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NEWS MEDIA FRAMING OF AN ORGANIZATIONAL CRISIS: A CONTENT ANALYSIS OF MIDLAND SAVINGS AND LOANS CRISIS.

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NEWS MEDIA FRAMING OF AN ORGANIZATIONAL CRISIS: A CONTENT ANALYSIS OF MIDLAND SAVINGS AND LOANS CRISIS.

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DECLARATION

STUDENT'S DECLARATION

I, Roger Hounzavi, hereby declare that this thesis except for the references to other authors contained in published works which have been identified and dully acknowledged, the entire work is my original work and has not been presented to any other institution in part or in whole for another degree.

SIGNATURE…………………….

 DATE………………………

SUPERVISOR'S DECLARATION

I hereby declare that the preparations and presentation of this work was supervised in accordance with the guidelines for supervision of dissertation as laid down by the University of Education, Winneba.

NAME OF SUPERVISOR……………………………………………………

SIGNATURE…………………………………………………………………

DATE…………………………………………………………………

DEDICATION

This work is dedicated to my late mother Abena Rose Otoo.

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ABSTRACT

This study investigated the News Media coverage of Midland Savings and Loans crisis which occurred in 2018. Through a qualitative thematic content analysis, a total of 20 news articles from the Daily Graphic and the Daily Guide were analyzed to examine the dominant news frames, the different news frames and tone of voice present in the selected newspapers. The findings revealed that blame attribution, identification of a cause, solution, solidarity and moral evaluation frame were the dominant news frames employed by the selected newspapers. The study also found that the two dailies employ approximately identification of a cause frame in their reportage. The other four dominant frames were used differently by the selected newspapers. Moral evaluation was the least used frame in the reportage of the selected newspapers. Additionally, the prevalent tone of voice was negative in the two media outlets.

CHAPTER ONE

INTRODUCTION

1.0 Background of the study

Miller (2012) defines organization as including five critical features—the existence of a social collectivity, organizational and individual goals, coordinating activity, organizational structure, and the embedding of the organization within an environment of other organizations (p.11). Organizations are not exempt from experiencing crisis during their life cycles (Schwarz, Seeger & Auer, 2016). According to Coombs and Holladay (2004), a crisis is an ‒event for which people seek causes and makes attribution" (p.97). Crisis can threaten the very existence of the organization and necessitates a timely intervention (Pearson & Claire, 1998).

 When a crisis strikes, people seek information about the crisis to assess the cause before making any judgment based on the media report of the crisis (An & Gower, 2009). At the onset of a crisis, media represent central information sources for stakeholders (Seeger, Sellnow, & Ulmer, 2003). Media, therefore, provide generally the information about the organization in crisis to the public. This happened when on 20th July, 2018, a video that went viral on the world wide web showing a policeman assaulting a woman at Shiashie Branch of Midland Savings and Loans, stirred up anger among Ghanaians. This was one minute and twenty six seconds video showing the officer who had a gun with him, hitting the woman on the head repeatedly and slapping her at a point, despite a desperate attempt by an unidentified man to separate them (www. ghanaweb.com, July 23, 2018). The victim, Patience Osafo requested a partial withdrawal of her savings totaling GH¢270 from the financial institution on 13th July 2018 but the institution's continuous excuses to honor her request the following week(19th July, 2018) made her to protest against the staff. She then

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refused to vacate the premises of the bank. The staff invited a police officer on duty at the bank to forcibly show her the exit of the bank and it resulted in the scuffle and assault (Abbey, 2018).

This event triggered the news coverage of what is termed as Middland Saving &Loans crisis.

1.1 Statement of the problem

Crises spawn disruption of social order which can lead to emergency situation and requires timely intervention (Hermann, 1963). Seeger (2006) defined crisis as" abnormal, dynamic and unpredictable events" (p.234). In an advent of a crisis, the public seeks first for the information about the crisis in order to assign blame. Relatedly, Coombs and Holladay (2004) considered crisis as ―anevent for which people seek causes and make attributions" (p.97). In crisis situation, the public interest is completely directed to the organization. Therefore, the management of crisis is very critical for the survival of the organization. In crisis management, the news media coverage play an important role (Westlund & Ghersetti, 2015) about the public's perception of the crisis event. The news media feed the public with relevant information on ―whether the crisis will affect them, how they should think and what they should do" (Seeger, Sellnow & Ulmer, 2003, p 71). According to Auerbach and Bloch-Elkon (2005), media events can assign different meanings of news when it is placed in specific frames. Thus, the preparedness and timely intervention by the communication manager define the outcome of the crisis situation with least damage. Additionally, what is most important is how the crisis is reflected on the public. Today, media serve as a powerful mechanism in framing organizational crises. During crises, if the organization/institution where the crisis is experienced or held responsible remains silent at the news frames at the beginning of the crisis, it serves as

a kind of interpretation guide for different segments of the public (Coombs, 2007). This means that news frames have an impact on the public assessment of issues, institutions and social actors. Also, during crisis, there is selection and salience of stories (Entman, 1993) in the news media that may affect the public's evaluation of the person or party responsible for the crisis. In the extant scholarship , studies on framing of organizational crisis adopted quantitative approach to content analysis(e.g. An & Gower, 2009; Kuttschreuter, Gutteling, & de Hond, 2011; Bayçu and Kilinç,2017; Nijkrake, Gosselt, & Gutteling, 2015; Choi, 2017). For instance, An and Gower (2009) conducted a quantitative content analysis on 25 corporates crisis appearing in the US media in 2006 and the findings revealed the most prevalent frame is attribution of responsibility followed by economic, conflict, human-interest and morality frame.

Bier, Park, and Palenchar (2014) investigated media frames associated with the flight MH370 mystery in Malaysian, Chinese and U.S print media . Using Semetko and Valkenburg (2000)'s deductive frames, their study uncovered news frames that are consistent with the findings of An and Gower (2009). Choi (2017) conducted a framing analysis of the representation of the British Petroleum oil spill that occurred in 2010 in New York Times and USA today. Through the coding frame of Semetko and Valkenburg (2000), his study has identified five previous frames found in the literatures (human -interest, conflict, morality, economic, and attribution of responsibility) plus a new frame termed ―solution frame".

Though many studies directed their attention on news framing /framing analysis of the organizational crisis, however, there is minimal studies (e.g: Chyi, Lewis & Zheng, 2011; Coman & Cmeciu, 2014 ; Garcia, 2011) that investigated the framing of organizational crisis using qualitative approach. In addition, most studies on financial

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crisis communication focused on the financial prospects in time of crisis (e.g: Alduwaila, Al-Kandari & Caldwell, 2013; Boomgaardenet al., 2011; Fredriksson, 2014; Malik, & al., 2009; Mohiuddin et al., 2016). However few studies focused on how the media covers what Acharya et al., (2009) called ―shadow banking sector" (financial institutions that resemble banks) crisis.

Complement to this, the organization seems to be unprepared to attend to the crisis situation because of the retardedness of information they provided to their stakeholders at the onset of the crisis. This communication behavior might provoke an information void that may generate attribution of responsibility which in turn can lead to reputational threat. (Coman & Cmeciu, 2014). This research, therefore, becomes important because it seeks to investigate the media coverage of the current topic and the role of the media in the public understanding of the crisis event. Based on the above discussions, this phenomenon is worth studying.

1.2 Objective of the study

The primary aim of this research was to understand how the Midland Savings and Loans crisis was framed in selected print media as the crisis unfolds. To investigate this issue, the researcher worked within the following objective:

1. To identify the dominant frames used by the selected newspapers in covering Midland Saving & Loans crisis

2. To analyze the different frames used by each media outlet.

3. To examine the tone of coverage of the Midland Saving & Loans by selected newspapers

1.3 Research questions

This research sought to understand how news media frame of the Midland Savings and Loans crisis. It focused on the frames used by the new media in covering the crisis. To do so, the following three research questions directed the enquiry:

1. What are the dominant news frames used by selected newspapers for covering the crisis?

2. How does the coverage of the crisis vary across each news media?

3. What are the tone of coverage of the Midland Saving & Loans by selected newspapers?

1.4 Significance of the study

Media play a role of a facilitator of the public's right to know (O'Connell & Mills, 2003). According to Seeger et al. (2003) and Karuranga, Sultana,Parvin and Mahuiddin (2016), news media provide an important repertoire of information for the public during crisis. Additionally, news media authored the public's understanding of the organizational crisis (O'Connell & Mills, 2003; Molotch & Lester, 1974).

This study examined framing of business crisis, which consists of an aspect of crisis communication. Crisis issues call for more media attention. A large amount of media coverage for an issue is significant because the more press coverage an issue receives, the more it can be framed in different ways and has the potential to affect the public's perception of that issue. Therefore, this study is significant because it can provide crisis managers with useful insights into the appropriate crisis response strategies to lessen the organization's reputational threat (Combs, 2006a). It also adds to the literature because framing research has the potential for identifying the strategic

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messages created by public relations practitioners (Hallahan, 1999) that would aid inexperience communication managers design a crisis communication message that attempt to respond to media reportage of a given organization.

1.5 The scope of the study

This study explored the kinds of frames used in the news articles. In other words, it sought to analyze how the news media frame Midland Savings and Loans crisis in the year 2018. The Daily Graphic and the Daily Guide were selected for this study because they are considered the topmost newspapers in terms of audience and coverage.

1.6 Organization of this study

This research paper is organized in five chapters. Chapter one consists of the introduction and lays the background of the study. It also states the problem with relevant objectives and presents the research questions. Finally, chapter one discusses the significance as well as the scope of the study. The second chapter presents some conceptual definitions of crisis as a concept as well as organizational crisis. It adds media and financial institution and media and organizational crisis. Media framing of organizational crisis were also associated with this part of the study with conceptual arguments and findings of extent scholarship that espoused the framing of crises by the media around the world. Chapter two ends with the theoretical framework underpinning the study. Chapter three introduces the description of the methodology used for this study. It encompasses the data collection and analysis processes. Chapter four provides the findings and discussions for this study. The final chapter presents the chapter summary and key findings. It also provides some limitation to the study and ends with relevant recommendations for future research.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction

This chapter presents the literature related to the study. It is made up of two major sub-sections: relevant and related literature review connected to the topic being studied and theoretical framework. The literature review section will discuss the definition of crisis as a concept, organizational crisis, crisis and financial institutions, the media and organizational crisis and media framing of crisis.

The section on theoretical framework will discuss the framing as a theory of media research, for this theory helps understand crisis framing.

2.1 Crisis as a concept

The concept of crisis has been attributed to different traditions, theoretical approaches and academic subjects within the management discipline. Coombs (2015) conceptualizes crisis into two broad terms: organizational crisis and disaster. Maloney (1971) assimilates its occurrence back to biblical period when Adam and Eve lived in the Garden of Eden. While crisis exists in different parts of human life such as politics, economics, social issues, psychology, family affairs, and in organizations, among other platforms (Seeger et al., 2003; Ulmer Sellnow & Seeger, 2007), its occurrence affects individuals, groups and generates insecurity (Barton, 1993).

Coombs (2015) differentiates crisis from incident while others (Barton, 1993; Ulmer , et al., 2007) make a distinction between crisis and problem. Coombs (2015) postulates that an incident incurs minor and localized impact; however, a crisis incurs major and

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total disruption to the management. Again, (Ulmer et al., 2007) consider problems as unpleasant occurrences that befall an individual on a daily basis, either with our jobs, friends, family members, scenarios, or even with items / equipment. In contrast, during crisis, ―emotions are on edge, brains are not fully functioning, and events are occurring so rapidly that drafting a plan during a crisis is unthinkable" (Fearn-Banks, 2017 p.16) In the same vein, Barton (1993) states:

> *Problems can be addressed in a limited time frame without arousing public attention and without draining the human resources of an organization. By contrast, the magnitude of crises often takes considerable time to grasp; management may need to rely not only on many segments of the organization itself, but also on outside consultants. (p. 2)*

To conclude, a crisis is an occurrence that affects individuals, groups and organizations which has the potential to threaten their existence.

