



**EXPLORING FRAUD AWARENESS CAMPAIGN STRATEGIES OF FRAUD
PREVENTION ORGANISATIONS IN GHANA: A CASE STUDY OF THE ECONOMIC
AND ORGANISED CRIME OFFICE (EOCO)**

BY

ANDRELLA GHANSAH

MASPR24008

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

DECEMBER 2025

DECLARATIONS

STUDENT'S DECLARATION

I, Andrella Ghansah, declare that this thesis is the result of my own original research. Except for quotations and references to published works, which have been duly acknowledged, no part of this work has been submitted, either in whole or in part, for the award of any degree elsewhere. I accept full responsibility for any shortcomings in the study.

.....

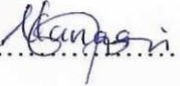
DATE: 11 / 12 / 2025

ANDRELLA GHANSAH

(Student)

SUPERVISORS' DECLARATION

I, the undersigned supervisor, declare that I supervised the preparation and presentation of this thesis in accordance with the regulations governing the supervision of Master's theses as established by the University of Media, Arts and Communication (UniMAC).


.....

Rebecca Nanaa Baah-Ofori (PhD)
(Supervisor)

DATE: 10/12/2025.....

DEDICATION

This work is dedicated first to the Almighty God, for guiding and giving me the strength to complete this period of study.

The second dedication is to my family for all the support they have given me.

To everyone who, in one way or the other, contributed to the successful completion of this project and study.

ACKNOWLEDGEMENT

I want to express my deepest appreciation to my supervisor, **REBECCA NANAA BAAH-OFORI (PhD)**, for her invaluable guidance, insightful feedback and patience throughout the course of this research. Her expertise and mentorship significantly shaped the development and completion of this dissertation.

My sincere gratitude also goes to the faculty and staff of the **University of Media, Arts, and Communication – Institute of Journalism (UniMAC-IJ)** for providing the academic resources and supportive environment that made this study possible.

I am profoundly grateful to my colleagues and all participants who contributed their time, experiences and perspectives. Your cooperation and insights enriched the quality and depth of this research.

Finally, I extend heartfelt appreciation to my family and friends for their constant love, encouragement and belief in this journey. Your support has been my greatest source of strength.

ABSTRACT

Financial fraud continues to inflict substantial economic losses and erode public trust in Ghana, exacerbated by low financial literacy, rapid digitalisation, and sophisticated scams such as Ponzi schemes and romance fraud, despite efforts by agencies like the Economic and Organised Crime Office (EOCO) to combat it through awareness campaigns. This qualitative case study, guided by Excellence Theory (Grunig & Hunt, 1992), examined EOCO's public relations strategies, stakeholders' perceptions of their impact, and implementation challenges via semi-structured interviews with PR officers and a focus group with diverse stakeholders, analysed thematically (Braun & Clarke, 2006). Findings revealed strategies centred on mandate awareness, stakeholder collaboration, multichannel dissemination, and limited research use; perceptions of modest, reactive impact with indirect behavioural influence from arrests but constrained trust and visibility; and challenges including resource shortages, bureaucratic structures, and political/confidentiality barriers. The study concludes that EOCO's practice remains operationally resilient yet strategically constrained and predominantly unidirectional, advocating enhanced research, decentralised authority, sustained funding, and participatory approaches to achieve symmetrical communication and more effective fraud prevention in Ghana's heterogeneous context.

Keywords: Financial Fraud Awareness, Public Relations Strategies, Excellence Theory, EOCO Ghana, Stakeholder Perceptions, Qualitative Thematic Analysis

TABLE OF CONTENTS

DECLARATIONS.....	i
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
ABSTRACT.....	v
INTRODUCTION.....	1
1.0 Chapter Overview.....	1
1.1 Background.....	1
1.2 Statement of the Problem.....	5
1.3 Aim and Objectives.....	6
1.4 Research Questions.....	7
1.5 Significance of the Study.....	7
1.6 Scope of the Study.....	8
1.7 Organisation of the Study.....	8
1.8 Chapter Summary.....	9
LITERATURE REVIEW.....	10
2.0 Introduction.....	10
2.1 Theoretical Framework.....	10
2.1.1 Relevance of the theory to this study.....	12
2.2 Financial Fraud in Ghana.....	13
2.3 Public Relations and Awareness Campaigns.....	14
2.4 Fraud Prevention Organisations in Ghana.....	15
2.5 Audience Segmentation and Targeting.....	16
2.6 Empirical Review.....	17
2.7 Gaps in the Literature.....	20
2.8 Chapter Summary.....	20
METHODOLOGY.....	21
3.0 Introduction.....	21
3.1 Research Approach.....	21
3.2 Research Design.....	23
3.3 Research Paradigm.....	24

3.4	Research Population, Sample Size and Sampling Technique.....	25
3.4.1	Population	25
3.4.2	Sample Size.....	26
3.4.3	Sampling technique.....	27
3.5	Data Collection Method	28
3.6	Data Collection Instrument	29
3.7	Data Collection Procedure	29
3.8	Treatment, Presentation and Analysis of Data.....	31
3.9	Ethical Considerations	31
3.10	Chapter Summary	32
	REFERENCES	74
	APPENDIX 1	78
	APPENDIX 2.....	80

CHAPTER 1

INTRODUCTION

1.0 Chapter Overview

This chapter discusses the study's background, providing a context, rationale, and direction for the entire investigation. It then discusses the problem statement, which puts the study in context with other studies within the literature to drum up its rationale while recognising the contributions made by other researchers within the area. The chapter articulates the research aim and narrows in on the research objectives that will undergird the study. Gleaning from the research objectives, the chapter also discusses the research questions that will be answered at the end of the study, while arguing its justification and significance. The delimitations and chapter disposition of the study are also discussed.

1.1 Background

Fraud is a pervasive and growing challenge in Ghana that has undermined economic progress, eroded public trust, and inflicted substantial financial losses across multiple sectors. According to Rockson (2019), the phenomenon is driven by socio-economic factors such as poverty, unemployment, and low financial literacy, on the back of which individuals exploit vulnerabilities in both urban and rural communities. Fraud manifests in various forms, including cybercrime, mobile money fraud, and financial fraud, with the latter posing a particularly severe threat due to its direct impact on individuals, businesses, and the country's financial system. The rapid expansion of digital platforms, such as mobile banking and online transactions, has amplified fraud risks, as fraudsters leverage technological advancements and public unawareness to execute

sophisticated schemes (Asare, 2020). With the surge in financial inclusion through mobile money services and digital banking, fraud incidents have escalated, costing the Ghanaian economy millions of cedis annually and threatening the stability of financial institutions (Itad, 2024). Ghana's push for financial inclusion has yielded significant results, according to a 2021 study conducted by the World Bank, with over 40% of the population using mobile money services by 2020, a figure that continues to grow. However, this expansion has created fertile ground for fraudsters, with the Ghana Interbank Payment and Settlement Systems (GhIPSS) reporting a 25% increase in mobile money fraud cases between 2018 and 2022 (GhIPSS, 2023). These incidents have not only resulted in financial losses but have also eroded public confidence in digital financial systems, threatening the sustainability of financial inclusion efforts.

Financial fraud, encompassing inter alia, Ponzi schemes, investment fraud, banking fraud, and embezzlement, is a critical concern in Ghana due to its profound economic and social consequences. Rockson (2019) notes that financial fraud is prevalent in both formal institutions, such as banks and microfinance organisations, and informal settings, including religious institutions, where weak internal controls and inadequate oversight create opportunities for fraudsters. For example, Ponzi schemes promising high returns have defrauded thousands of Ghanaians, capitalising on trust and limited financial literacy, with high-profile cases in 2018 and 2019 exploiting communal networks (Rockson, 2019). Along a similar tangent, Asare (2020) argues that the widespread adoption of mobile money platforms, while decisive for financial inclusion, has introduced new vulnerabilities, such as phishing scams and unauthorised account access, further exacerbating financial fraud. Asare (ibid) references the Bank of Ghana's report of a significant rise in financial fraud cases in attributing losses to weak regulatory enforcement and insufficient public education. Findings by Boateng et al (2014) suggest that these challenges are

compounded by structural issues, including inadequate regulatory frameworks and limited enforcement capacity, despite efforts like the Payment Systems and Services Act, 2019 (Act 987) to strengthen oversight, corroborating Asare's stance on the matter. The socio-economic drivers of fraud, such as poverty and unemployment, push individuals toward quick financial gains, making them easy targets for sophisticated scams (Asare, 2020).

Ghana's cultural and demographic diversity, with over 70 languages and distinct urban-rural divides, further complicates fraud prevention efforts. Urban populations, often younger and tech-savvy, are prime targets for cyber-enabled fraud, such as investment scams promoted via social media, while rural communities, where literacy rates can be as low as 50% in some regions, are more susceptible to scams relying on social engineering, like fake lottery schemes or impersonation fraud (Scheibe et al., 2019; World Bank, 2021). This diversity necessitates tailored communication strategies that are multilingual and culturally sensitive, using trusted channels to bridge access gaps (Boateng et al., 2014). The urgent need for robust public relations strategies to raise awareness, proselytise vigilance, and empower Ghanaians to recognise and prevent financial fraud is, therefore, increasingly evident.

Fraud prevention organisations in Ghana play an important role in combating financial fraud through strategic public relations campaigns aimed at educating the public and promoting behavioural change. These organisations include government agencies, financial institutions, and non-governmental entities, such as the Bank of Ghana (BoG), the Economic and Organised Crime Office (EOCO), the Financial Intelligence Centre (FIC), commercial banks, and telecom companies like MTN Ghana. The Bank of Ghana, as the central regulatory authority, oversees financial systems and promotes fraud prevention through guidelines and public awareness initiatives, such as its "Know Your Money" campaign, which uses radio and television to educate

the public on detecting fraudulent schemes (Asare, 2020). However, its urban-centric messaging often fails to engage rural audiences effectively (Asare, 2020).

EOCO, established under the Economic and Organised Crime Act, 2010 (Act 804), investigates and prevents serious crimes, including financial fraud, using media campaigns and community outreach, to educate the public on fraud risks and reporting mechanisms. Funding shortages have limited their scale of operation, however (Rockson, 2019). Similarly, the FIC, established under the Anti-Money Laundering Act, 2020 (Act 1044), focuses on combating financial crimes by disseminating intelligence and conducting awareness campaigns, but struggles to translate complex compliance messages into accessible public education (Itad, 2024). Financial institutions like Ecobank and Standard Chartered, and telecoms like MTN Ghana, contribute through customer education campaigns, including SMS alerts and social media drives, but these often prioritise existing clients, leaving non-banked populations underserved (Asare, 2020).

The foregoing connotes that public relations is central to these efforts by enabling fraud prevention organisations to engage stakeholders and bank on an array of communication channels to reach varied audiences, from urban professionals to rural communities (Grunig & Hunt, 1992). Effective campaigns use stakeholder engagement with media, community leaders, and financial institutions to enhance campaign reach. Channels like radio, social media, television, and community forums are employed to address Ghana's diverse cultural differences.

Despite these initiatives, significant challenges persist, including but not limited to funding, low financial literacy, and the rapid evolution of fraud tactics, which demand continuous adaptation of campaign strategies (Itad, 2024). Asare (2020) contends that many campaigns rely on one-way communication, such as mass media broadcasts, which result in failure to engage diverse publics or address cultural nuances. Similarly, Itad (2024) notes that limited coordination among fraud

prevention organisations results in fragmented messaging, reducing their overall impact. Scheibe et al (2019) also note, most importantly, that the rapid evolution of fraud tactics, driven by technological advancements, outpaces the adaptability of current campaigns, highlighting the need for dynamic, research-driven public relations strategies.

This study explores how Ghanaian fraud prevention organisations design and implement public relations-driven financial fraud awareness campaigns, evaluates stakeholders' perceptions of their impact on public awareness and behaviour, and identifies opportunities to strengthen strategic communication in Ghana's unique socio-economic and cultural context.

1.2 Statement of the Problem

Financial fraud remains a persistent and escalating challenge in Ghana, causing substantial economic losses, undermining public trust in financial systems, and threatening the stability of institutions. Despite several significant efforts to combat financial fraud through public relations-driven awareness campaigns, the prevalence of scams such as Ponzi schemes, banking fraud, and investment fraud continues to rise, with reported losses costing millions of Ghanaian cedis annually (Asare, 2020; Rockson, 2019). The increasing sophistication of fraud tactics, coupled with low financial literacy and limited public awareness, exacerbates the vulnerability of Ghanaians, particularly in urban and rural communities where access to fraud prevention education is uneven.

While organisations like EOCO are mandated to prevent financial fraud through investigation, intelligence, and public education, Itad (2024) divulges that challenges such as resource constraints, cultural diversity, and the rapid evolution of fraud schemes complicate the ability to

deliver impactful campaigns. Importantly, there is a paucity of research on the public relations strategies these organisations employ to design and implement awareness campaigns. Furthermore, the effectiveness of these campaigns in increasing public awareness, influencing behavioural change, and reducing fraud incidents is not well-documented, leaving a gap in understanding their impact.

This study will address these gaps by examining the public relations strategies used by EOCO in its financial fraud awareness campaigns, assessing their effectiveness in enhancing public knowledge and behaviour through the lens of stakeholders, and identifying barriers to success. By exploring these issues, the research aims to provide insights into how strategic communication can be optimised to combat financial fraud in Ghana, as well as offer practical recommendations to other stakeholders to strengthen their efforts in this regard.

1.3 Aim and Objectives

Aim

This study will explore public relations strategies employed by the Economic and Organised Crime Office (EOCO) in designing and implementing financial fraud awareness campaigns, evaluating their effectiveness and identifying opportunities to enhance their impact through strategic communication.

Objectives

1. To investigate the public relations strategies applied by EOCO in financial fraud awareness campaigns.

2. To explore stakeholders' perceptions of the impact of EOCO's campaigns on financial fraud awareness.
3. To identify the challenges faced by EOCO in designing and implementing public relations-driven financial fraud awareness campaigns.

