility, timeliness, and accountability as decisive elements that helped them assess the intentions and reliability of

their telecom providers. Communication practices were therefore understood as signals of institutional competence and goodwill, not simply as information outputs.

The second objective showed that communication strategies aimed at addressing misinformation and fraud produced measurable effects on trust. The regression analysis indicated that both strategic communication and misinformation management significantly predicted trust, suggesting that users value not only consistent day-to-day communication but also targeted interventions that protect them from deceptive schemes. Alerts, corrective updates, and public education campaigns were particularly influential, although respondents noted that communication was not always uniform across platforms or sustained over time. The evidence therefore demonstrated that effectiveness in the fraud and misinformation space required responsiveness, coherence, and visible stewardship of user safety.

The third objective revealed that subscribers interpreted anti-fraud messages as actionable guidance rather than merely informative statements. Users reported adjusting behaviour on the basis of alerts, verifying requests more carefully, and paying closer attention to suspicious messages. However, the findings also showed variation in how quickly or confidently users acted, depending on how transparent, prompt, and consistent the communication appeared. Trust improved when messages were seen as credible and timely, yet weakened when communication gaps created uncertainty or when risks were not explained clearly. The evidence at this stage therefore showed that anti-fraud communication operated as a behavioural cue that shaped awareness, decision-making, and perceived security within the mobile money environment.

In combination, the findings established that communication in Ghana's telecom sector functions as an essential component of risk management. Strategic communication created the foundation for belief in institutional reliability, while misinformation management offered

targeted assurance during periods of fraud-related uncertainty. User interpretation and behavioural responses completed this chain by demonstrating how communication translated into practical safety actions. The study therefore confirmed that public trust in mobile money is influenced not only by the technical performance of platforms but by the communicative environment in which risk information is conveyed and understood.

5.3 Conclusion

The study demonstrated that communication in the mobile money sector operates as a form of risk governance rather than a simple channel for disseminating updates. Strategic communication shaped how users perceived institutional intent, helping them judge whether providers acted consistently, transparently, and with due regard for customer welfare. Misinformation management, in turn, served as a targeted intervention that addressed uncertainty directly, reassured users during periods of heightened risk, and guided protective behaviour. Together, these practices contributed to the formation, maintenance, and at times the fragility of public trust.

The conclusions further showed that trust is shaped by both structural and interpretive factors. Communication practices influenced trust when they established coherence, credibility, and openness, yet they faced limits when misinformation circulated widely, when transparency was perceived as uneven, or when users experienced fatigue from repeated fraud alerts. The evidence also indicated that trust is dynamic rather than static. It responds to communication patterns, the timing of corrective interventions, and users' personal encounters with fraud. Mobile money therefore emerges as a communicative environment in which trust is continually negotiated through day-to-day messaging, risk updates, and behavioural cues. For this reason, operators carry significant responsibility for designing communication systems that are anticipatory, user-centred, and sensitive to the lived realities of digital financial interaction.

5.4 Recommendations

5.4.1 Recommendations Based on the Findings

Telecom operators should institutionalise strategic communication as a structured organisational function with designated roles, clear accountability lines, and routine communication planning. This includes establishing communication calendars, developing consistent cross-platform messaging protocols, and ensuring that updates, alerts, and corrective notices follow a coherent pattern. Operators should assign trained officers to oversee fraud-related communication, monitor misinformation trends, and coordinate timely public education efforts. These measures would reduce inconsistency, improve message clarity, and strengthen user confidence.

In addition, telecom providers should build integrated misinformation management frameworks that combine proactive alerts, explanatory messages, and practical guidance for user behaviour. Respondents valued messages that explained risks in simple terms and helped them identify deceptive patterns, indicating the need for more sustained user education. Providers should also maintain transparent communication about service disruptions, detected fraud attempts, or emerging threats, as transparency reinforces perceptions of honesty and operational goodwill. The findings further suggest that communication should be iterative rather than episodic, allowing users to develop stable expectations about how their provider responds to risk.

5.4.2 Policy and Sector-Wide Practice

Regulatory bodies such as the National Communications Authority and the Bank of Ghana should develop unified guidelines on risk communication for mobile money operators. These guidelines should outline standards on message clarity, disclosure practices, timing of alerts, and responsibilities for misinformation correction. Sector-wide protocols would reduce fragmentation in communication approaches and create a more predictable environment for users. Policymakers should also collaborate with industry actors to develop educational interventions that promote digital literacy, fraud awareness, and responsible mobile money use. Public campaigns should be culturally resonant, accessible across languages, and reinforced through partnerships with civil society, media organisations, and local community networks.