2.2 Organizational crises

Crises _s event are common in business environment and can potentially threaten the viability of the organisation (Baker, 2001; Mitroff & Alpasian, 2003; Pauchant & Mitroff, 1992; Williams & Olaniran, 1998).The definition of crisis in the context of an organization has evolved over the years. A cast of authors have provided a wealth of definition to organizational crisis. According to Fearn-Banks (2017), an organizational crisis can be related to ―a major occurrence with a potentially negative outcome affecting the organization, company, or industry, as well as its publics, products, services, or good name"(p.16). Pearson & Claire (1998) defined organizational crisis as ―low-probability, high-impact event that threatens the

viability of the organization and is characterized by ambiguity of cause, effect, and means of resolution, as well as by a belief that decisions must be made swiftly" (p.60). Coombs (2015) considers organizational crisis as" the perceptions of an unpredictable event that threatens important expectancies of stakeholders related to health, safety, environmental and economic issues, and can seriously impact an organization's performance and generate negative outcomes (p 3). In the same vein, Tench and Yeomans (2017) posits that organizational crises violate stakeholders' expectations about the organization behavior. Besides, Sundelius and Stern (1997) summarise the definition of organizational crisis into three words: threats, unpredictability and urgengy. Again, Tench and Yeomans (2017) classified organizational crises as operational or reputational. They define operational crises as ─ a threat that can disrupt the operation of an organization thereby creating the risk of financial loss" (p.345) whereas Sohn and Lariscy (2014) refer to reputational crisis as ─a major event that has the potential to threaten collective perceptions and estimations held by all relevant attributes (p. 24) . Accordingly, an organizational crisis can mobilize an adverse opinion about an organization and this ─can ultimately lead to financial losses as well as injuries that together tarnish the reputation of the organization" (Coombs, 2015). Nonetheless, other scholars have identified organizational crisis type using Situational Crisis Communication Theory (SCCT). This theory was empirically tested by Coombs (2007) in his research and his findings generated three broad categories of organizational crises based upon evaluations of crisis responsibility. First, the victim cluster where there is minimal attributions of crisis responsibility and the organization as well as the stakeholders is considered a victim of the crisis. The examples of such crises are natural disasters, workplace violence, product tampering and rumor. Second, the accidental cluster where although

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the organization is involved in the crisis but the crisis event is unintentional or uncontrollable by the organization. Also, there is moderate attribution of responsibility (Technical-error accident, technical -error product harm and challenge) and lastly the intentional /preventable cluster where there is very strong attributions of crisis responsibility (Human-error accident, human-error product harm and organizational misdeed) and the organization knowingly placed stakeholders at risk and / wilfully violated laws or regulations (Coombs, 2006a;Coombs, 2015, Tench and Yeomans , 2017).

2.3. Crisis and financial institutions

Crisis has become commonplace in the life of organization over the year. No country, continent or organization is spared from experiencing a crisis (e.g. Disasters, hazards and risks, financial, calamities and technological) during its existence. As Rosenthal, Boin and Comfort (2001) put it" they have become part of our world, part of the way we live and want to live" (p.6). According to Combs (2015), a crisis violate stakeholders' expectancies and induce threat to people and organizations. Seeger (2003) provides more details in his explanation of organizational crisis: ―an unusual event of overwhelmingly negative significance that carries a high level of risk, harm, and opportunity for further loss", which ―often conveys a fundamental threat to system stability, a questioning of core assumptions and beliefs, and threats to high-priority goals, including image, legitimacy, profitability and even survival" of organizations (p. 4).

Crisis poses not only a threat to business reputation but also has the potential to" undermine the integrity of business" (Tella, Suraya, Bonsu, & Anani-Bossman, 2020). As the reputation of a business ebbs away, customers start losing trust in the organization. The world being a global village and crises(stock markets crush,

disaster etc) that occur in a part of the world affect not only the surrounding financial institutions but also spread to sister institutions globally. While the world experienced two major financial crises in 20th century: the Great Depression in 1930 and the US stock market crash in 1987, the 21st century witnessed one major and most troublesome financial crisis, namely the US subprime mortgage crisis in 2007 (Malik, Ullah, Azam & Khan, 2009 Alves &Francisco, 2014). These crises have affected the financial institutions all over the world (Malik, Ullah, Azam & Khan, 2009;Lee, Lu and Shih, 2018). The 2008 financial crisis, also known as the Subprime credit or credit crisis is regarded as the worst financial crisis since the Great Depression in 1930 (Malik, Ullah, Azam & Khan, 2009 ; Li, 2018). The crisis brought the Global financial system to the brink of collapse (Li, 2018; Tella et al., 2020). According to Fredriksson (2014), the Global financial crises of 2008 had even created major challenges for financial institutions such as banking institutions, insurance companies, investment companies, financial intermediation companies or financial conglomerates. This crisis brought down price of share as well as speculation which dwindle the confidence of investor and can have an adverse effect on the financial institution such as Saving and Loans, Banks etc. Despite the provision of liquidity and bailout packages for distressed banks and other financial institutions by the governments of most countries the world over , most private financial institutions such as banks, and what Acharya, Philippon, Richardson and Roubini (2009) called ─shadow banking sector" (financial institutions that resemble banks) bankrupted or were at the verge of bankruptcy. The 2008 financial crisis started in US with the collapse of the housing market in late 2006 which reverberates on the financial institutions. Then ensue the bankruptcy of Ownit Mortgage Solution

and later on April 2, 2007 with the failure of New Century Financial, the second largest subprime lender (Acharya et al., 2009).

Financial crises are not just a peculiarity of advanced economies. Banks in developing countries also experienced reduced financial flows and contractions in credit line (Malik,& al., 2009) For example, the 2008 crisis situation has worsened Pakistan economic situation where money market has been hit severely by liquidity scarcity that deterred investors from investing and encourage depositors the withdrawal of their savings (Malik,& al., 2009). Financial institutions in ―Hard-hit countries such as Armenia, Mexico, South Africa, Turkey, the Baltic States, and Ukraine" (Verick & Islam, 2010) were almost brought to their knees.

In Brazil, private financial institutions were facing serious liquidity challenge which forced the Banco do Brasil and Caixa Economica Federal to act " by purchasing portfolios from small and medium-sized private banks that were facing serious liquidity problems" (Nassif, 2009 p.185)

In Europe, major stock exchange (Germany's benchmark DAX index 7% and France's CAC with losses on a similar scale) plunged (Sperling , Bleich & Reulbach, 2008). The collapse of housing triggered eviction and unemployment as well as bankruptcy of all kind of business. Consequently, the economy went into recession from 2008 up to 2012 and precipitated the European Debt crisis (Hill, 2018).

However, Chinese financial institutions have suffered relatively small losses compared to the banking systems of the developed world (Dullien ,Kette, Márquez & ,Priewe 2010). This is explained in the following passage.

> *China"s strict restrictions on capital inflows and outflows limit*
>
> *the ability of individual Chinese citizens and firms to invest their*

savings overseas. Most Chinese investment flows are controlled by government entities such as State-owned banks, the China National Investment Corporation and State-owned enterprises (SOEs). Such entities have maintained relatively conservative investment strategies on international financial markets. (Dullien et al., 2010 p.121)

The report of financial institutions that experienced losses in China are fewer when compared with losses of about US$ 4.1 trillion incurred by the international banks (Landler, 2009). These institutions are the Bank of China, with a loss of about US$ 2 billion, the Industrial and Commercial Bank of China, with a loss of about US$ 1.8 billion, China Construction Bank with a loss of about US$ 673 million, and Ping, an Insurance Group of China with a loss of about 1 billion euros through investments in the Fortis Group (Schüller & Schüler-Zhou, 2009).

In Africa, the induced stock market volatility by the 2008 crisis had increased the number of non-performing loans and caused deterioration in bank balance sheets in some countries (Dullien, et al, 2010). For instance, several banks in Nigeria and the united Republic of Tanzania experienced significant losses from non-performing loans forcing the governments to inject funds into these financial institutions (Dullien et al., 2010). Ghana is not immune to financial crisis. The country has recently experienced a financial crisis. According to Tella et al., (2020) ―The financial services sector went through severe financial challenges and crises between 2017 and 2019" (p.54). According to the banking survey report from Price Waterhouse Coopers, PwC, 2016, the financial sector has remained stable until the year 2015 the sector saw the decline in profitability as it represents its main challenge. The key factor to this challenge included low capital funds, the energy crises high levels of Non-Performing

Loans (NPLs), suspicious and non-existent capital, corporate governance gaps, poor management, and poor credit analysis of customers (PwC, 2019; Amuakwa-Mensah & Boakye -Adjei, 2015). As a result, the financial institutions became reluctant to offer loans to customers due to economic conditions and the implications in recovering loans (PwC, 2016). In the year 2016, several banks were then forced to rely on customers' deposits due the challenges of energy sector and the sluggish performance of the economy (PwC, 2017). The Bank of Ghana carried out a comprehensive report assessment of the savings and loans and finance house sub-sectors and identified serious challenges facing these financial institutions. According to the same report, the Bank of Ghana indicated that it has received complaints from customers regarding the inability of some financial institutions to meet their withdrawal demands (www.bog.gov.gh, August16, 2019). Consequently, the Bank of Ghana embarked on a clean-up exercise in August, 2017 and revoked the licences of nine (9) universal banks, 347 microfinance companies (of which 155 had already ceased operations), 39 micro credit companies/money lenders (10 of which had already ceased operations), 15 savings and loans companies, eight (8) finance house companies, and two (2) non-bank financial institutions that had already ceased operations (www.bog.gov.gh, August16, 2019)

This section has shown that most studies have focused only on the financial crisis of banks that occurred in the twenty first century.

2.4 The media & organizational crisis

The media wield undisputed power because of the repertoire of information they provide to the public. The Victorian writer Thomas Carlyle called the media the _Fourth Estate of the Realm" (Pyper & Robins, 1995, p 155) because of their role as a facilitator of the public's right to know (O'Connell & Mills, 2003). Dahlgren (1995)

posits that media constitute the public sphere as discursive semiotic space in the modern world. He even espouses that reportage of the events by the media can empower the public to determine the reputation and fate of individuals as well as organizations. At the onset of a crisis, media represent central information sources for stakeholders (Seeger et al., 2003). In crisis management, the news media coverage play an important role (Westlund & Ghersetti, 2015) about the public's perception of the crisis event of the organization. The news media feed the public with relevant information on ―whether the crisis will affect them, how they should think and what they should do" (Seeger et al., 2003, p 71). Again, O'Connell & Mills (2003) contend that media mostly authored the understanding of the public about organisational crisis by providing a common sense framework on the crisis events which has the potential for attribution of responsibility. Along the same line, Molotch and Lester (1974) observe that the media provide framework for meaningful and observable understanding of remote happenings.

Besides, there are three mode of operation of the media in organisational crises (Auer , Seeger & Schwarz 2016). First, there is increase mediatisation of crises. Organisational crises are intensely reported in the media. The intensity of reportage has affected both organisations and companies. Through gatekeeping, the media gave prominence to certain events by suitably selects experts and other suppliers of interpretations (Nelkin, 1988). Molotch and Lester (1974) contend that ―we see media as reflecting not a world out there , but the practices of those having the power to determine the experience of others" (p 111). According to (Auer et al., 2016), there is increased reportage on scandals that ebb away the reputation of individuals and organizations as it boost the circulation and ratings of viewers. In addition, the increased mediatisation of organizational crises can be attributed to the

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media system of operation. Media organisations have become more business oriented as they are subjected to greater advertising pressure than ever (Auer et al., 2016, p167). Organisational crises are likely to get more attention in the media because of the sensation and negativity of crisis offer to the public which in turn provide advertising ground for businesses.

The second mode of operation of media in organisational crises is acceleration and intensification of media crisis communications in the media society. The advent of internet especially social media has escalated reporting of organisational crises (Liu, 2010, van der Meer & Verhoeven, 2013)). "Sometimes the internet merely acts as an agent that accelerates the crises news cycle and breaks geographic boundaries" (Gonzalez-Herrero & Smith, 2008, p. 9).