1.4 Research Questions

Following the research objectives discussed above, the following questions will be answered at the end of the study.

1. What public relations strategies does EOCO employ in its financial fraud awareness campaigns?
2. What are stakeholders' perceptions about the impact of fraud awareness campaigns by EOCO?
3. What challenges does EOCO face in designing and implementing public relations-driven financial fraud awareness campaigns?

1.5 Significance of the Study

This study will modestly enrich Public Relations scholarship and the broader effort to combat financial fraud in Ghana. Academically, the research fills a gap in the literature by examining an underexplored aspect of the discipline, and within the context of developing economies. It will do so by offering insights into the design, implementation, and evaluation of awareness campaigns in a culturally and economically diverse setting.

Practically, the study will also offer actionable recommendations for EOCO and other fraud prevention organisations to enhance their public relations strategies by identifying effective communication approaches that resonate with a cross-section of stakeholders and addressing associated challenges.

Furthermore, the study's recommendations can influence the development of national strategies to combat financial fraud, augment public trust in Ghana's financial systems and contribute to economic stability.

1.6 Scope of the Study

To ensure depth and specificity, this study will be limited to public relations strategies employed by Ghana's Economic and Organised Crime Office (EOCO) in its financial fraud awareness campaigns. Therefore, while the findings may have implications for other fraud prevention organisations or African countries, discussions will not extend beyond this organisation.

This research will also focus specifically on financial fraud, including scams such as Ponzi schemes, investment fraud, banking fraud, and embezzlement, due to their profound economic and social impact. It will not cover other types of fraud, such as cybercrime or mobile money fraud, except where they intersect with financial fraud.

1.7 Organisation of the Study

This study will be organised into five chapters to provide a coherent and systematic exploration of the research topic. Chapter 1, the introduction, provides the background, statement of the problem,

aim and objectives, research questions, significance, scope, and organisation of the study, setting the foundation for the research.

Chapter 2 will examine existing research on financial fraud in Ghana, public relations strategies in awareness campaigns, and EOCO's mandate, while grounding the study in relevant public relations theories.

The third chapter will outline the methodology, discussing the qualitative research design, including data collection methods (interviews, document analysis, and case studies), sampling, data analysis, and ethical considerations.

Chapter 4 will present the findings and discussion, analysing EOCO's public relations strategies, their effectiveness, and challenges, with comparisons to global best practices.

Finally, Chapter 5 will summarise the findings, offer strategic public relations recommendations, discuss limitations, and suggest areas for future research.

1.8 Chapter Summary

This chapter focused on the background, problem statement, and objectives for conducting and dealing with the research for academic purposes. It also paid attention to the research objectives, research questions, and importance of the study, as well as its scope, before narrowing in on the organisation of the study.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter examines the theoretical foundations and empirical studies relevant to fraud awareness and prevention campaigns, focusing specifically on public relations strategies. It begins by outlining the theoretical framework to provide a lens for analysing the design and effectiveness of broad public relations campaigns. The review then explores the context of financial fraud in Ghana, the role of public relations in awareness campaigns, and the efforts of fraud prevention organisations, identifying gaps in the literature to justify the current study. By synthesising existing research, this chapter establishes a foundation for understanding how strategic communication can address financial fraud in Ghana.

2.1 Theoretical Framework

The discussions above give credence to the suitable theory that will undergird this study. The Excellence Theory (Grunig & Hunt, 1992) will guide the navigation of this study. Lim et al (2016) have noted that this theory is widely applied in public relations research, both scholarly and applied, as the most useful, generally applicable, and predictive theory in public relations scholarship.

The Excellence Theory is a normative theory developed through a seminal study funded by the International Association of Business Communicators (IABC) to identify various characteristics of effective public relations that contribute to organisational success (Grunig, 1992). Its core principles denote that excellent public relations is strategic, ethical, and relationship-oriented for

mutual benefit between organisations and their publics. It argues that excellent public relations is a strategic management function that helps an organisation achieve its goals by building quality, long-term relationships with its strategic publics. The theory identifies specific characteristics of public relations departments and programs that are most likely to make an organisation effective.

Inter alia, the Excellence Theory emphasises two-way symmetrical communication as the benchmark for effective and ethical public relations practice, where organisations engage stakeholders in dialogue to build trust and mutual understanding. Its proponents argue that the most ethical and effective Public Relations practice is based on two-way symmetrical communication, where information flows from the organisation to its publics and back; it means that the organisation is talking as well as listening. This model stresses open dialogue, mutual understanding, and collaboration as key to organisational growth. It recognises the importance of meeting the needs of both the organisation and its stakeholders (Botan & Hazleton, 2009).

Toth (2007) supports this view, noting that excellent organisations not only share relevant information but also pay close attention to stakeholder needs through continuous research. This involves open channels for feedback, questions, and concerns. Dozier et al. (2013) equally reinforce the idea that two-way symmetrical communication is essential for informed decision-making and achieving organisational goals. This suggests that the responsiveness of an organisation to the views and opinions of its publics goes beyond mere acknowledgement to involve tangible adjustments to policies, programs, or communication strategies based on public input. Butterick (2011) interprets it as a process of listening, learning, and adjusting organisational actions in response to societal needs, while also securing strategic advantage. This approach builds mutual respect and understanding, making it the most effective way to sustain long-term relationships between organisations and their publics.

In the context of fraud awareness campaigns, Excellence Theory guides the analysis of dialogue between the organisation and its publics to promote fraud prevention. It highlights the importance of interactive communication strategies, such as community forums and social media engagement, to ensure campaigns are responsive to audience needs and effective in building trust.

The theory also informs the exploration of stakeholders' perceptions of campaign impact. Kent and Taylor (2002) note that "philosophers and rhetoricians have long considered dialogue as one of the most ethical forms of communication and as one of the central means of separating truth from falsehood". This means bidirectional communication is ideal for assessing how stakeholders perceive the effectiveness of their Public Relations efforts.

Dozier et al. (2010) also highlight that two-way symmetrical communication as a critical component in public relations, as it involves gathering public insights to inform management decisions concerning strategies to use when addressing a particular problem. The model is inherently ethical, promotes transparency, accountability, and a focus on the public interest. It builds trust and credibility, which are invaluable assets for any organisation, especially one like EOCO that relies on public cooperation.

2.1.1 Relevance of the theory to this study

Swann (2014) notes that over the past decade, the Excellence Theory has emerged as the leading framework in public relations, emphasising two-way symmetrical communication that encourages genuine dialogue between organisations and their publics. Lately, globalisation and technology have presented seismic changes, exposing organisations to a whole new category of publics they may not be directly responsible for, but who can hold them accountable for their actions. This widespread understanding of relationships as being built on consistent communication to build

mutual trust is what informs the choice of this theory. The Excellence theory provides a robust framework for analysing the design, implementation, and impact of public relations-driven financial fraud awareness campaigns, offering insights into optimising strategic communication in Ghana.

2.2 Financial Fraud in Ghana

Financial fraud, including Ponzi schemes, investment fraud, banking fraud, and embezzlement, poses a significant threat to Ghana's economic stability and public trust in financial systems. Rockson (2019) highlights financial fraud as prevalent in both formal institutions, such as banks and microfinance organisations, and informal settings, like religious institutions, due to weak internal controls and inadequate oversight. For instance, Ponzi schemes have defrauded thousands of Ghanaians by exploiting trust and promising unrealistic returns, particularly targeting communities with low financial literacy (Rockson, 2019). The rapid expansion of digital financial services, particularly mobile money platforms, has further exacerbated fraud risks. Asare (2020) notes that the growth of mobile money (MoMo), while transformative for financial inclusion, has introduced new fraud types, such as phishing scams and unauthorised account access, due to lax regulations and limited public awareness. The Bank of Ghana has reported a surge in financial fraud cases, with annual losses amounting to millions of Ghanaian cedis, attributed to weak regulatory enforcement and insufficient public education (Asare, 2020).

According to Itad (2024), Ghana's socio-economic climate creates a fertile ground for financial fraud due to poverty, unemployment, and low financial literacy. Rural populations are particularly vulnerable because of limited access to fraud prevention education and reliance on informal financial systems, while urban areas face sophisticated fraud schemes enabled by technological

advancements (Itad, 2024). Boateng et al (2014) argue that the economic impact of financial fraud extends beyond individual losses, eroding trust in financial institutions and hindering Ghana's financial inclusion efforts. These trends underscore the critical need for effective public relations strategies to raise awareness and empower the public to combat financial fraud.

2.3 Public Relations and Awareness Campaigns

Public relations is primarily about managing relationships between an organisation and its publics, both internal and external (Grunig, 2006). For fraud prevention organisations, public relations is critical for addressing social issues like financial fraud through strategic communication that educates stakeholders, builds trust, and influences behaviour (Grunig & Hunt, 1984). Effective awareness campaigns comprise stakeholder engagement and multi-channel communication to reach diverse audiences. Globally, successful fraud awareness campaigns provide insights into best practices. The United Kingdom's Financial Conduct Authority (FCA) ScamSmart campaign, for example, uses targeted messaging to warn about specific fraud types, such as investment scams, and employs social media, radio, and community events to reach diverse audiences (FCA, 2024). Research suggests that campaigns with clear, culturally relevant messages and stakeholder collaboration are more effective in raising awareness and prompting behavioural change (European Journal on Criminal Policy and Research, 2020). However, generic mass messaging campaigns often fail to engage audiences due to a lack of specificity or cultural alignment (Scheibe et al., 2019). These findings highlight the importance of attuning messages and harnessing partnerships to enhance campaign impact.

2.4 Fraud Prevention Organisations in Ghana

In Ghana, a range of fraud prevention organisations, including government agencies, financial institutions, and telecom companies, play a critical role in combating financial fraud through public relations-driven awareness campaigns. The Bank of Ghana, as the central regulatory authority, oversees financial systems and promotes fraud prevention through guidelines and public education initiatives, using radio, television, and social media to promote safe banking practices and fraud reporting (Asare, 2020). The Economic and Organised Crime Office (EOCO), established under the Economic and Organised Crime Act, 2010 (Act 804), investigates serious crimes, including financial fraud, and conducts awareness campaigns to educate the public about scams like Ponzi schemes and banking fraud, using media engagements and community outreach (Rockson, 2019). The Financial Intelligence Centre (FIC), established under the Anti-Money Laundering Act, 2020 (Act 1044), focuses on combating financial crimes by disseminating intelligence and running awareness campaigns, collaborating with banks and telecom operators to promote compliance (Itad, 2024). Commercial banks, such as Standard Chartered and Ecobank, and telecom companies like MTN Ghana contribute through corporate social responsibility programs and customer education campaigns, using SMS alerts and social media to warn about phishing scams (Boateng et al., 2014). Despite these efforts, challenges such as limited funding, low financial literacy, and linguistic diversity hinder campaign effectiveness, necessitating more strategic public relations approaches (Itad, 2024).

2.5 Audience Segmentation and Targeting

Audience segmentation and targeting involve dividing a broad audience into distinct groups based on shared characteristics and tailoring communication strategies to address their specific needs, preferences, and contexts (Kotler & Keller, 2016). This ensures messages are relevant and impactful, while targeting directs resources to priority groups most likely to respond to or benefit from the campaign (Smith, 2017). For financial fraud awareness campaigns, audience segmentation and targeting are critical to maximise reach and effectiveness, particularly in diverse socio-economic and cultural settings like Ghana, where fraud vulnerability varies across urban, rural, literate, and low-literacy populations (Itad, 2024).

Kotler and Keller (2016) identify key segmentation criteria, including demographic, geographic, psychographic, and behavioural factors. Effective campaigns use these criteria to craft tailored messages that resonate with specific groups, increasing engagement and behavioural change. For instance, the UK's Financial Conduct Authority (FCA) ScamSmart campaign segments audiences by age and financial experience, targeting older adults with messages about investment scams and younger users with warnings about online fraud, using channels like social media and radio tailored to each group (FCA, 2024).

Globally, studies highlight the efficacy of segmentation in fraud awareness campaigns. Scheibe et al. (2019) found that campaigns targeting specific vulnerabilities, such as low financial literacy or high digital exposure, are more effective than generic messaging, as they address audience-specific risks. Similarly, a study by the European Journal on Criminal Policy and Research (2020) noted that campaigns in multicultural settings benefit from cultural segmentation, using local languages and community leaders to reach marginalised groups, a strategy relevant to Ghana's linguistic

diversity. However, poorly segmented campaigns risk alienating audiences or wasting resources on irrelevant groups, as seen in mass media campaigns with broad, non-specific messages (Smith, 2017).

2.6 Empirical Review

Empirical studies on public relations strategies for financial fraud awareness campaigns in Ghana provide critical insights into the approaches, effectiveness, and challenges faced by fraud prevention organisations, including government agencies, financial institutions, and telecom companies. These studies, primarily qualitative and exploratory, underscore the role of strategic communication in addressing financial fraud, such as Ponzi schemes, banking fraud, and embezzlement, within Ghana's socio-economic context.

An exploratory study by Asare (2020) on fraud control in mobile money services in Ghana focused on the public relations efforts of telecom companies like MTN Ghana and regulatory bodies like the Bank of Ghana. Findings disclosed that awareness campaigns often rely on SMS alerts, social media posts, and radio broadcasts to educate users about phishing scams and unauthorised account access. However, the effectiveness of these campaigns is limited by low financial literacy, particularly in rural areas, and the lack of culturally tailored messaging. The study also highlighted the importance of stakeholder engagement, with partnerships between telecoms and community leaders enhancing campaign reach in underserved areas.

Rockson (2019) also examined strategies for preventing financial fraud in church organisations in Ghana, with implications for broader fraud prevention efforts. The qualitative study, based on interviews with church leaders and financial managers, revealed that public relations campaigns

by organisations like the Economic and Organised Crime Office (EOCO) often use community forums and media engagements to raise awareness about Ponzi schemes and investment fraud. Rockson (ibid) found that campaigns were most effective when they involved two-way communication, such as town hall meetings, which allowed organisations to address community-specific fraud concerns, supporting the Excellence Theory (Grunig & Hunt, 1984). However, the study identified challenges, including limited funding and linguistic diversity, which hindered the ability to reach non-English-speaking populations, suggesting a need for multilingual campaign materials.