Regulatory bodies should further require telecom operators to adopt transparent reporting practices on fraud incidents and misinformation trends. Such disclosures would support accountability, allow users to understand the risks more fully, and encourage continuous improvement in communication strategies. Strengthening institutional responsibility in this way would help establish a safer and more trusted digital financial environment.

5.5 Areas for Further Research

Future research could examine user perspectives in greater depth, especially how different demographic groups interpret and respond to fraud-related communication. This may provide a more granular understanding of behavioural variation. Comparative studies across regions or across different mobile money ecosystems would also clarify whether the patterns identified in this study hold beyond the sampled areas. Longitudinal research tracing trust trajectories over time would help illuminate how communication practices influence confidence during both stable periods and episodes of heightened fraud activity. Finally, research examining how algorithmic filtering, platform design, and message delivery systems shape the visibility and

effectiveness of risk communication would extend the insights of this study into the broader technological context of digital finance.

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APPENDIX

QUESTIONNAIRE

and misinformation management in Ghana's telecom sector. The study is purely academic, and your responses will remain confidential. Participation is voluntary, and you may withdraw at any time. Kindly answer all items honestly.

SECTION A: Demographic Information

Item	Variable	Response Options
1	Age	☐ 18–25 ☐ 26–35 ☐ 36–45 ☐ 46–55 ☐ 56+
2	Gender	☐ Male ☐ Female ☐ Prefer not to say
3	Educational Level	☐ SHS ☐ Diploma ☐ Bachelor's ☐ Master's ☐ PhD ☐ Other
4	Occupation	☐ Student ☐ Public Sector ☐ Private Sector ☐ Self-employed ☐ Unemployed
5	Network Provider	☐ MTN ☐ Vodafone ☐ AirtelTigo
6	Duration of Mobile Money Use	☐ <1 year ☐ 1–3 years ☐ 4–6 years ☐ >6 years
7	Region of Residence	☐ Greater Accra ☐ Ashanti ☐ Western ☐ Eastern ☐ Northern ☐ Other

SECTION B: Strategic Communication (Independent Variable)

No.	Statement	1	2	3	4	5
1	My telecom provider communicates clearly about service disruptions or fraud risks.	☐	☐	☐	☐	☐
2	Information from my telecom provider is credible and trustworthy.	☐	☐	☐	☐	☐
3	The messages I receive from my telecom provider address my concerns as a user.	☐	☐	☐	☐	☐
4	My telecom provider's communication is timely and relevant to my needs.	☐	☐	☐	☐	☐
5	I find my telecom provider's messages consistent across platforms.	☐	☐	☐	☐	☐
6	My telecom provider's communication shows accountability and openness.	☐	☐	☐	☐	☐
7	The company's communication encourages me to act on safety or security information.	☐	☐	☐	☐	☐

SECTION C: Misinformation Management (Mediating Variable)

No.	Statement	1	2	3	4	5
1	My telecom provider issues timely alerts to prevent misinformation or scams.	☐	☐	☐	☐	☐
2	I receive updates that correct false or misleading information shared online or via SMS.	☐	☐	☐	☐	☐
3	My telecom provider responds quickly when misinformation arises.	☐	☐	☐	☐	☐
4	Public education campaigns help me identify fraudulent messages.	☐	☐	☐	☐	☐
5	The company's messages help reduce the likelihood of falling victim to scams.	☐	☐	☐	☐	☐
6	My telecom provider regularly informs users about risks and how to stay safe.	☐	☐	☐	☐	☐
7	My confidence in my telecom provider increases when misinformation is addressed promptly.	☐	☐	☐	☐	☐

SECTION D: Public Trust (Dependent Variable)

No.	Statement	1	2	3	4	5
1	I believe my telecom provider acts in the best interest of its customers.	☐	☐	☐	☐	☐
2	I trust the accuracy of information shared by my telecom provider.	☐	☐	☐	☐	☐
3	I am confident that my mobile money transactions are secure.	☐	☐	☐	☐	☐
4	My telecom provider is transparent about its operations and challenges.	☐	☐	☐	☐	☐
5	I believe my telecom provider responds honestly to customer concerns.	☐	☐	☐	☐	☐
6	I can rely on my telecom provider to protect my personal data and privacy.	☐	☐	☐	☐	☐
7	My trust in my telecom provider has improved over time.	☐	☐	☐	☐	☐

SECTION E: Open-Ended Feedback (Optional)

1. In your opinion, what can telecom companies do to improve public trust and communication about mobile money fraud?

_____

_____

_____