The third mode is related to frame changing. Through framing the media select and lay emphasis on certain issues more than others (Entman, 1993). By doing so, the media accord some importance on crisis event over time. During that process, the media report on crisis change over time. According to Auer et al., (2016), the media report on the organization before the crisis is related to daily routine of the organisation such as economic performance, report on sale; however, this media report on the organization give way to the crisis phase of the organization which now attribute responsibility on individuals or organisation as a result of ethical sense making. The media, therefore, serve as a watchdog as they reveal the organisation mismanagement or wrongdoing if there is any. The crisis phase has the tendency to set up ethical-agenda with attribution of responsibility of the individual or the organisation. For example ,An and Gower (2009) conducted a content analysis on 25 corporates crisis appearing in the US media in 2006 and the findings revealed the most prevalent frame is attribution of responsibility followed by economic, conflict,

human-interest and morality frame. Similarly, a study investigated media frames associated with the flight MH370 mystery in Malaysian, Chinese and U.S print media by Bier, Park, and Palenchar in 2014 uncovered news frames that are consistent with An& Gower (2009)'s findings. This news media attribute responsibility to individuals or organization in crisis situation. This is in accordance with preventable crises (Coombs, 2015). Ethics is more referred to when there is attribution of responsibility on the individual and this represent a predictor of blame on individuals especially senior representatives of the organization (Auer et al., 2016).

This section has shown that media plays a crucial role in mediating information during crisis. Through gatekeeping and framing, media has become a central sources of information in crisis situation (Seeger et al., 2003).

2.5. Media framing of organizational crisis

Seeger et al. (2003) define a crisis as a time when there are ―high levels of uncertainty, confusion, disorientation, surprise, shock, and stress" (p 125). This condition open door to information search about the crisis by concerned stakeholders. According to Mason (2016), crisis produce two different groups of publics: the victims and non-victims. The non-victims resort to media to seek for information about the crisis (Carroll & McCombs, 2003). The information received from the media has the potential to influence the non-victims's perception of the crisis (Coombs & Holladay, 2002; Coombs, 2007b). Accordingly, media framing of crisis is an important determinant which affect the perception of non-victims of the crisis (Westlund & Ghersetti, 2014) and has the potential to attribute blame or organizational responsibility" (Mason, 2016, p.4). Sellnow and al., (2003) stipulate that media provide a framework to the public on ―whether the crisis will affect them,

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how they should think and what they should do" (p.71). This process of selecting and excluding news as a way of organizing information is termed as framing (Entman, 1993). There is an impressive scholarship related to how news media frame organizational crises in the literature.

An and Gower (2009)) studied how do the news media frame crises in United States of America. Using quantitative content analysis of twenty five crises prone business in 2006, their study uncovered five common generic frames tested in previous studies (Semetko & Valkenburg, 2000; Cho & Gower, 2006). Through their findings, attribution of responsibility was the most prevalent frame followed by, economic, conflict, human-interest and morality frame. Media coverage of crises allow audience to look for information about the crisis before assigning any possible blame on the individual or organization. According to An and Gower (2006) a crisis is ―an event for which people seek causes and make attributions" (p. 107). Also ,Valkenburg, Semetko and De Vreese (1999) observe that ―the U.S. news media have been credited (or blamed) for shaping public understanding of who is responsible for causing or solving key social problems" (p. 552). Conflict frame is used to ―reflect conflict and disagreement among individuals, groups, or organizations" (An & Gower, 2009, p.108). This frame is not only predominant in serious newspapers (Semetko & Valkenburg, 2000; An& Gower, 2009) but mostly used in news related to strike (An & Gower, 2009). The economic frame addresses the economic consequences, an event, problem or issue will have on an individual, groups, organizations or countries (Neuman ,Just & Crigler, 1992; Semetko & Valkenburg , 2000; An & Gower, 2009). An and Gower (2009) further observe that this frame is prevalent in accidental crises. Finally, the human-interest- frame ―brings a human face or an emotional angle to the presentation of an event, issue, or problem" (Semetko &

Valkenburg, 2000, p.95). This frame is considered as ―...a significant predictor of blame and responsibility in transgression crisis" (An & Gower, 2009, p.108).

In addition, a qualitative study of content analysis of framing Chevron protest in both national and international press by Coman and Cmeciu in 2014 has unfolded crisis news frames (conflict, attribution of responsibility and human-interest) that is dissimilar to the reportage of previous studies concerning   business crisis news coverage(An & Gower, 2009 ; Nijkrake et al., 2015 ; Bayçu & Kilinç, 2017). The discrepancy observed in framing of Chevron protest is due to the nature of crisis. An and Gower (2009) observes that conflict frame is predominantly found in news related to strike. This illustrates the disagreement observed among protester/villager, Chevron and Police that leads both to the casualties on the protester/villager and restriction imposed on the students.

Besides, the second most prevalent frame in the news was attribution of responsibility and this is in tandem with the existing literature (Coombs, 2015) which confirms the prevalence of attribution of responsibility in a preventable crisis.

In addition, the prevalence of conflict and attribution of responsibility over human-interest is consistent with previous studies (An & Gower, 2009, Valentini & Romenti, 2011) where human-interest frame is more predominant in victim cluster crisis.

Finally, their findings echoes partially previous studies (Semetko & Valkenburg, 2000; An & Gower, 2009) which observe that the most common frame is attribution of responsibility and the least used frame in the news is morality frame.

Similarly, Garcia (2011) examined the way U.S. newspapers framed the ―Go Green" conflict between BP and Greenpeace. Using qualitative framing analysis of ten U.S. newspapers, the results revealed that attribution is the prominent frame among

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credibility frame, power frame, causal attribution, social responsibility attribution, hero frame and villain frame. News media reportedly ―frame BP as a mega-corporation whose drilling activities in the Arctic and questionable safety and regulatory practices caused the environmental crisis" (Garcia, 2011, p.58). However, Greenpeace was favourably covered as ―the watchdog, the protector of a helpless environment, and the underdog that continually challenged evil oil companies" (Garcia, 2011 p.58). As news media shape public perception of crisis, the dominant frames and attributions can also affect the public's perception of environmental issue and major stakeholders involved in setting policies.

Complement to this, Chyi, Lewis and Zheng (2011) conducted a study on how the way U.S. newspapers framed a situation that had been defined as a crisis. Through a quantitative content analysis of newspaper articles in The Wall Street Journal, USA Today and The New York Times between 2008 and 2010 and the use of six generic frames: media economics data, historical/economic context, sources, assignment of blame, sensational language and optimistic or pessimistic impression of the status of the industry, their study revealed that newspaper coverage of their own financial crisis focused on the short-term instead of the historical perspective, provided little contextual information, and favoured elites, such as top management, as sources (Chyi, Lewis & Zheng, 2011). This disproportionate coverage of the crisis could impact on the media industry. For instance, some news reportage hype the crisis and created a false impression that the newspaper industry is dying (Chyi, Lewis & Zheng, 2011). Also, the media reportage attributes responsibility to advertisers, readers, the Internet instead of blaming the newspaper themselves. Prior study (e.g. Valkenburg, Semetko & De Vreese ,1999) posit that ―he U.S. news media have been credited (or blamed) for shaping public understanding of who is responsible for

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causing or solving key social problems" (p. 552). In addition, this study compares the framing of the crisis by these three newspapers. The comparison show symmetry in the way The New York Times and The Wall Street Journal covered the issue. Despite the fact that newspapers are influenced by the political culture and context in which they operates (Semetko and Valkenburg, 2000), there is no scholarly research that " have addressed the potential difference between the newspapers" (Chyi, Lewis & Zheng, 2011, p 318). Their study is consistent with previous studies (Iyengar, 1991) where journalist make use of episodic framing, over pampered drama (Welles, 1991) and to some extend ―Tabloidization" (Zelizer, 2009) rather than context-based (Chyi, Lewis & Zheng, 2011). The use of episodic frame contributes to attribute responsibility to individuals or organization rather than those structured by a thematic frame(Iyengar,1991).

However, other scholars made use of issue-specifc news frame in their research work (e.g. Entman, 1991; Durham, 1998; Jasperson, Shah, Watts, Faber & Fan, 1998; Simon & Xenos, 2000 .as cited in Vreese , 2005). Entman (1991) conducted a study on framing U.S. Coverage of International News: Contrasts in Narratives of the KAL and Iran Air Incidents. Through narrative analysis, the result of his study identified five predominant news traits that set certain frames of reference: importance judgments, agency, identification, categorization, and generalization. Each frame is related to the presence of frames that pertain to the particular issue in the coverage of the two incidents.

Furthermore, crisis coverage is not only dependant on framing but it is also affected by the tone of voice.(Kuttschreutter et al., 2011). The tone of voice help researchers to assess the impact a news story has on the public. Previous scholarships (Cho & Gower, 2006; Kuttschreutter et al. 2011) stipulate that framing and tone of voice helps

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to influence public opinion about an issue. Hence, tone of voice is important in studying media coverage of an organizational crisis. There are three types of tone in news coverage: positive, negative or neutral (Deephouse, 2000; Brunken, 2006; deVreese & Boomgaarden, 2006; Nijkrake ,Gosselt, & Gutteling, 2015). When an organization that is experiencing crisis receives criticism; negative sentiment that introduce blame on the government, organization, individual or unfavorable coverage in the media, it is termed as negative tone. The organization that is portrayed favorably or positively in the media is referred to as positive tone and neutral where no evaluative modifier is included in the media coverage ; that is to say the news neither includes positive nor negative modifier (Deephouse, 2000 ;De Vreese & Boomgaarden, 2006 ; Kuttschreutter et al., 2011 ; Fu ,Zhou, Zhang, Chan, & Burkhart, 2012). Different studies on crisis coverage(Nijkrake et al., 2015 ; Bayçu & Kilinç, 2017) have revealed that newspapers depict predominantly business crises related news in a negative tone.

2.6. Theoretical framework

News emanating from the newsroom is constructed from everyday happening and is the product of the subjective decisions of journalists. In the process of making news stories, journalists select and lay emphasis on some news stories more than others. This process of selecting and making salience a news story is called framing (Entman, 1993). Framing theory is one of the most used theories in mass communication research (Matthes, 2009). Although the concepts of framing was discovered in 1922 by Walter Lippmann, it is the work of Erwin Goffman titled ―Framing Analysis" published in the year 1974 that was the first study to give attention to framing or news frames as a form of communication. Goffman (1974) defined frames as meanings people assign to a situation that includes organization and subjective elements.

Similarly, Bryant and Miron (2004) state that frames ―are cognitive structures that guide both the perception and the representation of reality" (p.693). Complement to this, Gitlin (1980) considers frames as ―principles of selection, emphasis and presentation composed of little tacit theories about what exists, what happens, and what matters" (p.6).

Another popular definition of framing posits that ―a frame is a central organizing idea for news content that supplies a context and suggests what the issue is through the use of selection, emphasis, exclusion, and elaboration" (Tankard, Silberman & Ghanem ,1991, p. 11). In the words of Tolley (2016) , a frame is ―the angle, schema, or narrative arc that journalists use to highlight one or more aspects of an event, issue or actor …frames refer to the elements that are included, excluded, emphasized, or downplayed when a story is reported on" (p. 18). In the same vein, Scheufele (1999) considers ―Framing as a process (frame-setting) means making aspects of an issue more salient through different modes of presentation" (p. 203). Pan and Kosicki (1993) elucidate that framing makes salient an aspect of an issue while allowing ―the selected elements to become important in influencing individuals' judgments" (p.53). Salience is often mentioned in the literature and it is defined as ―making a piece of information more noticeable, meaningful, or memorable to audiences" (Entman, 1993, p. 53). Framing allows the news media to present attractively news stories through specific frames to the audience which have the potential to affect their evaluation of the issue or topic being reported (Entman, 1993; 2004)

Though framing theory was received attention since 1974, it gained popularity in the year 1983 (Bryant and Miron, 2004). According to Iyengar and Kinder (1987), frames influence public opinion about an issue and even alter citizens's attitudes, even though the public perception is influenced by pre-existing meaning structures or

attitudes. Miller and Ross (2004) observe that framing ‒focus on new message construction- terms of meaning, internal structure, and physical presentation –affects public perceptions of the information presented" (p. 206). Framing, therefore, plays a preponderant role in the construction of news.   Working in the same tradition, Gamson and Modigliami (1987) refer to frame as a ‒central organizing idea or storyline that provides meaning to an unfolding strips of events waving a connection among them" (p.143).   Relatedly, Reese (2001) has defined frames as ‒*organizing principles that are socially shared and persistent over time, that work symbolically to meaningfully structure the social world*'' (p. 11).   Additionally, Tuchman (1978) writes in his book titled: *Making news: A study in the construction of reality*   that the frame in the news aims ‒… to tell us what we want to know, need to know, and should know" (p.1).