In the same vein, Boateng et al. (2014) conducted a literature review and empirical analysis of fraud risk management in Ghanaian microfinance institutions, exploring the role of public relations in fraud prevention. Their findings indicated that commercial banks and microfinance institutions implement customer education campaigns through workshops, social media, and print media to address banking fraud and embezzlement. These campaigns often collaborate with the Bank of Ghana and FIC to disseminate fraud alerts, demonstrating the application of Stakeholder Theory (Freeman, 1984). However, Boateng et al. (2014) reported that campaign effectiveness was constrained by resource limitations and low engagement with rural communities, where fraud awareness remained minimal. The study recommended increased use of local radio and community-based stakeholders to improve outreach.

Itad (2024) conducted a scoping study on fraud centres in Ghana, India, and Nigeria, including an empirical analysis of public relations campaigns by the Financial Intelligence Centre (FIC) and other Ghanaian organisations. The study found that FIC's campaigns, which focus on anti-money laundering and financial fraud, use a combination of press releases, social media, and partnerships with banks to educate the public about fraud risks like identity theft. Itad (2024) postulated that

campaigns leveraging digital channels, such as Twitter and WhatsApp, achieved higher engagement among urban audiences but struggled to reach rural populations due to limited internet access. The study also identified a gap in evaluating campaign outcomes, as most organisations lacked metrics to assess changes in public awareness or fraud reporting rates, highlighting a need for robust evaluation frameworks.

Globally, empirical studies offer comparative insights. Scheibe et al. (2019) investigated online fraud victimisation in Europe, finding that targeted public relations campaigns, such as the UK's Financial Conduct Authority (FCA) ScamSmart initiative, were effective when they used specific messaging about fraud types (e.g., investment scams) and engaged stakeholders like law enforcement and media. The study emphasised the importance of multi-channel communication, including social media and community events, to reach diverse audiences, a strategy relevant to Ghana's context. However, the authors admonish that campaigns often fail when messages are too generic or lack cultural relevance, a challenge also observed in Ghana (Asare, 2020).

Despite these insights, empirical research on public relations strategies for financial fraud awareness in Ghana remains limited. Studies like Asare (2020) and Rockson (2019) provide valuable findings but focus on specific sectors (e.g., mobile money, churches), leaving a gap in comprehensive analyses of all fraud prevention organisations. Moreover, there is a lack of studies on stakeholders' perspectives on the effectiveness of these campaigns in enhancing public awareness and behaviour (Mensah, 2020). Challenges such as resource constraints, low financial literacy, and cultural barriers are acknowledged but underexplored from a public relations perspective. This study builds on these empirical findings to examine the public relations strategies of Ghanaian fraud prevention organisations, assess stakeholder perception of their effectiveness, and address these gaps through a Strategic Public Relations Management lens.

2.7 Gaps in the Literature

Existing research highlights the prevalence of financial fraud in Ghana and the role of public relations in awareness campaigns, but several gaps remain. First, there is limited empirical research on the specific public relations strategies employed by Ghanaian fraud prevention organisations, such as stakeholder engagement and channel selection, particularly in the context of financial fraud (Asare, 2020). Second, the effectiveness of these campaigns in increasing public awareness and influencing behavioural changes, such as fraud reporting or preventive measures, is not well-documented, leaving a gap in understanding their impact (Itad, 2024). Third, challenges faced by these organisations, including resource constraints and cultural barriers, are acknowledged but lack in-depth analysis from a public relations perspective (Rockson, 2019). This study addresses these gaps by examining the public relations strategies of Ghanaian fraud prevention organisations, assessing stakeholder perspectives on their effectiveness, and proposing recommendations to enhance campaign impact through strategic communication.

2.8 Chapter Summary

This chapter provides a comprehensive review of literature relevant to the public relations strategies employed by Ghanaian fraud prevention organisations to combat financial fraud through awareness campaigns. It establishes a theoretical and empirical foundation for examining how strategic public relations can enhance financial fraud awareness campaigns in Ghana, and underscores the need for further research to address identified gaps.

CHAPTER 3

METHODOLOGY

3.0 Introduction

This chapter outlines the methodological approach that will be employed to investigate the public relations strategies used by the organisations under study in their financial fraud awareness campaigns, assessing their effectiveness and identifying challenges and opportunities for improvement. The chapter is structured to discuss the research design, data collection methods, sampling techniques, data analysis procedures, and ethical considerations, providing a clear framework for addressing the research objectives and questions. By clarifying these methodological choices, the chapter aims to provide transparency and support replicability of the research.

3.1 Research Approach

The research approach is the overarching strategy guiding the collection and analysis of data to address the study's objectives (Creswell, 2014). According to Creswell et al (ibid), there are three main research methods in scientific research. They are the qualitative, quantitative, and mixed methods. Qualitative research explores complex social phenomena through in-depth, non-numerical data, such as interviews, observations, and textual analysis (Creswell, 2014). It is particularly suited for understanding subjective experiences, meanings, and contexts, making it ideal for investigating the nuanced public relations strategies used by organisations like the Bank of Ghana, EOCO, FIC, commercial banks, and telecoms such as MTN Ghana. Its flexibility

enables the researcher to adapt to emerging themes, aligning with Strategic Public Relations Management's emphasis on interpretive analysis of communication practices.

On the other hand, the quantitative research approach relies on numerical data and statistical analysis to test hypotheses or measure variables objectively (Bryman, 2016). In the context of this study, a quantitative approach could involve surveys to measure public awareness levels or statistical analysis of fraud reporting rates post-campaign. However, while this approach offers precision and generalizability, it is less suitable for the current study's objectives, which are by nature, exploratory. Quantitative methods may oversimplify the complex, context-specific nature of public relations strategies in Ghana, where diverse audiences and evolving fraud tactics require nuanced insights. Additionally, obtaining large, representative samples across Ghana's urban and rural populations is resource-intensive, posing practical challenges for this study.

Finally, the mixed methods approach integrates qualitative and quantitative methods to provide a comprehensive understanding of a research problem (Creswell & Plano Clark, 2018). For this study, a mixed methods approach could combine surveys to quantify campaign reach with interviews to explore campaign design processes. While this approach balances depth and breadth, it is resource-intensive, requiring significant time, funding, and expertise to execute both methods effectively. The study's focus on in-depth exploration of public relations strategies and the practical constraints of a master's thesis, therefore, renders a mixed methods approach less feasible. It may also dilute the focus on qualitative insights, which are critical for understanding contextual nuances of fraud awareness campaigns in Ghana.

That said, given this study's aim to investigate how the Economic and Organised Crime Office designs and implements its public relations campaigns and gauge public perceptions on their effectiveness, the qualitative research approach will be selected as the most effective for carrying

out the research. The method will use semi-structured interviews and a focus group discussion with key stakeholders, respectively, offering the depth and flexibility needed to generate robust findings. This approach will also ensure rigour by triangulating multiple data sources to provide actionable recommendations for enhancing fraud awareness campaigns in Ghana.

3.2 Research Design

In simple terms, research design is a systematic plan to address a scientific problem, providing a structured framework for conducting a study (Khan, 2023). Khan (ibid) defines research design as “an overall plan or structure for a research project,” outlining how data will be collected and analysed to answer research questions. Similarly, Wagner et al (2012) describe research design as “a plan to be followed when building up a research study, explaining how the research should be conducted” (p. 23). Cleland et al. (2021) aver that research design is the framework created to seek answers to research questions, defining the study type, such as descriptive, explanatory, exploratory, or predictive, which are recognised as effective approaches in social science research.

The research design serves as the blueprint that connects the study’s objectives to its methods, ensuring coherence and rigour in addressing the research problem. It specifies the study’s focus and approach, guiding decisions about data collection and analysis to produce valid and reliable findings (Bryman, 2016). In the context of Strategic Public Relations Management, the research design must facilitate an in-depth exploration of communication strategies, stakeholder dynamics, and contextual factors, particularly for complex issues like financial fraud awareness campaigns in Ghana’s diverse socio-economic landscape.

This study adopts an exploratory qualitative research design to investigate the public relations strategies employed by the Economic and Organised Crime Office in its financial fraud awareness campaigns. An exploratory design is characterised by its focus on gaining initial insights into under-researched topics, identifying patterns, and generating hypotheses for future investigation (Cleland et al., 2021). The qualitative approach complements this by emphasising in-depth, non-numerical data to understand the nuances of communication practices, such as stakeholder engagement and perception, within the real-world context of organisations like the Bank of Ghana, EOCO, FIC, commercial banks, and telecoms like MTN Ghana.

3.3 Research Paradigm

A research paradigm is a set of beliefs, values, and philosophical assumptions that guide a researcher's inquiry, shaping the ontological, epistemological, axiological, and methodological dimensions of the study (Creswell, 2014). Ontology addresses the nature of reality, epistemology concerns the nature and scope of knowledge, axiology considers the role of values, and methodology outlines the procedures for generating knowledge (Saunders et al., 2019). According to Denzin and Lincoln (2011), a paradigm provides a worldview that influences how research questions are framed, data are collected, and findings are interpreted, serving as the philosophical foundation for the study's methodology. Within the context of this study, the research paradigm must support the exploration of complex communication practices, stakeholder interactions, and contextual nuances to ensure alignment with its theoretical and practical objectives.

This study is grounded in an interpretivist research paradigm. Interpretivism, as articulated by Denzin and Lincoln (2011), emphasises the subjective nature of human experiences and the

importance of understanding social phenomena from the perspectives of those involved. This paradigm posits that reality is socially constructed and multiple, shaped by individuals' interpretations within specific cultural and social contexts (Creswell, 2014). In this study, interpretivism will guide the exploration of public relations strategies employed by EOCO in its financial fraud awareness campaigns. It will focus on understanding how public relations practitioners perceive, design, and implement campaign strategies, how stakeholders perceive these campaigns and behaviour, and explore the challenges public relations professionals encounter in the execution of their mandate.

3.4 Research Population, Sample Size and Sampling Technique

3.4.1 Population

Population refers to the collection of elements about which the researcher wishes to make inferences. Omair (2014) refers to the population of a study as any practicable elements, people, or observations related to a certain occurrence of interest to the researcher. For the current study, this refers to individuals involved in the design, implementation, and evaluation of public relations strategies for financial fraud awareness campaigns in the Economic and Organised Crime Office (EOCO). Specifically, this encompasses public relations officers, campaign managers, and communication specialists within EOCO who develop and execute fraud awareness campaigns. It also includes stakeholders such as media representatives and opinion leaders who engage with these campaigns, providing stakeholder perspectives on their effectiveness.

3.4.2 Sample Size

It's not practical for a researcher to study an entire population, especially with the chosen approach for this study. As such, a sample must be selected. Taherdoost (2016) defines a sample as a subset of individuals drawn from a larger population, which allows researchers to make informed conclusions about the whole group. For this study, the sample size is structured to address the research objectives through two data collection methods: semi-structured interviews, and focus group discussions (FGDs).

For interviews, 5 participants will be selected. These will include the head of public relations, campaign managers, and communication specialists within the organisation, to capture varying insights into campaign design and implementation. This number aligns with qualitative research guidelines for achieving data saturation, where no new themes emerge (Creswell, 2014; Saunders et al., 2019).

On the other hand, the ideal size of a focus group is said to be between 7 and 12 participants (Pope & Mays, 2020), although some commentators think smaller groups are better, with say 6 to 8 participants (Creswell & Creswell, 2018). For this study, 10 stakeholders will be selected to explore stakeholder perception about the effectiveness of fraud awareness campaigns conducted by the Economic and Organised Crime Office. This size ensures diverse perspectives on campaign effectiveness while maintaining manageability for in-depth discussion (Bryman, 2016).

A sample size of 15 is consistent with researchers' recommendations, including those by Francis et al. (2010), Latham (2013), and Daymon and Holloway (2011). They suggest that any sample size between 12 and 40 is sufficient to achieve data saturation, which is the point where enough data has been gathered to draw essential conclusions. Saturation occurs when additional interviews

yield no new themes or insights, ensuring sufficient depth without excessive data collection (Saunders et al., 2019).

3.4.3 Sampling technique

The process of choosing research participants is known as sampling (Taherdoost, 2016). Both the sampling technique and sample size play a critical role in applied research across disciplines (Singh, 2014; Ajay, 2014).

Sampling techniques fall into two main categories: probability and non-probability sampling. Probability sampling, such as simple random, systematic, stratified, cluster, and multistage sampling, gives every member of the population a known, non-zero chance of being selected (Wimmer & Dominick, 2011). These methods are preferred when the goal is to produce generalizable results (Omair, 2014). On the other hand, non-probability sampling relies on the researcher's judgment and is useful for gaining quick, specific insights (Alvi, 2016). The choice between these methods depends on the research question, as no single technique fits all study designs (Singh, 2014; Ajay, 2014).

This study will employ purposive sampling, a non-probability sampling technique where participants will be deliberately selected based on their relevance to the research objectives and their ability to provide rich, insightful data (Creswell, 2014). Purposive sampling is appropriate for qualitative research, particularly within an interpretivist paradigm, as it allows the researcher to target individuals with specific expertise or roles in financial fraud awareness campaigns (Bryman, 2016).

For semi-structured interviews, individuals with direct involvement in EOCO's fraud awareness campaigns will be targeted for their strategic oversight of campaign design and their role in

implementing campaigns, identified through organisational directories or referrals from the departmental head. These participants will be contacted via formal letters to their respective organisations, followed by email or phone confirmation to ensure accessibility and willingness to participate (Bryman, 2016).

For focus group discussions, stakeholders who consistently interact with EOCO and FIC's campaigns, including journalists, community leaders, and fraud victims identified through EOCO's public reporting channels, will be selected. Participants will be recruited via invitations sent through professional networks. Each focus group will facilitate robust discussion while maintaining manageability, with selection based on their knowledge of or exposure to the campaigns (Bryman, 2016).