Thinking along these lines, Hertog and McLeod (2001) state that the ‒frame used to interpret an event determines what available information is relevant (and thereby what is irrelevant)" (p.4).   Hence, framing provide a framework for understanding the event or issue in the process of reporting news (Miller and Ross , 2004).   Iyengar (1991) and Scheufele (1999) observe that how the news media frame events or issues, can in turn influence audience members ‗perceptions.

Besides, there is a definition of framing that is more general and considers frames as ‒the permanent and shared regulatory principles that symbiotically construct the social world" (Reese, 2001). Framing, therefore, provides grounds for diverse interpretations about an issue or event by the public. Nelson, Clawson and Oxley (1997) even go further by saying that frames provide the basic parameters that citizens use to discuss public events. Consequently, understanding news framing is vital to understanding how the news media frame organizational crisis. Framing plays

a consequential role in the crisis evolution.(Schulz, Kleinnijenhuis, Oegema , Utz & Atteveldt , 2012). In the extant scholarship, studies have reported a handful of frames that often occur in the news. Neuman et al., (1992) identified four types of news frames dominantly used in U.S news coverage that could be applied to different news contexts such as conflict , economic consequences, moral and human impact. Semetko and Valkenburg (2000)   extended these frames in their study by adding responsibility frame as a new frame and renaming human impact frame as human-interest frame. These frames have been used by many researcher over the years (An & Gower, 2009; Choi, 2017; Sesen ,Dogan &

Siker, 2019). Additionally, Entman (1993) discovered four basic explicit and implicit media frames in crisis situation: definition of problem, specification of causes, conveyance of moral assessments, and endorsement of remedies. Prior to Entman (1993), Entman (1991) identified five traits of media texts that portray certain frames of reference: importance judgment, agency, identification, categorization and generalization.

Firstly, the importance of judgment relates to how salient the event in the news is. According to Entman(1991) ,

> *The frame of a news portrait can be enlarged so that media reports may penetrate the consciousness of a mass public that is minimally aware of most specific issues and events. Or the frame can be shrunk to miniaturize an event, diminishing the amount, prominence, and duration of coverage, and thus mass awareness (p 9-10)*

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In other words, the amount of material available on an issue determine the judgemental value audience accord to it. By giving news more airtime, the news becomes important and therefore stakeholders attributes important judgement to it. Entman (1991) contends that ―The essence of framing is sizing-magnifying or shrinking elements of the depicted reality to make them more or less salient" (p.9). The saliency of news determine the importance of judgement stakeholders accord to a particular event.

Secondly, agency ―diagnose causes-identify the forces creating the problem" (Entman, 1993, p.52). Entman (1991) states that agency is noted through ―the consistent use of words and images that portrayed responsibility for the reported action" and it ―is an especially common attribute to headline" (p 11) includes ―cover art and graphics" (p.13)

Thirdly, identification is what Entman (1993) referred to as the definition of problem. It is the verbal and visual message that try to identify the stakeholders involved in the crisis. Graphics describe, attribute causes and convey a message of ―moral empathy" (Entman, 1991, p.15). The pictures in news also assign names of stakehoders as a means of identification.

In the fourth position, categorization, which refers to descriptors (adjectives/adverbs) that directly classify or declassify the organisation or individual responsible for the crisis. Entman (1993) names it conveyance of moral assessment.

The last frame is generalization. It uses descriptor (e.g. metonymy) to link the crisis event to other similar event. It does not contextualise the event. It does, however, relate the event to a broad national context (Scheufelle, 1999)

2.6.1 Relevance of theory to this study.

Framing theory is the ideal theory for this study. It will guide the understanding of the researcher throughout the study as framing explains how the media shape mass opinion and influence public discourse. The concept of framing has also proved useful in the analysis of media discourse as it organizes the world both for both the journalists who report it and in some important degree, for us who rely on their reports (Gitlin, 1980). For instance, Entman's (1991) popular frames will assist the researcher in the understanding of the news frames used during the coverage of the crisis.

Accordingly, framing provide a framework for understanding the event or issue in the process of reporting news (Miller and Ross, 2004) and this theory will assist the researcher throughout the analysis and discussion of this study.
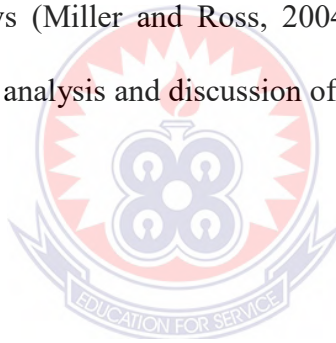
CHAPTER THREE

METHODOLOGY

3.0 Introduction

Organizational crises often trigger reaction among the stakeholders involved in the crisis. Media coverage of the crisis do not only affect the public understanding of the crisis but also shape their opinion (Choi, 2017). In order to understand how media framed Midland Savings and Loans Crisis in 2018, this chapter covers the research approach, design and procedures employed to obtain and analyze data to study the news media framing of the crisis. Also, the sample, data collection instruments, the data handling, analysis and coding are explained.

3.1. Research approach

There are three prevalent research approaches in the social sciences: qualitative, quantitative and mixed methods (Creswell & Creswell, 2018). Qualitative approach is about meanings, not numbers (Braun & Clarke, 2013) whereas quantitative approach give a numerical presentation of findings. In the quantitative approach, knowledge claims are founded on the postpositivist perspective that reflect the need to identify and access the causes that influence outcomes such as those found in experiments (Crewell & Creswell, 2018). Mixed method includes a combination of qualitative and quantitative approach that" integrate the two forms of data, and using distinct designs that may involve philosophical assumptions and theoretical frameworks" (Creswell & Creswell, 2018). Since the researcher's job is to ―bring out the whole range of possible meanings, not least the ‗hidden' message of the text." (Larsen, 1991, p.122), the researcher adopted qualitative approach for this study. Qualitative research ―seeks to understand and interpret more local meanings, recognizes data as gathered in context..." (Tolich & Davidson, 2003 as cited in Braun & Clarke, 2013, p.4).

Qualitative research is in relation to constructivist epistemology which ―Many qualitative researchers acknowledge multiple ways of knowing and multiple perspectives on a single event or idea." (Drisko & Maschi, 2016, p.92). Along with this, they (Drisko &Maschi, 2016) further posit that qualitative research contextualize knowledge rather than generalization. In addition, qualitative research ―consists of a set of interpretive material practices that make the world visible" (Denzin and Lincoln, 2018, p.43). In the same vein, Braun and Clarke (2013) posit that :" qualitative research…… provide a detailed description of events or experiences; ;developing theory; interrogate the meaning; identify the discourses or demonstrate the discursive features of a text; and/ or engage in social critique" (p. 19-20). Therefore, the researcher's intention in conducting this study is to use words as data. He uses qualitative inquiry as research approach

3.2. Research design.

The overall design involves qualitative content analysis. Qualitative content analysis is a method that calls for systematic description of the meaning within qualitative data (Marrying, 2000 ; Schreier, 2012). Bryman (2004) defines qualitative content analysis as

> *An approach to documents that emphasizes the role of the investigator in the construction of the meaning of and in texts. There is an emphasis on allowing categories to emerge out of data and on recognizing the significance for understanding the meaning of the context in which an item being analyzed (and the categories derived from it) appeared (p.542)*

Content analysis is the prevalent method for numerous studies of news framing (Scheufele & Tewksbury, 2007; Shah , Douglas , Gotlieb , & Lee, Nam-Jin. , 2009 as cited in Neuendorf , 2017). Additionally, content analysis is ―a research tecnhique for making replicable and valid inferences from texts (or other meaningful matter) to the contexts of their use" (Krippendorff , 2004 , p. 18). Qualitative content analysis has the potential to allow the researcher to examine the words in the text and gain a better understanding of the person who wrote the words (Berg, 2009). Similarly, Qualitative content analysis may call for the explanation of possible meaning found in the text (Mayring, 2010) and ―a description of how such meanings are conveyed" (Drisko & Maschi, 2016, p.93).

Based on these premises, the researcher deems it necessary to employ qualitative content analysis in order to assess the meaning portrayed by the media of the organizational crisis.

3.3. Sampling technique

Neuendorf (2017) states that ―Sampling is the process of selecting a subset of cases for study from the larger population" (p.124). There are multiple sampling techniques available for researchers. These are census, nonprobability sampling(convenience sampling and purposive sampling) and probability sampling which includes simple random sampling, systematic sampling, stratified sampling, cluster sampling and multistage sampling (Rifle, Lacy & Fico, 2014). The researcher employs non-probability purposive sampling method because this method includes the selection of subjects who possess the information the researcher needs. Rifle, Lacy and Fico (2014) observe that:

> *Purposive sampling uses a non-probability sample for logical or deductive reason dictated by the nature of the research project. Studies of particular types of publications or particular times may be of interest because these publications were important or the time played a key role in history (p.76).*

In addition, as qualitative studies are often guided by purposive sampling strategies (Lindlof & Taylor, 2012), thus, this sampling method is deemed suitable for this study.

Accordingly, this study considers the news content of all publications of the Daily Graphic, the Ghanaian Times and the Daily Guide from 20th July, 2018 up to 31st July, 2018. The researcher chose this timeframe because the crisis received more media attention at the initial period (An, Gower & Cho, 2011). After getting access to these newspapers, the researcher discovered that there was only one news article that was related to the study in the Ghanaian Times during the time frame. The researcher, therefore, took the Ghanaian Times newspaper out of this study. Daily Graphic and Daily Guide were the subject of this study. Both dailies appear six times in a week from Monday up to Saturday. Each daily published 9 issues adding up to the total sample of 18 issues. Thus the sample size for this study was 18 publications.

The selection of Daily Graphic and Daily Guide news articles was based on new items containing the Midland Saving and Loans crisis. The researcher had to read both the headlines and the leads in order to access the presence of the news items related to the organizational crisis.

3.4. Sample size

The sample of this study involved all the Daily Graphic and the Daily Guide publications from 20th July, up to 31st July, of the year 2018. Usually LexisNexis database is used especially in the western world (The united States of America, Canada and United Kingdom of Great Britain and Northern Ireland) to obtain the requisite samples for research; however, this technology is not available in Ghana and therefore the researcher went through the newspapers and identified manually all the stories relating to the Midland Savings and Loans crisis event published in the Daily Graphic and Daily Guide. The total sample size of this study was 18 publications and some of the issues contained more than one news article. Accordingly, the total amount of the news articles that was content analyzed was 20, of which 14 news articles were from the Daily Graphic and six news articles were from the Daily Guide. Sampled edition of these newspapers were collected at the library of each media outlet
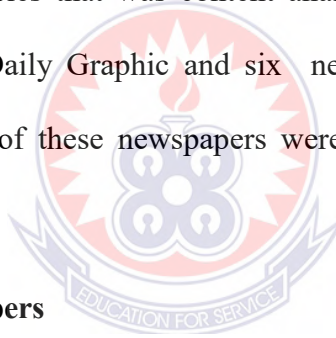
3.4.1. Choice of newspapers

Newspapers are more accessible for analysis and are deemed ―vital for the analysis because they frame issues, explain events and create for societies what is acceptable and what is not" (Quao, 2013, p. 27). In addition, newspapers are accessible and affordable source of information and they are also widely used and accepted (Wasserman, 1999). Again, it is said that newspapers command ―a strong source of influence in shaping the opinions of society where previously lack of personal experiences has worked for a strong stance on an issue" (Iyenger, 1991; Zaller, 1992 p. 63 as cited in Azanu, 2012). Accordingly, the researchers selected two Ghanaian newspapers: the Daily Graphic, and the Daily Guide for the study. There are two main reasons that guided the choice of these newspapers. First, the selection of these

newspapers instead of radio or television news has been motivated by the fact that they have been frequently used for content analysis in Ghana (e.g. Azanu , 2012; Quao ,2013; Akyema, 2015)   Second, these newspapers possess the lion's share of audience across the country and are considered as _national' newspapers. According to Asare , Browne, Donkor, Ebel, Mock, Quansah , Tagbor and Yankson (2010), the Daily Graphic, and the Daily Guide distribute respectively 100,000 and 45,000 newspapers (p. 194). Finally, The Daily Graphic is state- owned corporation whereas the Daily Guide is a private-owned corporation.

3.5 Unit of analysis

In content analysis, a unit can be defined as an identifiable message or message component in the population drawing from the sample or a measurable variable of the component that serves as a reference for reporting analysis (Nuendorf, 2017). For the purpose of this study, the unit of analysis consisted one news article (news report or stories, editorials or opinion stories, features stories or statement) per coding scheme. The comments and letter to the editor were not included. These items were analyzed to identify the frames used in the reportage of the newspapers selected for the period of study

3.6 Data collection methods

This part of the study describes the process involved in collecting data. The data used in this study was typically documents. Document analysis was basically used as an investigative tool to probe news stories published in the newspapers selected for the study. Content analysis is a research method that require a systematic and objective means of describing and measuring phenomenon (Krippendorff, 1980) and is "probably the most prevalent approach to the qualitative analysis of documents" (Bryman, 2004 p.392). According to Flick (2014) ―Documents are not only resources (i.e. as information repositories, telling us

about a setting, an organization, an event, or a person), but also as artefacts for exploration in their own right" (p. 370). The researcher gathered information from the hard copies of news stories related to Midland Savings and Loans crisis at the library of each media outlet. Microsoft word table was used as material to code and tally themes derived from the newspapers. Therefore, the data collection method employed for gathering data was document analysis.

3.7 Data collection processes

The newspapers used for this study were the Daily Graphic and the Daily Guide. The two newspapers outlets have an established library where past publications have been bound neatly into historical for reference and retrieval purpose. The researcher did not encounter any challenge when he went to Daily Guide office on 11th of August, 2020 to collect the data; however, the Daily Graphic librarian requested from him an introductory letter in order to get access to the newspapers. After the introductory letter was granted to him at the department of Communication and Media studies, University of Education, Winneba , the researcher returned to the librarian's office on 14th October 2020 and the access of the library was granted to him. After exploring the newspaper from 18th July, up to 31st July, the researcher discovered the news articles related to the subject of study. He then made photocopies of the sampled newspapers for this study.

3.8. Data Analysis Methods

The chosen method of data analysis in this study was thematic analysis. Thematic analysis is the analysis of what is said rather than how it is said (Howitt, 2016, p.163). According to Braun & Clarke (2006), thematic analysis is a method for identifying, analysing and reporting patterns (themes) within data (p.79). Bryman (2012) recommended that when the process of coding is thematic, the researcher is

required to adopt an interpretive stance during the analysis. To further examine the theme in the coverage of crisis, the researcher employed an inductive approach in revealing the themes and following the instructions proposed by (Braun & Clarke, 2006). They (Braun & Clarke, 2006) provided a clear framework of what thematic analysis is and how it applies in practice. Their frameworks are made up of six steps in conducting thematic analysis: (1) becoming familiar with the data, (2) generating coding categories, (3) generating themes, (4) reviewing themes, (5) defining and naming themes, and (6) locating exemplars. The first step is to become familiar with the data and this process is to repeatedly read, analyse and take note of the data. The second step is to generate codes and it calls for marking systematically interesting feature of the data before collating them. For these first two steps, the researcher engaged with the data item by reading and re-reading analytically each news article of the data corpus looking for ideas and concepts that can help address the research questions. He then began coding by reading each news article line by line and assigned systematically throughout a label to part of the text that is relevant to the research question. The third step includes generating themes which allow the researcher to collate initial codes into potential themes and gathering all relevant data to a particular theme. At this stage, the codes are grouped in categories that will constitute candidate themes. Eight candidate themes emerged from the codes: action, solution, blame attribution, identification of a cause, moral observation, identification of the party involved, support and identification of site. (Table 1 at the appendix section). The fourth step represents reviewing theme and it is a process for comparing the theme with the coded extracts and the entire data set to assess their compatibility. The potential themes are reviewed and compared with the coded extract and entire data set. The fifth step requires defining and naming themes. The researcher revises

the candidate themes by collapsing the feature of similar themes into one. He then names them and provide a definition of the final themes. Five themes (Solution, blame attribution, identification of causes, moral evaluation and solidarity theme) emerged from the analysis (Table 2 at the appendix section).The last step produces the report and requires that the researcher locate exemplars that provide evidence of the theme and relate to the research question. This process is represented in Table 3 at the appendix section

3.8.1 Categories of analysis

The newspapers used in this study were also analysed through the placement, enhancement and types of news stories in order to answer the research question 2. The placement determines the level of importance attached to a story by the media. Spaces are very important in newspapers. News stories placed on the front pages for example reveal the importance the media outlet accord to such news. Placement is crucial for the analysis in qualitative analysis because it determines the value of the news stories (Banhurst and Nerone, 2003). During the gathering of data for this study, the prominence given to news stories and the page where they are placed were noted. The following are the sub categories of analysis according to their order of prominence.

    1 front page

    2. back page

    3. Page 2-5

    4 centre spread

    5. others

Apart from placement, the enhancement of stories and types of news stories were also used to in the analysis. Enhancement includes, photo and graphics used to cover

the crisis. Types of news stories refers to straight news, features news and editorial were also included in the analysis. Straight news story makes reference to basic issues about the subject, usually written with information obtained which sources are for example press release and news conferences. Feature news story is penned by the journalist/writer or the media institution and the information in it provides details, background and other educational information that informs and educates readers on the subject. Editorial news is penned by the editor of the media institution. It is considered as the opinion of the newspaper's organization because it is a write up on a particular topic the media house deems it of great value to the public.

3.9. Ethical Consideration and Trustworthiness of the Study

Susan and Saltanat (2016) observe that ethical consideration is critical in qualitative research because it encompasses the overall relationship among the researcher, the data, research participants and   readers. In qualitative content analysis, ethical issues are dependent on the types of materials used in the collection of data. According to Drisko and Maschi (2016), when data are collected from existing materials that are in public domain (eg. Newspapers), ethical issues are minimal because public domain materials are viewed as open for research use. However, Drisko and Maschi (2016) observe that ethical issues arise only in the collection and analysis of data from existing public domain material. Lincoln and Guba (1985) named that ethical issue trustworthiness. Susan and Saltanat (2016) contend that ―the trustworthiness of a qualitative study needs to be judged on how ethically" (p. 12) the process of data collection and analysis is done during research. Creswell (2013) considers trustworthiness as one of the qualitative validation terms in use. The purpose of trustworthiness in qualitative inquiry is to ascertain that the inquiry's findings are ―worth paying attention to, worth taking account of?" (Lincoln & Guba, 1985, p.290).

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The assessment of trustworthiness reposes on four criteria: credibility, dependability, conformability and transferability (Lincoln and Guba, 1985).

Credibility

To assess credibility of a qualitative inquiry is to answer the question: ―How can we be confident about the ‗truth' of the findings?"(Pretty, 1994; p. 42 as cited in Susan & Saltanat, 2016). In other words, ―researchers must ensure that those participating in research are identified and described accurately" (Elo , Kääriäinen , Kanste, Kyngäs, Pölkki & Utriainen , 2014, p.2). According to Lincoln and Guba (1985), peer debriefing is one of the most important means for achieving credibility. Peer debriefing ―is a process of exposing oneself to a disinterested peer in a manner paralleling an analytical sessions and for the purpose of exploring aspects of the inquiry that might otherwise remain only implicit within the inquirer's mind" (Lincoln & Guba, 1985, p. 308). For this instance, a graduate student reviewed the news stories and analysis to verify findings.

Dependability

Dependability in qualitative research refers to reliability in quantitative methods (Bloomberg & Volpe, 2008). ―There can be no validity without reliability (and thus no credibility without dependability)" (Lincoln & Guba, 1985, p. 316). Dependability posits that the findings are consistent and could be repeated under different conditions (Elo et al.,2014). Dependability can be proved through the audit trail which would consists of the raw data and interpretations of the data (Lincoln & Guba, 1985). The audit trail of this research involved the detail process of the analysis which includes, the record of the raw data,(e.g. the printed news transcripts), the word table , and printouts of the data.

Conformability

Conformability refers to objectivity and access the congruence between data and findings. The findings should reflect the results of the research, not the researcher (Bloomberg & Volpe, 2008). Conformability is analogous to dependability

because audit trails are also kept so all data can be tracked to the original source (Lincoln & Guba, 1985).To achieve this, the researcher keeps notes that show the relationship between the findings and the original data such as decision rules (Scharp & Sanders,2018).

Transferability

Transferability is termed as external validity for both quantitative and qualitative studies. In qualitative research, external validity cannot be measured, but the researcher can provide a thick description so that someone could transfer the findings to their own situation (Lincoln & Guba, 1985).

Transferability is not whether the study includes a representative sample. Rather, it is about how well the study has made it possible for the reader to decide whether similar processes will be at work in their own settings" (Bloomberg & Volpe, 2008, p. 78). In the same vein, Merriam (2002) admonished that the researcher should not be the person to point out how the findings of their study transfer to other situations. Instead, Merriam (2002) recommended that the researcher should present an accurate description of the findings in conformity with the data and leave the transferring or applications to other situations to the reader. However, Transferability can be achieved when the researcher provide a rich description of the findings (Bloomberg & Volpe, 2008). Rich descriptions of the findings are provided in the Chapter four.

CHAPTER FOUR

FINDINDS AND DISCUSSION

4.0 Introduction

The chapter focus on the research findings and discussions of the data collected from both the daily Graphic and Daily Guide on the news media framing of Midland Savings and Loans crisis. These findings and discussions are presented thematically in order to answer the questions raised in chapter one. The research sought to find out:

1. What are the dominant news frames used by selected newspapers for covering the crisis?

2. How does the coverage of the crisis vary across each media outlet?

3. What are the tones of coverage of the Midland Saving & Loans by selected newspapers?

4.1 RQ1 What are the dominant news frames used by selected newspapers for covering the crisis?

This research question addresses the dominant news frames used by selected newspapers for covering the Midland Savings and Loans crisis in the month of July 2018. Five themes/frames emerged from the data analyzed. These are: blame attribution, identification of a cause, solution, solidarity and moral evaluation theme/frame. Table 4 present the frequency of the theme/frame in the news articles

Table 4

Theme/frame	Daily graphic % of news stories	Daily guide% of news stories	Cumulative total% news stories
Blame attribution	13(93%)	4(67%)	17(85%)
Identification of a cause	11(79%)	5(83%)	16(80%)
Solution	9(64%)	5(83%)	14(70%)
Solidarity	6(43%)	3(50%)	9(45%)
Moral evaluation	3(21%)	4(67%)	7(35%)

4.11. Blame attribution frame

This frame indicate that the news narrative in both dailies focused on what/who is responsible for the occurrence of the assault on the victim. Majority of the news articles 17 (85%) attributed responsibility to an individual or an organization According to Semetko and Valkenburg (2000) this frame posits that the responsibility of a person, group or organization is related to the (problem) cause or solution. At the onset of the broadcast of the incident involving Lance Caporal Frederick Amanor and the victim, scores of the public from all walk of life had condemned the behavior of the police officer toward the victim. Starting from the president of the republic who stated clearly that the police officer should receive proper retribution on his action by underlining the duties of the police. He stated:

> *Yesterday we had some bad news in Accra-police beating up a woman, who had gone to get money at the Midland Loans and Savings Company. I want to say here: policemen are meant to protect citizens and not to assault them. Kombat & Bampoe, July, 23, 2018, paragraph 18, Daily Guide)*

In addition, the police administration as well as the interior minister had unanimously condemned the behavior of the police officer. The interior minister stated that …. it was unacceptable for a ‒policeman to be that hostile, to be so wicked and to be that barbaric to a woman."(Abbey, July21, 2018, Paragraph 22, Daily Graphic) Complement to this, Entman (1991) names this frame as ‒agency" and it is observed through ‒the consistent use of words and images that portrayed responsibility for the reported action" and ‒answers the question of exactly who did it-what causal force created the newsworthy act? and it is often related to how often the headline of news story attribute responsibility? "(p.11). For instance, the headline of the news article of Daily Guide published on 21st july ,2018 corroborates the Agency frame (Picture1). The prevalence of blame attribution frame indicates dominant narrative that is in consonance with past research on business related crisis (An & Gower, 2009; Choi, 2017; Choi & Mckeever, 2019; Semetko & Valkenburg, 2000).