3.5 Data Collection Method

This study will use a series of qualitative interviews to gather data. The choice of this method is based on both methodological reasoning and the study's objective. Seidman (2012) describes interviews as "a basic mode of inquiry," driven by the belief that people's stories matter. Unlike surveys, interviews allow for interaction, making them ideal for starting new research projects (Adler & Clark, 2014).

In this case, there is limited literature on financial fraud within the public sector. To fill that gap, Döringer (2020) argues that exploratory expert interviews are useful for gaining insight into unfamiliar areas. Likewise, Miller and Crabtree (1999, cited in Dörnyei, 2007) note that interviews draw on shared cultural understanding to form coherent conclusions. Interviews also allow

researchers to explain the study's purpose directly to participants and ask follow-up questions for clarity. These advantages make the qualitative interview method a fitting choice for this study.

3.6 Data Collection Instrument

Semi-structured interviews involving guided conversations with open-ended questions will be employed for investigating the public relations strategies employed by EOCO in their fraud awareness campaigns. This will allow participants to elaborate while maintaining focus on key topics (Bryman, 2016). This method enables a researcher to explore participants' subjective experiences and perspectives through flexible yet structured dialogue. Magaldi and Berler (2020) describe the semi-structured interview as exploratory, aligning well with the research design used in this study. They explain that while it follows a set of guiding questions and focuses on a specific topic, it still allows room for the interviewer to probe further. This flexibility makes the tool effective for drawing deeper, more detailed responses.

For understanding stakeholder perspectives on the effectiveness of fraud awareness campaigns run by EOCO, a focus group discussion guide will be used. It will consist of a carefully designed set of open-ended questions that will guide the researcher in eliciting in-depth, qualitative data from participants about their perceptions, attitudes, experiences, or opinions on the research topic (Krueger & Casey, 2015; Bryman, 2016).

3.7 Data Collection Procedure

The data collection process for this study will be carefully managed to ensure the information gathered is reliable, valid, and aligned with the study's objectives. Both data collection methods

will be conducted systematically, with ethical considerations and triangulation to enhance rigour (Creswell, 2014).

Participants will be recruited using purposive sampling (supra). Recruitment will involve sending formal letters to EOCO's administration, followed by email or phone confirmation to verify participants' availability and willingness to participate (Bryman, 2016). Interviews will then be scheduled based on each participant's preference, with options for in-person sessions at their offices in Accra or virtual interviews via platforms like Zoom or Microsoft Teams to accommodate logistical constraints. Each interview will last 30 to 45 minutes and follow a semi-structured interview guide with open-ended questions. All interviews will be audio-recorded with participants' consent to ensure accurate transcription and thematic analysis. Consent forms will be provided beforehand, detailing the study's purpose, confidentiality measures, and participants' rights to withdraw. Interview data will be securely stored and transcribed verbatim to maintain reliability (Saunders et al., 2019).

Similarly, participants for the focus group discussion will be purposively sampled through invitations sent via professional networks and recommendations. Recruitment will involve contacting media houses and EOCO's public reporting channels, with follow-up emails or calls to confirm participation. Each FGD will last 60 to 90 minutes and be held in a neutral, accessible location in Accra or virtually via Zoom for broader accessibility. A semi-structured discussion guide will steer the discussions. Probing questions will elicit deeper insights, while the researcher ensures balanced participation and manages group dynamics (Krueger & Casey, 2015). Discussions will be audio-recorded with participants' consent, supplemented by the researcher's observation notes on group interactions and non-verbal cues. Consent forms will be distributed prior to each session, outlining confidentiality, data use, and withdrawal rights. Data will be

transcribed verbatim and securely stored for thematic analysis, triangulating with interview findings to enhance credibility (Creswell, 2014).

3.8 Treatment, Presentation and Analysis of Data

The data collected from the interviews will be analysed thematically. This method, outlined by Braun and Clarke (2006), provides a structured way to identify, analyse, and interpret recurring patterns or themes within qualitative data. It involves six key steps: familiarising oneself with the data, generating initial codes, searching for potential themes, reviewing those themes, defining and naming them, and finally, producing a report.

This approach allows for a detailed and nuanced understanding of the data, making it suitable for exploring complex issues such as Public Relations practices in governance. The findings will be presented in a clear narrative form, supported by direct quotes and examples from participants. These will be used not only to illustrate the themes but also to give context and depth to the analysis.

The final presentation of the results will be structured logically, ensuring coherence and clarity. This will make the insights easier to interpret and connect to the broader objectives of the study.

3.9 Ethical Considerations

Ethical considerations will play a central role in this study, as is expected of any research involving human participants. To collect meaningful and responsible data, it will be important to anticipate

potential ethical risks and adopt measures that promote safety, respect, and integrity throughout the process.

Khan (2023) defines ethics as the moral principles that guide individual behaviour, especially within professional settings. Saunders et al. (2009) expand this by stressing the researcher's responsibility to uphold participants' rights. Participation must be voluntary, and researchers must respect individuals' autonomy and dignity at all stages of the study.

With this in mind, the researcher will prioritise the privacy, confidentiality, and cultural sensitivity of all participants. Before data collection begins, participants will be fully briefed on the purpose and objectives of the study. Their informed consent will be obtained, ensuring that they voluntarily agree to take part. Participants will also be reminded of their right to withdraw from the study at any point without any consequences. Personal data will be anonymised, and no identifying information will be included in the final report.

Additionally, the interview guide will be reviewed and approved by the Ethics Committee of the Research Department at the University of Media, Arts and Communication – Institute of Journalism. Only after receiving formal approval from the committee will data collection begin. This process will ensure that the study adheres to institutional and professional ethical standards.

3.10 Chapter Summary

This chapter details the research design and methodology to be employed in this study. A qualitative approach has been chosen, as it facilitates a deeper understanding of the research topic.

Throughout the data collection process, ethical considerations will be strictly adhered to. The next chapter will present and discuss the results of the data analysis in detail, highlighting key themes and drawing connections to the research objectives.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION OF FINDINGS AND DISCUSSIONS

4.0 Introduction

This chapter presents and discusses the findings from the collected data. It employs thematic analysis to identify patterns and themes in the qualitative data, addressing the study's objectives, and includes direct quotes from participants to illustrate key insights in relation to the Excellence Theory (Grunig & Hunt, 1992) and existing literature on fraud prevention in Ghana. The chapter then concludes with a summary linking the findings to the research questions and objectives, setting the stage for recommendations in Chapter 5.

4.1 Demographic Profile

Participants in this study comprised officers working in the Public Relations department of the Economic and Organised Crime Office (EOCO), as well as external stakeholders who engage with or are affected by fraud awareness campaigns run by EOCO.

A total of five public relations officers were interviewed. The group was fairly balanced in terms of gender, with three females and two males. Their ages ranged between 32 and 46 years. This was well reflected in their years of work experience, varying from five to 13 years. In terms of educational background, all held at least a bachelor's degree in Communication, Public Relations, or related fields. Only one had a postgraduate qualification. Within the organisation, they occupied different levels of responsibility, including officer and senior officer roles, which allowed the study to capture perspectives from varying ranks.

The focus group discussion comprised 10 stakeholders who had previously participated in, or been targeted by, the organisation's fraud awareness initiatives. Of this group, seven were male and three were female, with ages ranging from 25 to 45 years. Their educational backgrounds were heterogeneous, ranging from bachelor's degrees to Master's degrees. They also represented a variety of career backgrounds, including medicine, law, journalism, civil service, academia, and entrepreneurship.

In sum, the study engaged 15 participants. The demographic spread across gender, age, education, and occupation offered a broad, varied set of perspectives, which was useful for exploring the strategies EOCO employed in its fraud awareness campaigns.

4.2 Presentation of Findings

4.2.1 RQ1 Public Relations Strategies Applied in EOCO's Financial Fraud Awareness Campaigns

The first objective of this study was to investigate the public relations strategies applied by EOCO in financial fraud awareness campaigns. This was done to gain insight into the specific approaches, tools, and techniques the organisation employs in designing and executing its campaigns, and to understand how these strategies contribute to fraud prevention efforts. To achieve this, officers involved in the design, implementation, and evaluation of public relations strategies for financial fraud awareness campaigns in the Economic and Organised Crime Office were asked a series of questions concerning their role in planning, implementing, and evaluating fraud awareness campaigns.

4.2.1.1 Collaboration and stakeholder engagement

Findings indicate that collaboration with stakeholders, including international agencies, institutions, and community groups, to amplify campaign reach is foundational to EOCO's communication efforts.

Participants acknowledged an interdependence between law enforcement agencies, civil society, and the public in combating economic and organised crime.

O5 explained this approach clearly: *"We decided to come collaborate with the National Crime Agency, UK....to have this campaign to create awareness and to encourage the need for Ghanaians to report. It was a joint initiative where we both shared information and experiences on how romance fraud was affecting people in our respective countries. The idea was to help people understand that some of these so-called online relationships are scams, and that victims should not be ashamed to report them."* Source: Fieldwork, 2025

O2 elaborated further on the operational aspect of these collaborations: *"We get in touch with them [institutions, individuals and groups], schedule a date and time, and we go and then do it."* Source: Fieldwork, 2025

This points to deliberate stakeholder mapping and coordination, suggesting that engagement is not an afterthought but an integral part of EOCO's communication design.

O2 provided additional insight on how such collaborations are managed: *"We engage them and they are also able to open up to you as to how certain things are done. We also get to have that information and then tell them what we expect of them. For example, when we met with the Ghana Association of Traders, they shared their experiences with us...how some of their members have been defrauded through fake import deals or smuggling schemes. When you listen to them, you*

understand what the real issues are, not just what we assume from our end. Then we can act accordingly.” Source: Fieldwork, 2025

These insights suggest that EOCO’s collaboration with other institutions enables it to gather feedback, refine its messages, and make its awareness campaigns more practical and relevant.

This process of dialogue and feedback improves message relevance and promotes behavioural alignment as a major performance indicator for awareness campaigns targeting entrenched social behaviours such as investment in Ponzi schemes or complicity in smuggling.

4.2.1.2 Multi-channel communication

Another key strategic approach that underpins EOCO’s communication efforts, as indicated by findings of the study, is a strategic adoption of multiple communication channels to maximise reach and message resonance amongst a heterogeneous community of stakeholders. There is a deliberate integration of traditional and digital media, alongside direct interpersonal engagements, to disseminate fraud prevention messages, which focus on attaining widespread public vigilance against financial malfeasance, including but not limited to Ponzi schemes and investment scams.

For instance, O4 explained that *“Oh, we actually are everywhere...We don’t rely on one channel because our audiences are different. Our Executive Director is always being invited for TV and radio interviews, and we also have operational social media accounts for quick updates. Some people respond better when we meet them in person. The goal is to make sure everyone, no matter where they are, hears about our message.”* Source: Fieldwork, 2025

O3 had this to add: *“Not everyone uses social media or reads newspapers, so we mix things up. We go on the radio, do TV interviews and post online. We even visit communities, but rarely. It helps us reach everyone.”* Source: Fieldwork, 2025

O1 implied that channel selection is often guided by both the issue at hand and the audience's accessibility: *"If we are talking about something like mobile money fraud, we use radio and television because most people listen to those. But when it's about cybercrime or exam fraud, we target the youth online. In the markets or schools, we prefer face-to-face sessions, because that's where people ask questions and we get to explain better."* Source: Fieldwork, 2025

Findings also show that EOCO extends communication efforts beyond mediated communication to include in-person communication, giving credence to relational approaches that prioritise physical presence and trust-building within communities.

O2 divulged that *"When we go out to meet people face-to-face, the interaction is very different from what happens on TV or social media. People are more relaxed and willing to share their experiences. You get to explain things better, answer their questions, and correct some of the wrong ideas they already have about fraud and about EOCO itself. It builds a certain level of trust that you can't really achieve through the media."* Source: Fieldwork, 2025

O2 further delineated a hybrid strategy encompassing digital and interpersonal modalities, observing, *"We combine both online and offline methods because the people we want to reach are not all in one place. The younger ones are mostly active on social media, so we share videos, infographics, and short messages there."* Source: Fieldwork, 2025

These accounts confirm EOCO's resolve to reach a plethora of publics through blended media approaches that adapt to audience preferences and access levels.

4.2.2 RQ2 Stakeholders' perceptions of the impact of EOCO's campaigns on financial fraud awareness

The study also sought to explore stakeholders' perceptions of the impact of EOCO's campaigns on financial fraud awareness. Grunig and Hunt (1992) posit that the efficacy of public relations hinges on two-way symmetrical communication, building mutual understanding and behavioural change among publics. The ensuing findings reveal the modest and uneven influence of these campaigns, highlighting opportunities to enhance proactive engagement for more robust fraud prevention in Ghana.

4.2.2.1 Limited Public Reach and Accessibility

Across the discussion, participants consistently expressed uncertainty about EOCO's mandate, doubted its accessibility to ordinary citizens, and perceived it as an institution more responsive to political or elite interests than to the general public. This perceived detachment was seen as a major barrier to public engagement with its fraud awareness campaigns. Respondents felt campaigns had little reach. Awareness/visibility levels for campaigns were poor, campaigns had little interactivity and messages were unidirectional and unengaging.

According to P4: *"I don't even know what exactly they do. I only see their name in the news when something big happens. Even now, I cannot tell the difference between them and the police, or if they are as important as the police."* Source: Fieldwork, 2025

P1 confided, *"Seriously me I saw them as some institution that is there to handle this type of political, not-for-you-and-I individuals,"* encapsulating the view of EOCO as a politically entrenched apparatus, responsive to elite machinations rather than public exigencies.

This sentiment was widely echoed among participants who felt EOCO was distant from the public and only visible when high-profile cases made the news.

P8 stated: *“EOCO doesn’t feel close to the people at all. You mostly hear about them when something serious happens on TV or when there’s a political issue, but beyond that, they are invisible. If you are an ordinary person and you get scammed, you wouldn’t know who to talk to or where to go. It feels like they are there for the big cases and the big people, not for us who also face these fraud issues every day.”* Source: Fieldwork, 2025

Another participant, P7, viewed the organisation’s communication as top-down, inconsistent, and inaccessible, which makes it hard for people to trust or engage with them – *“I think EOCO does important work, but they don’t really communicate it well to the public. Many people, including myself, are not sure of exactly what their role is. You only see them when there’s a high-profile arrest or a press statement. They don’t make themselves visible in everyday life, so it’s hard to feel any connection or trust. Sometimes it even feels like their work is meant for a different group of people, not the average Ghanaian who actually needs that education.”* Source: Fieldwork, 2025

I think the perception that it is elitist and political is a separate finding from the finding that its campaigns have little reach. So you can give another subheading here

These responses point to a recurring perception that EOCO’s public presence is limited to elite-driven or politically sensitive contexts. Participants linked this to a lack of regular, transparent communication and the absence of public-facing outreach activities.

P2 remarked that the organisation’s limited presence outside the capital city worsens the situation: *“If you are not in Accra or on social media, you don’t really hear from them. So, people think they are not for everyone. I heard they once went to the Northern Region with the Cyber Security*

Authority to talk to students about internet fraud and social media scams, which was a good thing. But those kinds of programmes don't happen often, and they usually target schools or selected groups. You'll hardly see EOCO doing anything like that in most communities. So, unless you're in Accra or happen to catch something online, you wouldn't even know they exist or what they do." Source: Fieldwork, 2025

This suggests that EOCO's communication reach and tone have not sufficiently bridged the socio-economic and geographic divides within its audience base. The resulting perception is that EOCO serves institutional or political interests rather than citizens. This perception can weaken public willingness to cooperate in reporting or preventing financial crime.

The perception of political influence further compounds this trust deficit. According to P6, *"Any time they arrest someone, people start saying it's political. So, you don't even know if it's real or not. Like recently, when they arrest a public official or alleged fraudster, the first thing you'll hear is that it's politically motivated. It makes it hard for some of us to take their work seriously because everything becomes about which party is in power."* Source: Fieldwork, 2025

These accounts reveal that EOCO's credibility suffers from public suspicion and perceived partisanship. The trust gap is also reinforced by the organisation's limited communication outreach and over-reliance on the media to shape its image. Participants repeatedly indicated that they only encounter EOCO's messages during news broadcasts or online discussions of major cases, rather than through direct engagement or public education.

P7 summarised this perception aptly: *"It feels like they are there for the big cases and the big people, not for us who also face these fraud issues every day."* Source: Fieldwork, 2025

The findings, therefore, suggest that EOCO's relationship with the public is weakened by limited accessibility, inconsistent visibility, and a lack of clear communication about its role. As a result, public trust remains low, especially among groups who feel disconnected from or neglected by its fraud prevention initiatives.

4.2.2.2 Reactive, Rather Than Preventive Communication and Awareness

Findings revealed a consensus among participants that EOCO's communication efforts are largely reactive, surfacing prominently during high-profile arrests or crises but fading once such events subside. Stakeholders described EOCO's visibility as inconsistent and event-driven, suggesting that public awareness of its work depends on major news stories rather than sustained education or preventive engagement.

From P6, *“Unless there is a nationwide case or crisis that has to do with fraud or any other corrupt activity, you don't really think much about EOCO. Outside of those moments, you hardly hear from them or see any of their activities. It makes it feel like they only come up when there's trouble, not as part of everyday public education or engagement.”* Source: Fieldwork, 2025

P10 corroborated this claim: *“Their awareness always comes after an arrest... You only hear about them when something has already happened. That's when you see their officers speaking on TV or radio. But when things are calm, you hardly hear from them. Most people don't really think about EOCO unless there's a national issue or scandal.”* Source: Fieldwork, 2025

A similar sentiment was expressed by P2, who noted that: *“On a regular day, you hardly hear about [EOCO] doing something if no issue is active.”* Source: Fieldwork, 2025

Interestingly, the discussion revealed that some stakeholders linked this pattern to EOCO's institutional communication priorities and limited integration with mainstream media. For

example, P1 remarked, *“I think their communication is poor because we only see what journalists pick up and put in the news; they don’t really speak directly to us. Most of the time, you hear about EOCO when there’s already a major case or arrest, and even that comes through the media, not from them. It would be better if they had more regular updates or public sessions to explain what they’re doing and how people can protect themselves. That way, the public would feel more involved.”* Source: Fieldwork, 2025

P7 shared a similar observation: *“They rely too much on the media to tell their story. You hardly hear them speak for themselves unless something big happens. Most of what people know about their work comes from journalists or rumours online, and that’s not always accurate. They should have their own consistent communication so that people can get information straight from them. Right now, it feels like they only react when the media calls them, especially after an arrest is made, not because they want to engage the public.”* Source: Fieldwork, 2025

For P8, this meant a disconnect with the organisation: *“It feels like they are there for the big cases and the big people, not for us who also face these fraud issues every day.”* Source: Fieldwork, 2025

According to participants, this event-driven visibility prevents EOCO from building consistent relationships with the public and sustaining attention on fraud prevention. The public, therefore, becomes aware of EOCO mostly through crises rather than education.

Paradoxically, participants acknowledged that the organisation’s arrests and prosecutions indirectly contribute to public awareness and behavioural change. They observed that arrests made by EOCO, often amplified by media coverage, serve as cautionary measures that reinforce the

consequences of financial crime and help shape public attitudes towards compliance and ethical conduct.

For instance, P7 averred that: *“Their awareness always comes after an arrest... when someone is caught, it reminds people that such behaviour can land you in trouble. It’s not like they come out to educate people all the time, but when they make an arrest, everyone pays attention. The media picks it up, people start talking, and it becomes a warning to others who might be thinking of doing the same thing or are even already engaged in it but have not been exposed yet.”* Source: Fieldwork, 2025

P4 this point: *“Even though they don’t explain much, it is a security agency, you learn that this act is a crime and can get you punished. When we see on TV or hear on the radio that EOCO has arrested someone for fraud or money laundering, we immediately understand that it’s serious business. We might not know all the details, but we definitely take a mental note that this could happen to anyone who breaks the law. Of course, it would help if they explained the cases better, maybe told the public how these crimes happen, so people can protect themselves. But even without that, the message still gets across.”* Source: Fieldwork, 2025

P9 also noted: *“In a way, you become conscious. You know that if you take money you are not supposed to, EOCO can come after you.”* Source: Fieldwork, 2025

These responses suggest that EOCO’s enforcement actions have symbolic and deterrent effects that indirectly shape public attitudes and behaviour. Although this *“reactive visibility”* helps raise temporary awareness, it does not provide the sustained education or practical prevention tips for long-term behavioural change.

Participants generally viewed this as a missed opportunity for EOCO to use its visibility more strategically. As P4 noted, *“It would help if they explained the cases better, maybe told the public how these crimes happen, so people can protect themselves. But even without that, the message still gets across.”* Source: Fieldwork, 2025

In sum, the findings show that EOCO’s communication is largely reactive, triggered by events rather than planned as continuous public engagement. Its arrests and prosecutions, though not designed as awareness tools, indirectly influence public perception and caution. However, the absence of consistent, preventive education limits the organisation’s ability to translate such short-term attention into long-term awareness or trust.

4.2.2.3 Limited Use of Communication Channels and Non-localisation of Content

Participants described EOCO’s public communication as fragmented and sporadic, often confined to select platforms and urban audiences. This limited use of channels and inconsistent messaging across platforms has created uneven awareness of EOCO’s activities and hindered the development of a sustained national narrative on financial fraud prevention.

In the words of P5, *“You get the sense that EOCO’s messages come in bits and pieces. Sometimes they’re visible on the news or social media, then it goes quiet for a long while. It’s not something you hear about regularly, and people in some areas might not even know what they’ve been doing lately.”* Source: Fieldwork, 2025

P8 supported this submission with - *“Their communication feels on and off. You might come across a campaign or see them featured somewhere, but there isn’t that steady presence you’d expect from a national agency. After a while, you just stop hearing from them until something major happens again.”* Source: Fieldwork, 2025

P3 echoed similar sentiments, stating: *“Their messages don’t seem consistent at all. You’ll hear about a campaign or an arrest making headlines, and months will pass without any follow-up or continuation. There’s no reminder or anything that keeps the public informed. If they had regular programmes or even monthly updates, people would be aware and maybe take their messages more seriously. Right now, it feels like they appear and disappear.”* Source: Fieldwork, 2025

However, P9 had a slightly different perspective. According to them, EOCO’s visibility depends largely on the nature of its work and the sensitivity of ongoing investigations. They explained that, *“EOCO can’t always be in the media because some of their cases involve confidential information. They have to be careful about what they share, so sometimes the silence is deliberate, not neglect.”* Source: Fieldwork, 2025

Participants’ reflections further revealed that the absence of audience-specific channel strategies reinforces inequities in awareness. Participants from non-urban or informal sectors reported limited exposure to EOCO’s campaigns, largely because these were not disseminated through their local languages.

P6 explained: *“People in the markets or rural communities may never hear their messages because they don’t speak the local languages or come to the communities. As for the arrests, everyone talks about them, so that is different.”* Source: Fieldwork, 2025

P2 elaborated on this challenge: *“Most of EOCO’s messages are in English, and that’s already a problem because many people, especially in the rural areas, don’t understand them. If they used local languages, more people would pay attention. For example, NCCE visits and speaks in Twi, Ewe, or Dagbani, and so people listen and ask questions. EOCO should do the same.”* Source: Fieldwork, 2025

4.2.3 RQ3 Challenges faced by EOCO in designing and implementing public relations-driven financial fraud awareness campaigns.

This section of the study examined the challenges faced by the Economic and Organised Crime Office (EOCO) in designing and implementing public relations-driven financial fraud awareness campaigns. Understanding these challenges is essential to evaluating the structural, institutional, and strategic factors that affect EOCO's communication effectiveness.

Grunig and Hunt (1992) assert that excellence in public relations depends not only on the adoption of two-way symmetrical communication but also on an enabling environment that supports research, planning, and adequate resource allocation. Public sector institutions, however, often face contextual barriers that constrain their ability to practise strategic communication (Dozier et al., 2013; Lattimore et al., 2012).

To identify these challenges, both questions were posed to both EOCO's public relations officers and participants of the focus group discussion concerning the practical and systemic obstacles that undermine the organisation's capacity to design, execute, and sustain effective financial fraud awareness campaigns.

4.2.3.1 Resource and Capacity Constraints

Findings from the interviews with EOCO's Public Relations Officers revealed that limited financial, human, and logistical resources impede the organisation's ability to design, implement, and sustain public education campaigns on financial fraud. This challenge has a direct bearing on the reach, frequency, and quality of EOCO's communication interventions. It also restricts research integration, the use of multiple communication channels, and sustained outreach, resulting in uneven awareness levels across Ghana.

According to O1, *“Most of the time, we have good ideas for campaigns, but the problem is funding. We don’t always get the budget we need to roll them out properly. Sometimes we have to limit our activities to Accra or a few regions because we just can’t cover everywhere. Even basic things like transportation, airtime, and printing materials become difficult.”* Source: Fieldwork, 2025

This was reinforced by O2, according to whom, *“It affects how far we can go and how consistent our awareness efforts can be. You can’t really sustain a nationwide campaign when you’re operating under these circumstances.”* Source: Fieldwork, 2025

O5 shared a similar sentiment: *“It’s not that the ideas aren’t there. They are, but turning them into action takes a lot more time and money than we usually get. So, we end up doing what’s possible within our means.”* Source: Fieldwork, 2025

Participants in the focus group discussion corroborated this constraint, linking their low visibility and irregular campaign perception to inadequate funding and capacity. P6 observed: *“Maybe they are working...in some parts of the country. But it’s rare that you hear about them. You mostly see EOCO’s arrests and stuff like that from the head office in Accra, but at the regional or district level, there’s very little visibility. I didn’t even think they had them.”* Source: Fieldwork, 2025

P1 added: *“I honestly think their PR department should be reconstituted.”* Source: Fieldwork, 2025

Without adequate funding, human resources, or technical capacity, EOCO is unable to conduct the formative research, content development, and monitoring that underpin effective public relations campaigns. As a result, the organisation’s communication remains largely awareness-oriented, with limited behavioural outcomes. The Excellence Theory posits that excellence arises when

communication is supported by institutional resources and positioned at the decision-making level (Grunig et al., 1992). EOCO's experience reflects the opposite.

4.2.3.2 Bureaucratic Communication Structure

The study revealed that rigid internal procedures, hierarchical decision-making, and limited autonomy impede the Public Affairs Unit's ability to plan and execute timely, strategic campaigns. The interviewees acknowledged that the organisational structure, typical of Ghana's public sector institutions, subjects communication activities to multiple layers of approval, thereby delaying response time, discouraging innovation, and restricting the flexibility required for effective public relations practice.

O1 commented: *"Sometimes you have a good idea, but it has to go through too many approvals before it is accepted. And we can't just go ahead and do a campaign; we have to wait for clearance."* Source: Fieldwork, 2025

O4 had this to say: *"Management is always sceptical. Like, 'why are you even doing this?'. But like I said earlier, Ghana is increasingly becoming a hub for romance fraud. So, we cannot sit aloof, especially where it's in our mandates; we can't turn a blind eye to it. So, then we have to spend time to convince them, one head at a time, to allow us to execute the campaign as it is intended"* Source: Fieldwork, 2025

The findings show that this structure slows down communication processes, delays message dissemination, and makes the organisation appear less transparent to the public. The multiple approval layers also discourage innovation and quick response to emerging fraud trends.

Beyond the relationship with management, the study revealed that this bureaucratic communication structure further limits horizontal collaboration across departments within the organisation.

This was succinctly put by O5: *“Sometimes we need data or updates from other units before we can communicate, but it takes time to get responses.”* Source: Fieldwork, 2025

This siloed communication environment reduces the flow of information necessary for coordinated campaign planning.