Picture 1(Daily Guide, July23, 2018)

Wicked Cop Arrested! For Beating Nursing Mother

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4.1.2. Identification of a cause frame

The second most used frame/theme is Identification of a cause. From the analyzed data, 16 (80%) news articles observed this frame. After the media attributed responsibility for the crisis, they tried to identify, outline and explain what the problem was. This frame also included the description of principal actors as well as the causes of the crisis. First, the suspect and the victim were identified through a tick description of their private lives. For example, the victim was shown through graphics to show her helpless state before the assault (Picture2). Also the media presented the background (hometown, educational and professional background) of the suspect in order to assess his mental capability.

Second, the media identified and outlined the cause of the problem such as political interference in police recruitment, lack of facility management perspective in Ghana.

**Picture 2**(Bokpe & Banaseh, July 23, 2018 ,Daily Graphic)

An extract from the media below represents a perfect illustration:

> *"The few areas for employment have been given to party leaders,*
>
> *including party chairpersons ministers, metropolitan, municipal*

and District chief executives (MMDCEs), assembly members and other big men and women in the party to fill up with their favourites"(Acquah, July 30, 2018, paragraph 2, Daily Graphic).

The Ghana Police Service has said the behavior of the police officer is contrary to the professionalism and tenets of the ongoing police transformation program. I say in all confidence that the unfortunate event is a business structural failure and the absence of a vital position every institution needs: The facility manager. (Solomon, 2018, July 30, paragraph 3, Daily Graphic)

In Entman (1993)' definition of frame, he said that frame —diagnose a problem" and this is in reference to identification of cause. In his previous article he (Entman, 1991) stated that identification as one of the five media traits that set a certain frame of the media.
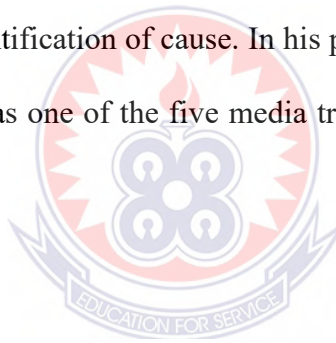
4.1.3. Solution frame

Solution frame was the third most used frame in covering the crisis. 14 (70%) news articles made reference to this frame. Solution frame preceded identification of cause and suggested any step taken in addressing the issue It also suggested any remedy to put an end to the issue. Solution comes in the form of intervention that attempt to solve the issue. First, any immediate step taken to address the issues represented the solution frame. Accordingly, many articles advocated for identification and arrest of the suspect and committee set up. For instance the IGP instructed the identification and the arrest of the suspect at the onset of the crisis. The statement below corroborate the action of the police administration:

> *The Director General of Public Affairs, ACP David Eklu, told **Joy***
>
> ***Fm** that the police administration was outraged by the "highest level*
>
> *of unprofessional conduct by the police."*
>
> *According to him, having watched the incident some few minutes*
>
> *ago, the IGP instructed that the officer in the video be identified,*
>
> *arrested and prosecuted.(Gomda, July 21, 2018 paragraph 10,11,*
>
> *Daily Guide)*

Second, the news reports also prescribed some treatment recommendation (remedies) that will lessen the recurrence of the issue. Occurrence of this is :

Speaking in an interview with the Daily Graphic yesterday, the IGP said the Police Administration was mindful of the happenings in the Ghana Police Service (GPS) and would purge the system of all miscreants"(Salia, July 25, 2018 ,paragraph 1, Daily Graphic).

Third, the media reports underlined the necessity to create an independent investigation body that will deal with the human right abuse issue in the police service. An example is:

> *It (The Commission on Human Rights and Administrative Justice*
>
> *-CHRAJ) said the commission had in the past, drawn attention to*
>
> *the need to stop the practice where the police administration*
>
> *investigates its own staff involved in egregious violation of the*
>
> *rights of citizen and other residents, especially when the*
>
> *incidents involve the use of unreasonable force leading to life-*
>
> *threatening injury or death of the victim as in the two incident*

> *cited above. (CHRAJ, July 23, 2018, paragraph 7, Daily*
>
> *Graphic).*

Fourth, the media suggested a remedy to the problem by recommending the recognition of the role of facility management in the organization. Example of this is:

> *Until Ghana appreciates the strategic role of facility*
>
> *mangers in our growth process, this unprecedented event*
>
> *that happened at the Midland Savings and Loans will be*
>
> *the first of many. The bad image created by the negligence*
>
> *of the Midland will cost them a lot to ameliorate….. Let,,s*
>
> *get the right tools in place if we really seek growth in*
>
> *Ghana (Solomon, 2018, July 30, Paragraph 11, 13, Daily*
>
> *Graphic)*

Fifth, the media suggested the revision of policing system and this was manifest in their publication. One of the editorial of the news article suggested: ―The need for a general overhaul of policing system cannot be marginalized" (editorial, July23, 2018, Paragraph, 15, Daily Guide).

Finally, the media reported that one of the remedies to the problem was to apply a severe retribution to any officer who abuses human right in the delivering of his/her duties. The then Minister of gender and social protection *"Ms Djaba described the act as criminal and constituting a second degree felony which was liable to a prison sentence not exceeding 10 years at the discretion of the judge who will sit on the case"(Abbey, July 21, 2018, Paragraph 35, Daily Graphic).*

These important recommendations on how to end the recurrence of the problem demonstrated the gravity of the issue. According to Entman (1991), one of the media trait that set a certain frame is important judgment. An issue or problem receive more attention in the media when it deems important to the public and this also can suggest the solution recommended by various actors to put an end to the problem.

4.1.4 Solidarity frame

This frame appeared in the media reportage just after the solution theme. 9 (45%) news article observed this frame. The media report showed solidarity to the victim or an organization. When an issue pop up, the first thing that the media focus on is to present the person or organization responsible before defining of the causes (An & Gower, 2009). From identification, the media moved to find possible remedies to the issue. If the issue threatens human life, then solidarity ensues which consists of help or support to the victim. Solidarity frame stirs up the psychological purse of the audience which result in humanitarian assistance. This finding is analogous to previous literature (Semetko & Valkenburg, 2000; An & Gower, 2009) which posit that humanitarian frame is prevalent in victim crises. For instance, the financial mobilization in support to the victim by the public constitutes one aspect of solidarity. Solidarity implies a disinterest support for a cause. The identification of the private life of the victim by the news media as a single mother and petty trader who can hardly attend to the basic needs of her family triggered sympathy from the public who ran massively into support to the victim in diverse manners. The extract bellow is a perfect illustration.

> *Shortly after narrating her ordeal to the media, Patience Osafo*
>
> *won a massive public sympathy. Subsequently, a number of Kind-*

hearted Ghanaians, including those abroad, were moved to donate hugely to turn her financial circumstances around.

The mother of three who used to sell sweets (toffes) at Shiashie lived from hand to mouth. Amazingly, dozens from all walks of life demonstrated love in kind and cash to support the welfare of the woman and her children.

For instance, the Despite Group of Companies donated GH 7,000 ; the Women‟s organizer of the ruling New Patriotic Party, Kate Gyamfua, presented GH 5,000 and some assorted items to support the victim.

The member of parliament for Manhia North, Collins Amankwah, also donated Gh 2,000 to the course of empowering the woman financially. It worth mentioning that many more individuals supported in diverse ways.

There is a popular saying in Ga that "moko sane le moko sane ni". To wit that "a neigbour‟s problem is your concern". And this is exactly what most Ghanaians have demonstrated in the wake of horrendous video (Annan, July 30, 2018, Paragraph,15,16,17,18, Daily Graphic).

4.1.5 Moral evaluation frame/theme

Moral evaluation refers to any story that relates to morality. It also refers to an ethical aspect of a business in a story. Moral evaluation frame was the last frame that were present in the media report. 7 (35%) of news articles describe moral evaluation in their report. While reporting news, the news media can even question the morality of

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the main stakeholder involved in the issue as well as making observation of the ethical aspect of the business.   The media point out the ethical aspect of the organization in crisis. This is observed in the following lines:

We are at a loss as to why a financial institution worth its salt will take days to make GH 250 cedis of a customer"s savings available to her. (Editorial, July 23, 2018, Paragraph 8, Daily Graphic)

Moral evaluation frame is also expressed through the suggestion of risk the suspect represent to the society. For instance, the media reports question the attitude of the suspect in the lines below:

"If this policeman can abuse a woman like that, trust me, he can easily supply guns to armed robbers."(Gomda, July 21, 2018, Paragraph 23, Daily Guide)
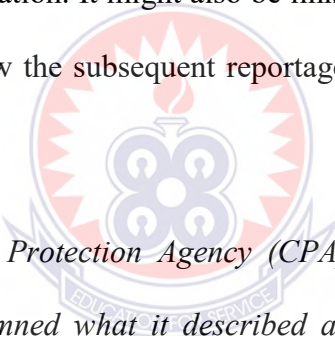
Moral evaluation theme is the last frame in the coverage of the crisis event. Semetko and Valkenburg (2000) called it Morality frame and it is the least frame used in the coverage of crisis (Semetko & Valkenburg, 2000; An & Gover, 2009 ; Sesen, Dogan & Siker, 2019)

4.2 RQ2 how does the coverage of the crisis vary across different news media?

The question is related to the overall coverage of the crisis by each media. The news articles in the Daily Guide are 6 which   represent 30% of overall news articles of the data corpus whereas the Daily Graphic is made up of 14 news articles which represent 70%. Five themes/frames were observed in the reportage of the two dailies: Blame attribution, identification of causes, solution, solidarity and moral observation .

4.2.1Blame attribution frame

Majority of the news reports (67% news articles in the Daily Guide and 93% news articles in the Daily Graphic) attributed responsibility of either an individual or an organization for the crisis. The Daily Graphic laid more emphasis on blame attribution than the Daily Guide. Also, the Daily Graphic accorded more reportage on shifting responsibility from individual to the organization and this is in accordance to prior study (An & Gower,2009) which state that the news media can shift the responsibility of the crisis from individual to organization or vice versa in a preventable crisis (organizational misdeed/mismanagement and misdeed with injuries). These changing patterns of blame attribution seem to be directly related to the evolution of crisis situation. It might also be linked to the thorough explanation of the crisis event that follow the subsequent reportages. These extracts below serve as an illustration.

> *̶The Consumer Protection Agency (CPA), in a reaction to the brutality, condemned what it described as "the maltreating and assault of a helpless woman with her baby in the banking hall." (Gomda, July 21, 2018, Paragraph 24, Daily Guide)*

> *Commenting on the issue, the Minister of Gender, Children and Social Protection, Ms Otiko Afisa Djaba, condemned the act and said she was sad and that the entire country must be sad too. "The law is no respecter of persons and it must be enforced strictly in this case. This cannot be accepted from anyone, especially not from a security officer in uniform who is mandated to protect the public," she said. (Abbey,July21,2018,Paragraph 34, Daily*

Graphic)

"Going into the genesis of the incident, he said from Tuesday, July 17, 2018, the company"s network, managed by an information technology company, went down until the evening of Thursday, June 19, 2018.

He said while it was still serving its customers during the period, its back-up system also got very slow, making it impossible to facilitate transactions as quickly as possible" (Baneseh & Bokpe, July 23,2018, Paragraph 10, Daily Graphic)

The discrepancy observed in coverage of the crisis can be attributed to the social status of each news media. According to An & Gower (2009), attribution of responsibility is prevalent in serious newspapers.

4.2.2 Identification of a cause frame

Identification of a cause theme appeared in 5 (83%) news articles in the Daily Guide whereas The Daily Graphic devoted 11 (79%) news articles of its reportage to the crisis. Prior to identification of a cause is blame attribution. Both media approximately made use of this frame in their coverage of the crisis. However, the Daily Guide resorted to more description of the suspect's background than the Daily Graphic counterpart. The description of the background of the suspect might imply the evaluation of his intellectual capability. The extract below illustrates this finding.

Lance Corporal Amanor is believed to hail from Kpong in the Odumase–Krobo Municipality in the Eastern Region.