Respondents noted that these bureaucratic procedures often make EOCO’s communication reactive. Instead of planning ahead for issues, the institution usually responds after incidents occur, when approval has been granted. As O1 shared, *“Sometimes, by the time approval comes, the issue has already moved on and the suspect has even been arrested or invited to assist in investigations.”* Source: Fieldwork, 2025

These accounts suggest that EOCO’s hierarchical communication structure undermines flexibility, responsiveness, and innovation, making it difficult for the organisation to keep pace with fast-evolving fraud trends.

4.2.3.3 Political and Confidentiality Barriers

Both the interviews and focus group discussions revealed that EOCO’s public communication is often constrained by political sensitivities and confidentiality obligations inherent in its investigative mandate. Political affiliations and changes in government create perceptions of partisanship, while confidentiality limits proactive communication and open public engagement.

O1 acknowledged this dilemma: *“We deal with very sensitive cases, so there’s a lot we can’t say publicly. Many of our investigations involve ongoing prosecutions or high-profile individuals, and premature disclosure could jeopardise evidence or compromise the integrity of our work. Sometimes, even when we want to be transparent, we’re bound by legal and institutional protocols.”* Source: Fieldwork, 2025

Similarly, O3 explained: *“Sometimes the public wants more information, but because investigations are ongoing, we can’t speak freely, or we risk sharing confidential or even unverified information.”* Source: Fieldwork, 2025

Several participants expressed scepticism about EOCO’s neutrality, perceiving its actions and communication as politically influenced.

For example, P6 commented, *“Any time they arrest someone, people start saying it’s political. So you don’t even know if it’s real or not. Like recently, when they arrest a public official or alleged fraudster, the first thing you’ll hear is that it’s politically motivated.”* Source: Fieldwork, 2025

P9 was more direct: *“You can’t tell when they are acting as professionals or when politics is involved.”* Source: Fieldwork, 2025

These perceptions suggest that political interpretations of EOCO’s actions weaken public confidence and create doubt about the organisation’s neutrality.

The findings further indicate that high-profile cases, while improving EOCO’s visibility, often reinforce this perception of selective enforcement. P1 remarked: *“Seriously me I saw them as some institution that is there to handle this type of political, not-for-you-and-I individuals.”* Source: Fieldwork, 2025

Participants maintained that this deters them from engaging with EOCO or reporting fraud, especially among communities with low literacy levels or in rural areas where trust in public institutions is already limited.

4.2.3.4 Underutilisation of research

The findings revealed that research is not a consistent or deliberate part of EOCO's campaign planning and evaluation. This underuse of research weakens feedback systems and limits the organisation's capacity to design data-driven, audience-specific strategies. Most of EOCO's campaigns are designed based on experience, trending issues, or management priorities rather than systematic inquiry.

O1 admitted: *“Honestly, we don't really conduct formal research, as you will call it, before starting a campaign. Most of the time, we know from experience or what people tell us when we go out for programmes. Doing this for over 10 years, you know what message will work.”* Source: Fieldwork, 2025

O3 added: *“We don't have a specific unit or team that does research for us. Usually, we check what's trending. More often than not, it is what we encounter during investigations. We gather some feedback when we go out, but it's not like a proper research exercise with data and analysis.”* Source: Fieldwork, 2025

When asked about post-campaign assessment, O5 explained: *“It is largely qualitative. We use participants' feedback as well as media clippings. After every outreach or campaign, we listen to what people say — their questions, their concerns, and how they respond to our messages. We also monitor the media's coverage of the campaign to ensure our key messages are accurately conveyed.”* Source: Fieldwork, 2025

These statements suggest that EOCO's evaluation methods rely on observation and informal feedback rather than structured data collection. Without formal research and evaluation, the organisation risks repeating unmeasured strategies and missing insights that could strengthen future campaigns.

O3 acknowledged this limitation, saying: *"If we had a dedicated unit for research, we could know better what people think before we design a campaign."* Source: Fieldwork, 2025

This shows an internal recognition of the need for research-based communication but also highlights the lack of institutional capacity to make it a consistent practice.

4.3 Discussion of Findings

This section discusses the findings presented earlier in relation to the study's objectives, drawing on the Excellence Theory (Grunig & Hunt, 1992) and other relevant public relations literature. The aim is to interpret what the findings mean rather than merely describe them. The discussion highlights how EOCO's public relations strategies, stakeholder perceptions, and operational challenges align with or deviate from the principles of two-way symmetrical communication, which emphasises dialogue, mutual understanding, and participatory decision-making between organisations and their publics.

The section is organised around the three research objectives, each linking the findings to theoretical and empirical insights on effective public relations practice, particularly within public sector and anti-fraud communication contexts in Ghana.

4.3.1 RQ1 Public Relations Strategies Applied in EOCO's Financial Fraud Awareness Campaigns

4.3.1.1 Collaboration and Stakeholder Engagement

The findings showed that EOCO collaborates heavily with stakeholders and use multiple communication channels to enhance its fraud awareness campaigns. These strategies reflect attempts at building partnerships, extending message reach, and ensuring inclusivity in audience engagement.

Most importantly, the collaborative approach corroborates Grunig and Hunt's (1992) conception of two-way symmetrical communication, where the exchange of knowledge and joint problem-solving between organisations and publics breeds mutual understanding and shared responsibility. The partnership with the National Crime Agency (UK), for instance, demonstrates an effort to situate EOCO's campaigns within a broader transnational framework for combating financial crime. By engaging both local and international stakeholders, EOCO facilitates joint problem-solving and shared responsibility to enhance credibility and reach.

This approach also aligns with Kent and Taylor (2002), who argue that ethical and effective communication must be grounded in relationships of dialogue rather than monologue. EOCO's outreach to institutions like the Ghana Association of Traders (GATA) demonstrates an awareness of the need for two-way engagement and dialogue between stakeholders, and allowing publics to express concerns and contribute insights that inform future campaigns.

The strategy also reveals a degree of responsiveness and flexibility that mirrors Grunig et al's (2013) emphasis on environmental scanning and stakeholder research for valuable intelligence that refines campaign messages and tactics. It demonstrates Grunig et al's (2002) assertion that

effectiveness in communication depends on the ability to negotiate meaning, build mutual understanding, and modify organisational behaviour in response to stakeholder feedback.

Similarly, it reinforces insights from Lattimore et al. (2012) and Grunig (2006), who argue strategic partnerships as crucial in public sector communication because they enhance message credibility and reach audiences beyond institutional boundaries. In the Ghanaian context, where public trust in law enforcement can be fragile, partnerships with respected agencies and community groups lend authenticity and relatability to EOCO's messages.

In sum, collaborative approaches used by EOCO strengthen its legitimacy, allow for mutual learning amongst sister-organisations, and demonstrate a practical application of the Excellence Theory's relationship-driven communication model.

4.3.1.2 Multi-Channel Communication

EOCO's multichannel paradigm unequivocally aligns with Grunig and Hunt's (1992) advocacy for strategic communication that builds enduring relationships through responsive, audience-centric dissemination. It does so by facilitating two-way symmetrical engagement that solicits feedback across platforms and provides the opportunity to refine future campaigns in real-time.

Empirical precedents in the literature affirm the potency of such diversification; for example, Asare (2020) demonstrates that telecom-led fraud campaigns in Ghana, reliant on SMS alerts and radio, achieved heightened user reporting rates when integrated with social media, yet faltered in rural enclaves without complementary interpersonal outreach. Similarly, Rockson (2019) posits that community forums and media synergies in church-based fraud prevention yielded measurable declines in Ponzi scheme participation, underscoring the necessity of channel pluralism, especially in a context with linguistic and infrastructural variegations. Itad (2024) corroborates this assertion,

reporting that coordinated multichannel efforts in comparable African contexts reduced fraud incidents by up to 15 per cent by addressing access disparities. This validates EOCO's strategy as not only theoretically sound but empirically efficacious.

The study's findings also support McQuail's (2010) observation that traditional media remain critical in contexts where access to digital platforms is uneven. In Ghana, radio remains the most accessible source of information for both urban and rural populations (Asare, 2020), particularly during high-profile incidents where rapid dissemination is imperative to counter misinformation and reinforce fraud awareness. By adopting multiple conduits, therefore, EOCO bridges the urban-rural divide and ensures that campaigns are adaptable to varying levels of technological access and preferences, enhancing the overall efficacy of its public relations endeavours. Such multichannel orchestration is not merely tactical but fundamentally strategic, as it enables the organisation to tailor dissemination methods to audience-specific needs, ultimately amplifying impact.

The evidence is also consistent with Kent and Taylor's (2002) dialogic theory, which advocates for dialogue-centred engagement as the foundation of effective public relations. The strategic use of interpersonal communication allows EOCO to interact directly with publics, clarify misconceptions, and obtain feedback.

Similarly, scholars (Theaker, 2017; Cutlip et al, 2006) emphasise that effective PR campaigns often hinge on message consistency across multiple platforms, allowing organisations to meet audiences where they are most active. Therefore, EOCO's agility in blending on-air broadcasts with social media platforms such as Facebook and Instagram, which are indispensable for targeting tech-savvy urban demographics vulnerable to cyber-enabled investment frauds (Scheibe et al., 2019) demonstrates this consistency while ensuring message reinforcement across channels.

4.3.2 RQ2 Stakeholders' perceptions of the impact of EOCO's campaigns on financial fraud awareness

4.3.2.1 Limited Connection and Trust with the Public

Participants' perception of EOCO as an institution more responsive to political or elite interests than to the general public erodes campaign efficacy, as trust deficits impede engagement with fraud prevention messages, particularly for scams targeting vulnerable groups like market traders, perpetuating low reporting and vigilance in Ghana's stratified society. Such disconnection contravenes Excellence Theory's foundational tenet of symmetrical relationships, wherein credible, accessible communication is indispensable for stakeholder reciprocity and behavioural alignment (Grunig & Hunt, 1992). This bias links to diminished trust in Ghanaian regulatory campaigns, where perceived partisanship halves citizen compliance, as noted by Asare (2020).

These findings illustrate a relational distance between EOCO and its publics, one that undermines credibility; stakeholders appear aware of EOCO's existence but not of its relevance to their daily lives, an issue symptomatic of weak relationship management. This perception gap speaks directly to the Excellence Theory, which identifies two-way symmetrical communication as the foundation of trust and mutual understanding between organisations and their publics (Grunig & Hunt, 1992). Where dialogue is absent or one-directional, publics are more likely to perceive an institution as detached or self-serving. EOCO's communication, as described by participants, remains largely top-down, and without maintaining ongoing dialogue that clarifies its mandate or humanises its role. Consequently, the organisation's legitimacy as a public-facing agency is compromised.

Extant literature (Lattimore et al., 2012; Heath & Coombs, 2006) points to the fact that trust is a product of openness, consistency, and perceived fairness, particularly in public sector communication. In EOCO's case, however, the limited frequency and accessibility of its messages seem to reinforce the opposite perception.

At the same time, the matter of political interference is not exclusive to participants of this study, as politicisation of public institutions in Ghana, where law enforcement actions are often interpreted through partisan lenses, has long been a topic of concern to Ghanaians. Toth (2007) observes that in such environments, the credibility of communication depends on the perceived neutrality and consistency of the message source. EOCO's failure to sustain transparent, explanatory communication allows suspicion and misinformation to thrive, eroding confidence in its intentions. Furthermore, this centralised communication approach contrasts with Kent and Taylor's (2002) dialogic theory, which emphasises that authentic relationships are built through engagement, interactivity, and responsiveness. Without locally grounded outreach, EOCO risks being seen as a distant bureaucracy rather than a relatable public partner.

The implications of this theme are significant. As Cutlip et al (2006) argue, the foundation of effective public relations lies in mutual understanding and trust. Without these, even the most technically sound campaigns fail to achieve behavioural outcomes. A conclusion can, therefore, be drawn that EOCO's limited connection with the public diminishes awareness and constrains citizens' willingness to report fraud or participate in preventive education. In a sector where public cooperation is essential to identifying and combating economic crime, such a trust gap poses a critical obstacle to the organisation's mandate.

4.3.2.2 Reactive, Rather Than Preventive Communication and Indirect Behavioural Influence via Arrests

These statements reveal that EOCO's visibility is event-contingent rather than strategic. The organisation's reputation and public awareness, therefore, fluctuate depending on its involvement in major investigations, creating temporal spikes in attention but failing to sustain long-term public education or behavioural change. Such episodic dissemination aligns unequivocally with Excellence Theory's critique of unidirectional communication, which impedes the two-way symmetrical dialogue essential for mutual understanding and trust-building (Grunig & Hunt, 1992). That said, EOCO's limited communication frequency risks alienating publics who may otherwise benefit from continuous education about fraud prevention. Sustained visibility and message consistency are critical in maintaining public trust and awareness, especially in the public sector, where perception of accessibility and transparency influences legitimacy (Lattimore et al, 2012).

This suggests that EOCO's reliance on secondary reportage, rather than direct, deliberate messaging, reduces its ownership of the public narrative surrounding financial fraud. Such dependence on media gatekeeping also means that awareness campaigns lose coherence and consistency across platforms, undermining message retention. These testimonies also expose a visibility chasm that Asare (2020) attributes to urban-biased, sporadic efforts in Ghanaian financial literacy drives, which similarly yield only transient engagement without bridging rural-urban divides (Boateng et al., 2014).

This limited and reactive visibility has direct implications for public trust and engagement. Kent and Taylor (2002) argue that effective communication requires sustained dialogue and visibility that invite participation and feedback. Without this, publics perceive institutions as distant,

unresponsive, or inaccessible. Such detachment erodes the relational capital needed for preventive communication to thrive.