> *He attended Yilo–Krobo Senior High School (SHS) at Somanya and completed in 2005.*
>
> *He served as a pupil teacher for sometime before getting enlisted into the Ghana Police Service (Kombat & Bampoe, July23, 2018, Paragraph 38, Daily Guide)*

Additionally, the two dailies   resorted to the description of the private life of the victim. The description of the private life of the victim by both dailies may imply the identification of the economic capability of the victim. Example of this is:

> *Patience Osafo, who disclosed that she was carrying her grandchild, explained that she went to Midland on Thursday, July 19, 2018, to withdraw an amount of GH¢270 but they kept giving her excuses.*
> *She said her 17-year-old daughter who is an epileptic patient got pregnant after she was raped by an unknown man at the age of 16. According to her, she sells candies at Spanner Junction close to Accra Mall. (Kombat & Bampoe, July2 3, 2018, Paragraph 8, 12, 13 Daily Guide)*
> *"Ms Osafo said she sells toffees at Spanner Junction near the Accra Mall and she has been saving at Midland Savings and had managed to save GH¢270"(Abbey, July 21, 2018, paragraph 10, Daily Graphic)*

These findings implied that the Daily Guide was trying to mirror the financial health of the citizen of the country. (Boomgaarden, Spanje, Vliegenthart &   de.Vreese, 2011).

4.2.3 Solution frame

This frame was disproportionally cited in the coverage of Daily Graphic and the Daily guide. 6 (43%) of the news articles in the Daily Graphic against 83% (5) of the news articles in the Daily Guide recorded this frame. The two dailies attempted to describe any action or any remedy that will help to stop or to minimize the recurrence of such crisis event. This difference between the two newspapers might be related to the differences in the philosophies of each newspaper (Choi, 2017). The crisis is often portrayed as a social vice that is affecting generally the less privilege in the society.

4.2.4. Solidarity frame

 Three (50%) news articles of Daily Guide and six (43%) news article of Daily Graphic addressed solidarity theme in the coverage of the crisis. The Daily Graphic questioned in its editorial the effectiveness of the social welfare system which was supposed to attend to the needy in society:

> *This raises questions about our social welfare system as a country. This is a woman who, by all standards, is poor, but we wonder whether she has ever received any welfare intervention such as LEAP.*

> *It also brings to question the focus of the church and priority of today''s church. We learn the woman worships with a church in Accra. What happened to the communal nature of the early church when members brought all they had and shared them with the whole congregation, as capture in Acts4:32? (Editorial, July 23, 2018, Paragraph 4, Daily Graphic)*

This means that this newspaper was describing the social inequality prevailing in the Ghanaian society. It means the country's resource has been profitable to only few privileged people. Fraser (2004b) described this social inequality as maldistribution of the resources where there is no equal access to food, water, shelter and electricity.

By describing the living standard of the victim, the Daily Graphic as well as the Daily Guide were trying to mirror the financial health of the citizen of the country. (Boomgaarden et al., 2011).

Besides, some reports in the Daily Graphic also suggested institutional support to curb the recurrence of the issue. For example:

> *"A Customer Service Manager of Midland Savings and Loans Limited,*
>
> *Mr Albert Ransford Nyarko, told journalists that the workers of the*
>
> *financial institution had received death threats from some of its*
>
> *customers and unknown persons…………*
>
> *He, accordingly, pleaded with the customers of the bank and the public*
>
> *to bear with the bank, as it had initiated processes to ensure that such*
>
> *an incident did not recur"(Baneseh, July 24, 2018, Paragraph 7, Daily*
>
> *Graphic)*

In addition, the news reports in the Daily Guide focused on the institutional support to curb the prevalence of such issue. The following extract serves as an illustration:

> *"The statement, signed by the sector minister Otiko Afisah Djaba*
>
> *said: the Ministry is concerned about the rising incidence of*
>
> *violence affecting vulnerable members of the Ghanaian society*
>
> *like women, girls, children, the poor and the disabled. Once*
>
> *again, the Ministry is exhorting all leaders of society to support*
>
> *the Ministry to inculcate the virtues of love and care for the*

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weakest and most vulnerable in our society"(Kombat &

Bampoe, July 23, 2018,Paragraph 34, Daily Guide).

Furthermore, both dailies report portrayed solidarity to the victim. If the issue threatens human life, then solidarity ensues which consists of help or support to the victim. Solidarity frame stirs up the psychological pulse of the audience which result in humanitarian assistance. This finding is analogous to previous literature (Semetko & Valkenburg , 2000 ; An & Gower, 2009) which posit that humanitarian frame is prevalent   in victim crises .

The difference in framing the issue by the two dailies may be linked to the ideology of each media. By questioning the welfare of the state as well as the welfare provided by the religious body (church) to the needy, the Daily Graphic was attempting to raise awareness of these institutions to the importance of solidarity toward the vulnerable in society. Meanwhile, the Daily Guide may find it useful to sensitize the general public concerning solidarity to the needy. As the British poet John Donne (1572-1631) put it in the beautiful lines of his poem:

―No man is an island entire of itself; every man is a piece of the continent, a part of the main; …" (www. web.cs.dal.ca/~johnston/poetry/island.html , May 2nd,2021)

4.2.5. Moral evaluation frame

Moral evaluation was differently present in the two dailies. 67% (4) of the news articles of Daily Guide and 21% (3) of news article in the Daily Graphic recorded this frame. Reports from the Daily Guide assessed this frame through a story related to moral advocacy, moral decadence or question the moral integrity of stakeholders involved in the crisis. For example, the editor of the Daily Guide questioned the moral integrity of the DSP in the following lines:

"Even more damning is the crudeness of the unlawful, punishment. What informed such a decision by the district commander? (Editorial, July 27, 2018 paragraph 5, Daily Guide)

In contrary, the news reports of the Daily Graphic did interrogate the ethical issue in the operation of the business. Editorial report states:

"We are at a loss as to why a financial institution worth its salt will take days to make GH 250 cedis of acustomer"s savings available to her" (Editorial, July 23, 2018, Paragraph 8, Daily Graphic)

In the reportage of crisis, the Daily Guide preferred moral advocacy before assessing the moral integrity of stakeholders involved in the crisis whereas the Daily Graphic preferred to assess the moral integrity of the business operation management before interrogating the moral integrity of the staff of the financial institution. Few news articles recorded moral evaluation theme in the Daily Graphic and this is in accordance with the literature which posits that morality frame was the least used in crisis coverage (Semetko & Valkenburg, 2000; An & Gover, 2009; Sesen, Dogan & Siker, 2019).

4.2.6. Placement of news stories

Table 5

Placement of stories

Placement of stories Newspapers	Front Page	Page 2-5	Center Spread	Back Page	Others	Total
Daily Graphic	0	3 (21.42%)	0	1 (7.17%)	10 (71.42%)	14
Daily Guide	0	5 (83.33%)		0	1 (16.66%)	6

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According to the findings as shown by Table 5, 71.42% of the reportage of the crisis by the Daily Graphic were placed on less prominent pages (others). However, stories (16.66%) in the Daily Guide were placed on less prominent pages (others). Furthermore, the table also shows that the news stories were more placed on more prominent page in the Daily Guide (83%) than the Daily Graphic (28.59%). Generally, stories of less value are placed on centre spread or others and determine the importance editors or journalists accord to them. Therefore, the editor or journalist assess the value of a new based on the page the news stories are placed. In reporting the crisis, the Daily Guide attempted to lay more emphasis or attribute more value in framing the crisis whereas the Daily Graphic did not. Accordingly, crisis reportage is not a prominent feature of the editorial direction of the Daily Graphic, although, the reportage of crisis ebb away the reputation of individuals and organizations as it boost the circulation and ratings of viewers (Auer et al., 2016). As the Daily Guide is private corporation, its editorial direction follows the business practice that increased more customers. However, the Daily Graphic is state-owned and has been supported financially by the state.

4.2.7. Enhancement

Table.6

Enhancement of stories Newspapers	Photo	Graphics
Daily Graphic	10(71.42%)	
Daily Guide	3(50%)	

 ̶since the mid-19th century, images of news events, whether hand-drawn, photographed, or ‗composed' through photographic manipulation, have come to play a central role in the discursive practices of newspapers" (Knox, 2009, p.145). Thus,

visual images such as photographs and graphics play an important role in the construction of the news. Branter, Lobinger and Wetzin (2011) consider framing in the context of visual analysis as ―the selection and emphasis of some aspects of the perceived reality by visual stimuli." (p.525). As shown in table 6, majority of the news article (71.42%) in the Daily Graphic used pictures to make the news stories more relevant to the audience. Half of the news stories (50%) in the Daily Guide made reference to pictures in the reportage of the crisis. In crisis, the use of images such as photos has the potential to alter public's perception of an issue (Coleman & Banning, 2006) and ―can solicit viewers' strong emotional response"(Hellmueller & Zhang, 2017 p.7) which can result to blame attribution or solidarity to the victim depending on the nature of the image. For instance, the picture of the crisis situation at the first day of Daily Graphic has stirred up the public anger and this is a predictor of blame-attribution of the crisis by various section of the public. In addition, the picture of the victim as well as the culprit were present in the Daily Graphic but was absent in the Daily Guide. The Daily Graphic used the picture of the victim to mobilise the humanitarian assistance for the victim as this is a predictor to attribution to responsibility in transgression crisis (An & Gower, 2009).

4.2.8 Type of news story

Table 7

| Types of news stories | Straight news | Feature news | Editorial |
Newspapers			
Daily Graphic	11(78.57%)	2(14.28%)	1(7.14%)
Daily Guide	4(66.66%)		2(33.33)

One of the level of analysis of news frames is through categorization of news story (Scheufele, 1999). There are three types of news stories that are related to the crisis in the selected newspapers: straight news, feature news and editorial news. As shown in

Table 7, the Daily Graphic made use of more straight news (78.57%) in the coverage of the crisis than the Daily Guide counterpart (66.66%). The findings also presented that the Daily Graphic did use of feature news (14.28%) whereas the Daily Guide did not. The Daily Graphic did little report of the crisis issue in Editorial (7.14%) while one-third(33.33%) of the reportage of the Daily Guide contained the crisis issue. Since straight news presents basic information about the subject, it has the potential to affects the public' s perception of the crisis (FearnBanks,2017) which in turn triggers attribution of responsibility. This explains the prevalence of attribution of responsibility in the news report of Daily Graphic over the Daily Guide. The prevalence of editorial in the Daily Guide over the Daily Graphic is related to the prevalence of moral evaluation in the Daily Guide over the Daily Graphic because editorial is the opinion of the newspaper's organization. Semetko and Valkenburg (2000) consider morality frame   as ―professional norm of objectivity, journalists often make reference to moral frames indirectly―through quotation or inference, for instance by having someone else raise the question" (p.96). This explains the moral assessment of the Daily Guide reportage of the crisis through quotations. For instance, the Daily Guide questioned the morality of a police officer in the following line:

"Even more damning is the crudeness of the unlawful, punishment. What informed such a decision by the district commander?(Editorial, July 27, 2018 paragraph 5, Daily Guide)

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4.3 What is the tone of coverage of the Midland Saving & Loans by selected newspapers?

Table 8

News Media Categories	Daily Graphic	Daily Guide	Total
POSITIVE	6(43%)	2(33%)	8(40%)
NEGATIVE	8(57%)	4(67%)	12(60%)
NEUTRAL	0%	0%	0%

Table 8 presents the tone of voice of the two dailies used in their reportage of the Midland Savings and Loans crisis in 2018. The scale of tone measurement followed the deductive tonality framework of Deephouse (2000) which consist of positive, negative or neutral tone.

4.3.1. Positive tone

The findings has shown that 40% of the news articles were associated with positive tonality. News stories associated with positive tone were related to economy consequences. For example, the reportage of the Daily Graphic below serves as an illustration:

> *Adversity rarely brings joy, but Ms Patience Osafo, a victim of police assault, has been compensated with a house by Midland Savings and Loan for her ordeal.*

> *Ms Osafo, the woman who was battered by a policeman at the Shiashie branch of Midland Savings and Loans Ltd last week, is also walking away with a hefty amount the company declined to disclose but which the Daily Graphic gathered is in excess of GH¢100,000.(Glover, July 31, 2018, Paragraph 1&2, Daily Graphic).*

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This results exhibit similarity with the results conducted by Nijkrake et al.(2015) where positive tone is associated with framing of corporate communication in terms of economy consequences.

4.3.2Negative tone

During the crisis in 2018, majority of media coverage was associated with negative tonality as 60% (12) of news articles had negative tonality against 40 %(8) news article associated with positive tonality.(Table 8). Because majority of the news articles attributed responsibility for the crisis to individual or an organization, it may have contributed largely to ultimately influence people to adopt a more negative attitude toward the crisis. According to Nijkrake et al., (2015), negative tonality is greatly related to the news stories that attribute responsibility. Example of this is:

―*This is not a story the Ghana Police Service would be comfortable with at a time when the murder of seven persons by the local police in Kumasi is still an issue of contention in the Ashanti Regional capital."(Gomda, July 21, 2018, Paragraph 8, Daily Guide)*

In addition, the news media emphasize the ethical as well as the moral aspect of the crisis could have influence people to adopt a negative stance toward the crisis and this corroborate An & Gower (2009)'s finding which stipulate that people form negative impression about an organization when the news media emphasize on the ethical and moral aspect of the crisis. Consequently, the results of this study is analogous to previous studies(Bayçu & Kilinç, 2017 ; Nijkrake et al., 2015) which states that newspapers depict predominantly business related crises news in a negative tone.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.0 Introduction

The aim of this study was to understand how the print media framed the Midland Saving and Loans crisis. This was done through a content analysis of 20 news articles from two dailies (Daily Graphic and Daily Guide) in order to determine the dominant news frame, the variance in news frame and the tone of voice in these media outlets. This chapter presents the summary of this study, key findings, the limitations and the recommendations for this study

5.1 Summary

The study sought to understand how the print media frame the Midland Saving and Loans crisis. The findings were based on data collected from two newspapers: the Daily Graphic and the Daily Guide. The study also made use of framing theory to enhance the analysis and discussion of the findings. Through qualitative content analysis, the findings of the study uncovered the prevalent news frames: Blame attribution, identification of a cause, solution, solidarity and Moral evaluation. Thematic analysis was done inductively to reveal these news frame/theme.

Furthermore, the study incorporated categorization of news story (placement, enhancement and type of news stories) in the analysis.

Finally, tonality was also evaluated by using as a reference, the coding scheme of Deephouse (2000)'s findings on tone of voice that consists of positive, negative and neutral. The overall result of the tone of voice was negative.

5.2 Key findings

The research sought to address the following research questions:

1. What are the dominant news frames used by selected newspapers for covering the crisis?

2. How does the coverage of the crisis vary across each news media?

3. What are the tone of coverage of the Midland Saving & Loans by selected newspapers?

1. The findings of this study have uncovered five dominant frames with the frame of Blame attribution emerging as the most prominent frame as 85% of news article recorded this frame followed by Identification of a cause (80%), Solution (70%), Solidarity (45%) and Moral evaluation (35%).

2. The Daily Graphic and the Daily Guide recorded both the dominant news frames: Blame attribution, Identification of a cause, Solution, Solidarity and Moral evaluation. The Daily Graphic laid more emphasis on Blame attribution than the Daily Guide as majority of its news story are straight news followed by feature news and editorial. However, the two dailies made use approximately of the Identification of a cause frame in their reportage of the crisis. Solution frame was more prevalent in the Daily Guide than the Daily Graphic and this may be attributed to the philosophy as well as the political culture in which each media operate (Choi,2017 ; Semetko & Valkenburg, 2000). Similarly, solidarity frame were more prevalent in the Daily Guide than the Daily Graphic. Additionally, Moral evaluation frame were predominant in the Daily Guide than the Daily Graphic.

3. Categorisation of the news stories were also used for the analysis. The findings revealed that the placement of news stories in the Daily Graphic were in majority

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located on less prominent pages (others) while the stories in Daily Guide were in majority placed on more prominent page (2-5). In addition, the Daily Graphic enhanced its news stories with more pictures than the Daily Guide. Similarly, straight news stories were more prominent in the Daily Graphic than the Daily Guide while editorial were more prevalent in Daily Guide than Daily Graphic. The prominence of straight news explains in part the prominence of the blame attribution in the reportage of the crisis in the Daily Graphic because straight news has the potential to alter the public's perception of the crisis (Fearn-Banks, 2017) which in turn triggers attribution of responsibility. The prominence of Editorial in the Daily Guide is related to the prominence of moral evaluation of the crisis. As editorial is the opinion story of the newspaper's organization, it can lead to portrayal of judgmental values which in turn trigger the moral evaluation of the crisis.

4. Tonality was also considered in this study. Majority of the media coverage of the crisis were associated with negative tonality and this is in accordance with previous literature (Bayçu &Kilinç, 2017; Nijkrake et al., 2015) which stated that newspapers depict predominantly business related crises news in a negative tone.

5.3 Limitations of this study

Certain decisions were taken during this study in regards to the approach and design used that affected the nature of the analysis of the findings. Consequently, this study had some limitations. The research examined only how news media framed an organizational crisis; it did , nevertheless make no claims of how audiences framed crisis. This was considered as a limitation because the framing literature define framing as a dynamic process which involves both the media and the media users (Scheufele, 1999).

Besides, the data of this study came from one type of crisis. This could limit the generalizability of the findings.

Finally, a limited timeframe may be also considered as a limitation. The sampled media texts regarding the crisis situation were published over thirteen days, but the media continued to report, albeit less frequently concerning the court proceedings of the assault. Nonetheless, the time frame chosen for this study are valid to identify the prevalent news frames of the crisis in the media.

5.4 Recommendations

Consideration may have be given to applying content analysis of both newspapers and audiences' perception. In this way, combining audience perception with newspapers are therefore deemed necessary to obtain more insights into how the news media frame business crises in Ghana. Also, the findings of this study provided insights into a specific research phenomenon and so may form the basis for future work to develop a test /theoretical conceptualization of news media framing of crisis. In this regard, the findings may have relatability to other crisis situations. To establish a more comprehensive understanding of news media framing of crisis, future research should investigate a diversity of media and include a larger sample size from the wider time frame of the crisis lifecycle.

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APPENDICES

TABLE 1

CANDIDATE THEMES FOR THE DATA CORPUS

Codes	Candidate themes
Arrest of the person responsible, Detention of the cop, Revocation, Interdiction , Investigation, Apology, Retribution, Advice, Victim files a complaint,	ACTION
Revision of the policing system, Sensitization, accountability, external investigation, Recommendation of standardized enlistment into police service, Collaboration, Consultation , Supervision and monitoring, Punishment, Cleansing of the system , Necessity of reformation, Training of staff, Promise to improve service Institutionalization of facility management service ,Intensification of Monitoring , Background check, Transformation of recruitment process, Encouragement of staff.	SOLUTION
Anger of public, condemnation of the action of the cop/the staff , network blamed , Cop blamed, condemnation of lashing of teenagers. Cop blamed by ministers of gender and interior, Blame facility management, Blame Protocol recruitment	BLAME
Political interference in recruitment, Identification of staff strength, welfare, training and logistics, Lack of facility manager, lack of customer relation training	IDENTIFICATION OF THE CAUSES
Impenitence of the person responsible , Moral advocacy , Moral recommendation, Moral decadence , Moral assessment of some cops, Business ethics questioned, Moral evaluation of staff	MORAL OBSERVATION
Identification of the victim, , Identification and description of the victim private lives, Identification of the profession of the victim, Identification of the financial status of the victim, , Description of living condition of the victim	IDENTIFICATION OF THE PARTY INVOLVED
Public support the victim, K-net support the victim, Support requested from the public Assistance, minister of gender expresses her support with the victim, Support of the church, Support with management, Public supports the victim	SUPPORT
Description of the site the incident happened	IDENTIFICATION OF SITE

TABLE 2

DATA CORPUS ANALYSIS

CATEGORIES	THEMES	DEFINITION
Anger of public, condemnation of the action of the cop/the staff , network blamed , Cop blamed, condemnation of lashing of teenagers. Cop blamed by ministers of gender and interior, Blame facility management, Blame Protocol recruitment	BLAME ATTRIBUTION	This theme relates to a story that attribute responsibility to an individual or organization
Political interference in recruitment, Identification of staff strength, welfare, training and logistics, Lack of facility manager, lack of customer relation training, Identification of the victim, , Identification and description of the victim private lives, Identification of the profession of the victim, Identification of the financial status of the victim, , Description of living condition of the victim, Description of the site the incident happened	IDENTIFICATION OF THE CAUSE	The theme attempts to identify, outline and explain what a problem is. It also related to a news article referring to the central topic as well as its principal actors.
Arrest of the person responsible(according----IGP D A-Apeatu), Detention of the cop, Revocation, Interdiction , Investigation, Apology, Retribution, Advice, Victim files a complaint, Revision of the policing system, Sensitization(23), accountability, external investigation, Recommendation of standardized enlistment into police service, Collaboration, Consultation ,	SOLUTION	A story which describes/talk about any step taken in addressing the issue

Supervision and monitoring, Punishment, Cleansing of the system Necessity of reformation, Training of staff, Promise to improve service Institutionalization of facility management service ,Intensification of Monitoring , Background check, Transformation of recruitment process, Encouragement of staff		
Public support the victim, K-net support the victim, Support requested from the public (27) Assistance, minister of gender expresses her support with the victim, Support of the church, Support with management(24), Public supports the victim	SOLIDARITY	This theme describes any story that show empathy to the party involved; it is also related to any story that portray collaboration of support to an institution.
Impenitence of the person responsible , Moral advocacy , Moral recommendation, Moral decadence , Moral assessment of some cops(27 even ---Commander), Business ethics questioned, Moral evaluation of staff	MORAL EVALUATION	This theme describes any story that is related to morality. It also refers to a story that point at an ethical aspect of a business .

TABLE 3
DATA CORPUS

Themes	EXAMPLES
BLAME ATTRIBUTION	President Akuffo Addo said:" Yesterday we had some bad news in Accra-police beating up a woman, who had gone to get money at the Midland Loans and Savings Company . I want to say here :policemen are meant to protect citizens and not to assault them" A policeman who mercilessly assaulted a customer in a banking hall at Shiashie, near Legon has stirred the emotions of Ghanaians who have demanded immediate justice for the victim. Mr Dery said it was unacceptable for a policeman to be that hostile, to be so wicked and to be that barbaric to a woman." It (CHRAJ) said the police was there to protect the citizenry and keep peace but not to abuse their powers in such an inhumane and undignified manner, especially in this instance in the full glare of staff of the bank
IDENTIFICATION OF A CAUSE	It states that the administration has identified the policeman as No. 50260 Lance Corporal Godzi Frederick Amanor, popularly known among his colleagues as Skalla, and stationed at the Accra Regional Police Operations Unit. The few areas for employment have been given to party leaders,including party chairpersons ministers, metropolitan, municipal and District chief executives (MMDCEs), assembly members and other big men and women in the party to fill up with their favourites. The past week has exposed the fault lines in policing in the country: anomalies inherited by the current IGP from a long period of gradual decay occasioned by a multiple of factors; among them, political interference in recruitment Of course, this is not an intelligent cop who could have been enlisted through the intervention of a politician whose party was in power
SOLUTION	Following this conduct, the Police Administration has issued a stern warning to all police officers, reminding them to desist from any such human rights abuses and misconducts, and the outcome of the investigation will be published" According to him, having watched the incident some few

	minutes ago, the IGP instructed that the officer in the video be identified, arrested and prosecuted. Frederick Amanor Skalla is currently behind bars. The Director-General of Corporate Affairs of the Ghana Police Service, Assistant Commissioner of Police (ACP) Mr David Eklu, said the policeman was arrested on the orders of the Inspector General of Police, (IGP) Mr David Asante-Apeatu The statement added that following that conduct, the Police Administration had issued a stern warning to all police officers, reminding them to desist from such human rights abuses and misconduct. It assures the public that the outcome of investigations into the officer's conduct shall be published.
SOLIDARITY	K-Net said: ―we ,however,sympathize with Midland for the challenges they have gone through as a business in the last few days" It also sympathized with the customer who was assaulted and condemned in no uncertain terms the action of the police officer in question. It also brings to questions the focus and priority of today's church. We learn the woman worships with a church in Accra. What happened to the communal nature of the early church in Accra. What happened to the communal nature of the early church when members brought all they had and shared them with the whole congregation,as captured in Acts 4:32?
MORAL EVALUATION	The ideal cop should therefore be an intelligent person and, of course, educated with a high sense of morality. One of such reactions reads: ―If this policeman can abuse a woman like that, trust me, he can easily supply guns to armed robbers."(Gomda,2018) We are at a loss as to why a financial institution worth its salt will take days to make GH 250 cedis of a customer's savings available to her