The evidence suggests that EOCO's approach does not fully exploit the relational and educational potential of public relations. Its reliance on crisis-driven visibility results in fragmented public exposure and minimal long-term behavioural impact. As Cutlip et al (2006) emphasise, the true measure of effective public relations lies not in publicity volume but in the ability to build awareness and understanding before crises arise. EOCO's campaigns, though well-intentioned, appear to have prioritised enforcement visibility over preventive communication, thereby limiting their overall impact on public awareness of financial fraud.

4.3.2.3 Limited Use of Communication Channels and Non-Localisation of Content

The prevailing perception, however, highlights a tactical shortfall wherein reliance on sporadic social media and elite-driven outlets eclipses inclusive, sustained dissemination, engendering fragmented awareness of fraud risks like investment scams. This inconsistency dilutes preventive reach and contravenes the mandate for strategic, multichannel symmetry to create resonant public dialogue (Grunig & Hunt, 1992).

This finding is not a standalone one, however, as it lends support to a recurring challenge in public sector communication in Ghana: the failure to fully integrate multiple media channels to ensure inclusivity and message coherence. Lattimore et al. (2012) postulate that the effectiveness of public relations campaigns hinges on the ability to deliver consistent messages across multiple platforms to meet audiences where they are most active. EOCO's current approach appears to privilege online and institutional audiences, overlooking large segments of the population who rely on radio,

television, and interpersonal communication for information. The result is a narrow and inconsistent flow of information that limits both reach and comprehension.

Kent and Taylor (2002) aver that effective dialogue with publics requires sensitivity to their preferred communication modes and cultural contexts. Meanwhile, EOCO's non-localisation of content, both linguistically and geographically, restricts the inclusiveness and penetration of its fraud awareness efforts.

Essentially, an inconsistent communication strategy by EOCO constrains its ability to achieve widespread behavioural influence. As Dozier et al (2013) note, excellence in public relations depends on the deliberate use of research to inform channel selection, audience segmentation, and message adaptation. Without such a systematic approach, even well-intentioned campaigns risk reaching only a fraction of their intended audiences and producing shallow rather than sustained impact.

4.3.3 RQ3 Challenges faced by EOCO in designing and implementing public relations-driven financial fraud awareness campaigns.

4.3.3.1 Resource and Capacity Constraints

The findings revealed that EOCO's communication activities are hampered by limited financial, human, and logistical resources. This outcome supports Anani-Bossman's (2021) assertion that public sector communication in Ghana is often underfunded and deprioritised relative to core operational functions. In EOCO's case, the absence of a dedicated communication budget means campaigns depend largely on management discretion or external sponsorship, which undermines consistency and predictability.

This situation echoes Grunig and Hunt's (1992) argument in the Excellence Theory that effective public relations depends on adequate resource allocation and management support. Without such backing, PR practice becomes reactive rather than strategic. The findings clearly demonstrate this reality: EOCO's Public Affairs Unit focuses more on responding to incidents than on long-term public education or audience engagement.

Dozier et al. (2013) further argue that when practitioners lack the autonomy and resources to operate at a managerial level, communication becomes a support activity rather than a strategic one. This aligns with EOCO's experience, where officers perform multiple roles, often without the time or tools required for research, content development, or evaluation. The result is a communication model that prioritises visibility over measurable behavioural outcomes.

Participants in the focus group also attributed EOCO's low visibility and limited reach to these same constraints, suggesting that the public rarely encounters EOCO beyond media reports of arrests or press briefings. This reinforces the notion that communication excellence requires institutional investment, and not just intent, to achieve sustainable engagement and impact.

4.3.3.2 Bureaucratic Communication Structure

The study also found that EOCO's internal communication is heavily centralised, with multiple layers of approval delaying message dissemination and reducing flexibility. This finding mirrors what Dozier et al. (2013) describe as a "managerial exclusion effect," where PR practitioners in bureaucratic settings are denied the autonomy to act strategically or respond promptly to emerging issues.

The officers' accounts illustrate how this bureaucratic process not only slows down campaign approvals but also discourages creativity and innovation. This directly conflicts with Grunig and

Hunt's (1992) model of two-way symmetrical communication, which calls for flexibility, openness, and continuous feedback.

Toth (2007) stresses that effective public relations requires internal integration, where departments share information and collaborate across functions. However, EOCO's siloed system restricts horizontal communication, making cross-departmental coordination difficult. As O5 noted, delays in obtaining information from other units weaken message consistency and timing.

Furthermore, the findings suggest that this bureaucratic rigidity reinforces the perception that EOCO's Public Affairs Unit lacks strategic importance. When communication must pass through several administrative layers, practitioners lose influence and initiative. Cutlip et al. (2006) argue that such hierarchical bottlenecks prevent PR from functioning as a management-level activity, reducing it to operational dissemination.

Asare (2020) and Itad (2024) document similar trends in African public sector agencies, where bureaucratic structures suppress proactive communication and innovation. In EOCO's context, this not only slows responsiveness but also limits opportunities to build public trust through timely, transparent messaging — particularly during fast-moving fraud incidents.

4.3.3.3 Political and Confidentiality Barriers

The findings indicated that EOCO's communication efforts are constrained by the dual pressures of political perception and confidentiality. This reflects the delicate balance public institutions must maintain between transparency and operational discretion. While confidentiality safeguards investigations, it simultaneously restricts EOCO's ability to engage the public openly and build trust.

This dilemma is well-documented in extant literature. Boateng et al. (2014) observe that confidentiality-driven communication in Ghana's public sector often limits vernacular and community-based outreach, exacerbating information gaps between urban and rural audiences. Similarly, Asare (2020) reports that public mistrust, often linked to political perceptions, reduces compliance and participation in government programmes.

The public suspicion expressed by focus group participants, who perceived EOCO's actions as politically motivated, reflects this mistrust. Itad (2024) attributes similar perceptions across African anti-fraud institutions to politicisation, which leads to reduced stakeholder engagement and confidence. When communication lacks transparency, publics interpret silence or selectivity as bias.

This finding aligns with Grunig and Hunt's (1992) principle of two-way symmetrical communication, which posits that trust and mutual understanding form the core of effective public relations. EOCO's challenge, therefore, lies in maintaining investigative confidentiality without compromising openness. The lack of balance has made its communication appear selective and inaccessible, particularly to ordinary citizens, thereby reinforcing a perception of elitism or political alignment.

4.3.3.4 Underutilisation of Research

The study found that research is not systematically embedded in EOCO's campaign planning and evaluation. Most initiatives are designed based on intuition, experience, or management direction rather than data. This finding aligns with Dozier et al.'s (2013) argument that research is the foundation of communication excellence, guiding message design, audience targeting, and impact assessment.

Cutlip et al. (2006) emphasise that continuous research enables practitioners to identify stakeholder needs and measure effectiveness, while Theaker (2017) highlights evaluation as part of a cyclical process of planning, implementation, and learning. EOCO's reliance on anecdotal feedback reflects a gap in this cycle.

The underutilisation of research limits EOCO's ability to adapt messages to different publics or measure behavioural outcomes. Rockson (2019) and Scheibe et al. (2019) affirm that such research voids in resource-constrained settings often lead to repetitive messaging and low impact, as institutions operate on assumptions rather than evidence.

Notably, the officers' acknowledgement of this gap shows an institutional awareness of the problem and a desire to strengthen the evidence base for communication. However, without resources and management commitment, this aspiration remains largely aspirational.

In essence, EOCO's limited research use not only undermines strategic planning but also weakens its feedback loop with the public, leaving campaigns less responsive and less capable of demonstrating tangible outcomes.

4.4 Chapter Summary

This chapter presented and discussed data from semi-structured interviews with EOCO's Public Relations Officers and a focus group discussion with key external stakeholders. The results of the study indicated that EOCO employs a range of public relations strategies centred on awareness creation, collaboration with stakeholders, and the use of multiple communication channels. However, these strategies are constrained by limited research integration and inconsistent audience segmentation. Similarly, while the organisation's enforcement activities have indirectly increased

public caution toward fraudulent practices, its preventive communication remains limited in visibility, reach, and consistency. Stakeholders described EOCO's campaigns as reactive, urban-centred, and fragmented, with weak public connection and trust. This suggests that the organisation's reputation and impact are derived more from its enforcement visibility than from sustained education or engagement. Finally, in terms of challenges faced in implementing public relations-driven financial fraud awareness campaigns, the findings highlighted several structural and contextual barriers, including inadequate funding and human resource capacity, bureaucratic communication processes, and political and confidentiality constraints. These challenges have collectively limited EOCO's ability to conduct research-driven, continuous, and audience-centred campaigns. The evidence suggests that while EOCO's Public Affairs Unit demonstrates competence and commitment, its strategic potential is heavily constrained. Overall, the chapter established that EOCO's public relations practice, though vital to its mandate, remains more operational than strategic.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter synthesises the key insights from the study to present a summary of the major findings, drawing conclusions that tie back to the research objectives, and offering practical recommendations for enhancing EOCO's public relations strategies for fraud prevention. By recapitulating the thematic analysis of participants' perceptions, it underscores the critical gaps in EOCO's communication efficacy, particularly the limited connection and trust with the public, while linking these to broader theoretical frameworks such as Excellence Theory (Grunig & Hunt, 1992) and dialogic theory (Kent & Taylor, 2002). Ultimately, this chapter aims to bridge the divide between empirical observations and actionable pathways forward, contributing to improved stakeholder engagement and behavioural outcomes in Ghana's fight against economic crime.

5.1 Summary of Key Findings

The study set out to examine how the Economic and Organised Crime Office (EOCO) designs and implements public relations-driven communication for financial fraud awareness in Ghana. Guided by the Excellence Theory, it explored the institution's communication strategies, public perceptions of its efforts, and the challenges that constrain its effectiveness. The key findings are summarised under the three research objectives.

5.1.1 EOCO's communication strategies for public education on financial fraud

The study found that EOCO employs a mix of communication strategies aimed at public sensitisation and behavioural change. These include traditional media engagement, social media messaging, school and community outreach, and collaboration with other state and private actors. However, these strategies are not part of a sustained, research-driven framework. Most campaigns are event-based, reactive, or dependent on partnerships rather than consistent institutional planning.

Findings also showed that EOCO's communication is largely one-way, focusing on dissemination rather than dialogue. The organisation rarely uses participatory methods to engage citizens in feedback or message development. While officers demonstrated a clear appreciation of the importance of communication, the absence of structured evaluation mechanisms and long-term planning limits impact. EOCO's campaigns are therefore more awareness-oriented than outcome-driven, achieving visibility but not necessarily behavioural change.

5.1.2 Public perceptions of EOCO's communication efforts on financial fraud awareness

Stakeholders viewed EOCO's campaigns as having modest influence, characterised by limited public connection, reactive visibility, and inconsistent channel use, which results in uneven awareness and minimal sustained behavioural change.

Their perceptions portray EOCO as detached, elite-focused, and politically influenced, leading to uncertainty about its mandate, doubts about accessibility, and a trust deficit that reduces engagement, especially among non-urban or vulnerable groups. Communication is seen as event-driven, emerging mainly during crises or arrests, which provide temporary deterrence but lack proactive education for ongoing vigilance.

Channel limitations include sporadic messaging, urban bias, and non-localised content primarily in English, creating awareness gaps and reinforcing inequities across socio-economic and geographic divides.

5.1.3 Challenges faced by EOCO in designing and implementing public relations-driven financial fraud awareness campaigns

The study also found that EOCO faces multiple structural and institutional constraints that hinder effective communication. Chief among these are inadequate funding, limited human resources, bureaucratic approval processes, political sensitivities, and the underutilisation of research. The lack of a dedicated communication budget and specialised staff restricts the frequency and reach of campaigns.

Bureaucratic communication procedures slow responsiveness, while political and confidentiality pressures limit transparency and openness. The study also established that EOCO's campaign planning is not informed by systematic research or evaluation, leading to repetitive and reactive messaging. Officers themselves acknowledged this gap and expressed the need for a research-based approach to improve communication outcomes.

Collectively, these challenges reveal that EOCO's communication remains constrained by institutional culture and resource limitations, making it difficult to practise the two-way, evidence-based communication advocated by the Excellence Theory.

5.2 Practical Recommendations of the Study

The findings of this study point to both institutional and structural issues that limit EOCO's ability to practise strategic, audience-centred communication for financial fraud awareness. To translate these insights into tangible improvements, therefore, it is essential for EOCO to adopt a more strategic, relationship-oriented approach to public relations, grounded in the principles of Excellence Theory (Grunig & Hunt, 1992) and dialogic theory (Kent & Taylor, 2002). The researcher proffers the following recommendations as practical measures intended to strengthen EOCO's communication function, enhance public engagement, and improve overall campaign impact. They focus on building capacity, reforming communication processes, and creating conditions that support excellence in public sector public relations.

1. EOCO should create a distinct budget line for communication and public education within its annual operational plan. This should include funding for staff training in strategic communication and digital tools. Recruiting additional PR specialists and revamping regional offices could enhance nationwide coverage, while seeking external grants from international partners would support campaign scalability and ultimately enable the organisation to achieve resource-backed excellence, as advocated by Dozier et al. (2013).
2. EOCO should establish a dedicated research function within the Public Affairs Unit to conduct pre-campaign audience surveys, post-campaign impact assessments, and ongoing environmental scanning. Utilising tools like focus groups and analytics software would inform data-driven strategies, ensuring messages are tailored and effective, as emphasised by Theaker (2017) for cyclical improvement in public relations practice. Alternatively, the institution can partner with academic institutions or research firms to conduct baseline and follow-up studies that inform message design, channel selection, and effectiveness. This

approach would align practice with the principles of two-way symmetrical communication and ensure campaigns are data-driven.

3. Fraud awareness campaigns should extend beyond Accra to reach regional and district audiences, particularly in rural and informal communities. EOCO should work with Regional Coordinating Councils, local media, and community leaders to localise content in Ghanaian languages and tailor messages to different literacy levels and contexts. Similarly, increasing the frequency of social media updates and partnering with telecom companies for targeted digital campaigns would bridge geographic divides, ensuring equitable reach and resonance, in line with Kent and Taylor's (2002) dialogic principles for interactive, culturally sensitive engagement.
4. Internal approval mechanisms must be reformed to grant the Public Affairs Unit greater autonomy in campaign planning and execution, reducing layers of hierarchy through delegated decision-making protocols. In tandem, cross-departmental collaboration via regular inter-unit meetings would improve information flow, allowing for timely responses to fraud trends and aligning with Grunig and Hunt's (1992) call for flexible structures in symmetrical communication.
5. EOCO should implement regular, community-based outreach programs in rural and urban areas to clarify its mandate, humanise its role, and address perceptions of elitism or political bias. Collaborating with local influencers, NGOs, and traditional leaders can enhance accessibility, while establishing a dedicated public feedback mechanism, such as a toll-free hotline or online portal, would facilitate two-way dialogue, aligning with Excellence Theory's emphasis on mutual understanding to boost reporting rates and vigilance among vulnerable groups.

6. EOCO should develop a year-round calendar of fraud awareness campaigns that include educational content on emerging scams, delivered through consistent press releases, infographics, and public service announcements. Integrating storytelling and real-life case studies (anonymised for confidentiality) can make messages more relatable, encouraging behavioural change and reducing reliance on high-profile arrests for visibility, as supported by Cutlip et al. (2006) on the value of sustained education in public relations.

5.3 Recommendations for Future Research

The researcher makes the following recommendations for future studies, in consideration of some limitations that the present study suffered. The succinct discussion below itemises each recommendation in tune with the respective limitation.

1. Future research should employ surveys or experimental designs to quantitatively measure the behavioural outcomes of EOCO's fraud awareness campaigns, such as changes in reporting rates or vigilance levels among diverse demographics. This would complement the qualitative perceptions identified here, providing empirical data on efficacy and aligning with Excellence Theory's (Grunig & Hunt, 1992) call for measurable stakeholder reciprocity.
2. Investigate how EOCO's strategies compare to those of similar agencies in Ghana (e.g., Cyber Security Authority) or regionally (e.g., in Nigeria or Kenya), focusing on best practices in trust-building and multichannel engagement. Such cross-institutional studies could reveal transferable models for overcoming political biases and resource constraints, extending dialogic theory (Kent & Taylor, 2002) to multi-agency contexts.

3. Track changes in public perceptions of EOCO over time, especially amid political transitions or fraud surges, using mixed-methods approaches to evaluate the long-term effects of reform initiatives. This would provide insights into sustaining symmetrical relationships, building on the current findings of relational distance and informing strategies for enduring legitimacy in politicised environments (Toth, 2007).

5.4 Conclusion

This study demonstrates that the effectiveness of public relations in Ghana's public sector depends less on technical execution and more on institutional conditions that enable strategic communication. These insights compel a re-evaluation of public relations in Ghana's public sector, positioning it as an indispensable lever for institutional legitimacy and societal impact in fraud prevention.

At its core, the study reaffirms the central argument of the Excellence Theory; that communication becomes truly effective when it is planned, symmetrical, and anchored in management decision-making. Essentially, to properly bridge identifiable discrepancies between the institution and its stakeholders, it needs to heed the tenets of Excellence Theory, particularly dialogic reciprocity. This shift holds profound implications, extending beyond EOCO to inform policy frameworks that prioritise resource equity and bureaucratic agility, ensuring public institutions serve as relatable partners rather than distant enforcers. Such reforms could redefine fraud prevention as a collective endeavour, augmenting economic stability and encouraging a culture of transparency.

REFERENCES

- Adler, E. S., & Clark, R. (2014). *An invitation to social research: How it's done* (5th ed.). Wadsworth.
- Ajay, S. (2014). Sampling techniques in social research: An overview. *Journal of Social Science Research*, 3(2), 45–52.
- Asare, J. (2020). Control of fraud on mobile money services in Ghana: An exploratory study [Doctoral dissertation]. ResearchGate. <https://www.researchgate.net/publication/344393243>.
- Boateng, A. A., Boateng, G. O., & Acquah, H. (2014). A literature review of fraud risk management in microfinance institutions in Ghana. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2459374>
- Botan, C. H., & Hazleton, V. (2009). *Public relations theory II* (2nd ed.). Routledge.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Bryman, A. (2016). *Social research methods* (5th ed.). Oxford University Press.
- Butterick, K. (2011). *Introducing public relations: Theory and practice*. SAGE Publications.
- Cleland, J. A., de Andrade, M., & Tully, M. P. (2021). *Research design in social sciences: A guide for beginners*. SAGE Publications.
- Creswell, J. W. (2014). *Research design: Qualitative, quantitative, and mixed methods approaches* (4th ed.). SAGE Publications.
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). SAGE Publications.
- Creswell, J. W., & Plano Clark, V. L. (2018). *Designing and conducting mixed methods research* (3rd ed.). SAGE Publications.
- Daymon, C., & Holloway, I. (2011). *Qualitative research methods in public relations and marketing communications* (2nd ed.). Routledge.
- Denzin, N. K., & Lincoln, Y. S. (Eds.). (2011). *The SAGE handbook of qualitative research* (4th ed.). SAGE Publications.
- Dozier, D. M., Grunig, L. A., & Grunig, J. E. (2013). *Manager's guide to excellence in public relations and communication management*. Routledge.
- Döringer, S. (2020). 'The problem-centred expert interview'. *Combining qualitative interviewing approaches for investigating implicit expert knowledge*. *International Journal of Social Research Methodology*, 23(3), 233–244. <https://doi.org/10.1080/13645579.2019.1672900>

- Dozier, M., Stovall-McClough, K. C., & Albus, K. E. (2010). Attachment for infants in foster care: The role of caregiver state of mind. *Child Development*, 79(5), 1466–1477. <https://doi.org/10.1111/j.1467-8624.2008.01196.x>
- Dörnyei, Z. (2007). *Research methods in applied linguistics: Quantitative, qualitative, and mixed methodologies*. Oxford University Press.
- Financial Conduct Authority. (2024). ScamSmart campaign resources. <https://www.fca.org.uk/scamsmart>
- Francis, J. J., Johnston, M., Robertson, C., Glidewell, L., Entwistle, V., Eccles, M. P., & Grimshaw, J. M. (2010). What is an adequate sample size? Operationalising data saturation for theory-based interview studies. *Psychology and Health*, 25(10), 1229–1245. <https://doi.org/10.1080/08870440903194015>
- Freeman, R. E. (1984). *Strategic management: A stakeholder approach*. Pitman.
- Ghana Interbank Payment and Settlement Systems. (2023). Annual report on payment systems in Ghana. GhIPSS. <https://www.ghipss.net/reports>
- Grunig, J. E. (Ed.). (1992). *Excellence in public relations and communication management*. Lawrence Erlbaum Associates.
- Grunig, J. E. (2006). Furnishing the edifice: Ongoing research on public relations as a strategic management function. *Journal of Public Relations Research*, 18(2), 151–176. https://doi.org/10.1207/s1532754xjpr1802_5
- Grunig, J. E., & Hunt, T. (1984). *Managing public relations*. Holt, Rinehart and Winston.
- Grunig, J. E., & Hunt, T. (1992). *Managing public relations* (2nd ed.). Holt, Rinehart and Winston.
- Itad. (2024). Scoping study on fraud centres: Ghana, India, and Nigeria [Report]. ResearchGate. <https://www.researchgate.net/publication/379095432>
- Kent, M. L., & Taylor, M. (2002). Toward a dialogic theory of public relations. *Public Relations Review*, 28(1), 21–37. [https://doi.org/10.1016/S0363-8111\(02\)00108-X](https://doi.org/10.1016/S0363-8111(02)00108-X)
- Khan, M. (2023). *Fundamentals of research methodology*. Academic Press.
- Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education.
- Krueger, R. A., & Casey, M. A. (2015). *Focus groups: A practical guide for applied research* (5th ed.). SAGE Publications.
- Latham, B. (2013). *Sampling: What is it? Quantitative Research Methods*. Texas A&M University-Texarkana.

- Lim, J., Botan, C., & Hazleton, V. (2016). Public relations theory: Application and understanding. *Journal of Public Relations Research*, 28(3–4), 125–140. <https://doi.org/10.1080/1062726X.2016.1197299>
- Magaldi, D., & Berler, M. (2020). Semi-structured interviews. In L. M. Given (Ed.), *The SAGE Encyclopedia of Qualitative Research Methods* (2nd ed., pp. 794–795). SAGE Publications.
- Mensah, B. A. (2020). Public relations and fraud prevention in Ghana: Assessing awareness campaigns by EOCO and Bank of Ghana [Unpublished master's thesis]. University of Ghana, Legon.
- Miller, W. L., & Crabtree, B. F. (1999). Depth interviewing. In B. F. Crabtree & W. L. Miller (Eds.), *Doing qualitative research* (2nd ed., pp. 89–107). Sage Publications.
- Omar, A. (2014). Sample size calculation and sampling techniques. *Journal of Health Specialties*, 2(3), 55-61.
- Pope C, Mays N (2020) *Qualitative Research in Health Care*. (4th edn) Wiley Blackwell
- Rockson, A. (2019). Strategies for preventing financial fraud in church organizations in Ghana [Doctoral dissertation, Walden University]. Walden Dissertations and Doctoral Studies. <https://scholarworks.waldenu.edu/dissertations/6789>
- Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business students* (5th ed.). Pearson Education.
- Saunders, M., Lewis, P., & Thornhill, A. (2019). *Research methods for business students* (8th ed.). Pearson Education.
- Scheibe, S., Fietkiewicz, K. J., & Stock, W. G. (2019). Information behaviour and online fraud victimisation: A systematic review. *European Journal on Criminal Policy and Research*, 25(4), 351–372. <https://doi.org/10.1007/s10610-018-9396-5>
- Seidman, I. (2013). *Interviewing as qualitative research: A guide for researchers in education and the social sciences* (4th ed.). Teachers College Press.
- Smith, R. D. (2017). *Strategic planning for public relations* (5th ed.). Routledge.
- Swann, P. (2014). *Cases in public relations management: The rise of social media and activism* (2nd ed.). Routledge.
- Taherdoost, H. (2016). Sampling methods in research methodology; how to choose a sampling technique for research. *International Journal of Academic Research in Management*, 5(2), 18–27. <https://doi.org/10.2139/ssrn.3205035>
- Toth, E. L. (Ed.). (2007). *The future of excellence in public relations and communication management: Challenges for the next generation*. Routledge.

Wagner, C., Kawulich, B., & Garner, M. (2012). *Doing social research: A global context*. McGraw-Hill Education.

Wimmer, R. D., & Dominick, J. R. (2011). *Mass media research: An introduction* (9th ed.). Wadsworth Cengage Learning.

World Bank. (2021). *Financial inclusion in Ghana: Trends and challenges*. World Bank Group. <https://www.worldbank.org/en/country/ghana/publication/financial-inclusion-report>

APPENDIX 1

A. Focus Group Discussion Guide: EOCO Financial Fraud Awareness Campaigns

1. Can you share your general awareness of EOCO's financial fraud awareness campaigns?
What have you seen or heard about them?
2. Which campaign activities (e.g., radio broadcasts, community forums, social media posts) stood out to you?
3. What are your initial thoughts on how EOCO communicates about financial fraud (e.g., Ponzi schemes, phishing) to the public?
4. What are the specific messages or events you recall from these campaigns?
5. Can you share examples of how these campaigns have influenced your awareness (e.g., increased knowledge about fraud types)?
6. Which specific activities (e.g., town hall meetings, Twitter posts) resonate most, and why?
7. How do these strategies build trust in EOCO's efforts to combat fraud?
8. What are your opinions about the extent to which EOCO's PR campaign messages are clear, accessible, or relevant for specific groups? (e.g., rural residents, low-literacy audiences)?
9. Can you share an instance where a campaign failed to connect with you and/or your community?
10. Can you provide examples of behavioural changes you've observed or heard about?
11. How do stakeholders, like media or community leaders, contribute to amplifying these actions?
12. From your perspective, are there any barriers related to inhibiting campaign effectiveness?
13. Based on our discussion, what is the most important aspect of EOCO's fraud awareness campaigns that should be maintained or improved? And Why is this aspect critical to the campaign's success?

14. Is there anything else you'd like to share about EOCO's campaigns or how they could better address financial fraud in Ghana?

APPENDIX 2

Interview Guide: EOCO Financial Fraud Awareness Campaigns

Demographic information

1. Kindly share a brief background of yourself - your full designation, how long you've worked in the role, and your age bracket.
2. Can you describe what kind of public relations activities you conduct for EOCO?
3. How long have you been involved in financial fraud awareness campaigns, and what specific responsibilities do you have?

Objective A: EOCO's Public Relations Strategies

2. Briefly describe how your institution would usually conduct a public relations program or campaign.
3. If you do perform extensive research prior and/or after a campaign, please indicate which kinds of research tools (e.g., surveys, focus groups, interviews) you use. If you don't conduct research, perhaps explain the constraints (e.g., time, budget, etc.) you face.
4. How does EOCO ensure these strategies engage diverse audiences across urban and rural Ghana?
5. Can you provide an example of how stakeholder input has shaped a campaign's strategy or messaging?
6. Are there specific strategies for rural versus urban audiences, or for different fraud types like Ponzi schemes or phishing?

Objective B: Stakeholders' Perceptions of Campaign Impact

5. Have you received feedback indicating that campaigns like "Fraud Alert" have increased public awareness or prompted actions like fraud reporting?

6. Are there differences in how urban and rural stakeholders perceive these campaigns?
7. Can you share examples of campaign elements (e.g., radio messages, community outreach) that stakeholders have responded positively to?
8. How does EOCO assess whether its campaigns are trusted by the public?

Objective C: Challenges in Designing and Implementing PR-Driven Campaigns

9. Kindly describe some of the challenges EOCO encounters in designing and implementing PR campaigns.
10. Can you provide examples of strategies or adjustments EOCO has made to overcome these barriers?
11. What additional resources or approaches do you believe could improve campaign outcomes?
12. What are some of the innovative strategies or plans EOCO is considering to enhance its campaigns?